

# VERMONT FAMILY AND MEDICAL LEAVE INSURANCE *PREFERRED* PLAN INFORMATION

Family and Medical Leave Insurance (FMLI) is a benefit that gives employees the opportunity to take the time they need to care for a loved one or for themselves, without worrying about lost income.

This benefit provides income replacement for employees who take time away from work to take care of a family member with a serious health condition, bond with a new child, tend to their own serious health condition, care for a military service member's serious injury or illness, and address certain needs related to a family member's covered active military duty or call to active duty.



Employers may make Family and Medical Leave Insurance available to employees beginning July 1, 2024.

PRODUCT OFFERING:	<ul style="list-style-type: none"> <li>• FMLI: COMBINED FAMILY AND MEDICAL LEAVE INSURANCE</li> <li>• FLI: STAND-ALONE FAMILY LEAVE INSURANCE</li> </ul>	
Leave Reasons:	FLI: <ul style="list-style-type: none"> <li>• Bonding</li> <li>• Family care</li> <li>• Military exigency</li> <li>• Care for a military servicemember</li> </ul>	MLI: <ul style="list-style-type: none"> <li>• Employee's illness or injury (non-work related)</li> <li>• Birth of a child</li> </ul>
Eligibility Waiting Period:	Determined by the employer	
Elimination Period:	<ul style="list-style-type: none"> <li>• No elimination period for family leaves</li> <li>• 7-day elimination period for medical leaves</li> </ul>	
Benefit Duration:	6 weeks per 12-month period	
Coverage Amount:	60% wage replacement	
Maximum Benefit Amount:	\$2,000 flat amount	
Contribution Options:	<ul style="list-style-type: none"> <li>• Fully paid by employer</li> <li>• Paid by both employer and employee</li> <li>• Fully paid by employee</li> </ul>	
Options for Integrating with Other Paid Employer Benefits:	<ul style="list-style-type: none"> <li>• Employee must file a claim when a qualifying leave event occurs (no stacking)</li> <li>• PTO used for elimination periods only. PTO not used to top up</li> <li>• No benefits paid when employee is receiving salary continuation</li> </ul>	
Intermittent Leave Durations:	<ul style="list-style-type: none"> <li>• Full day</li> <li>• Hour increments (min/max)</li> </ul>	
Product Options:	Fully insured	
Offset FMLI Benefits with Other Income:	Benefits may offset with Short-term Disability (STD) benefits. Offsets will be determined by the STD carrier's contract.	
Rate Guarantee:	One year	
Commissions:	Standard	

For more information, contact your representative at The Hartford or visit [fmlithehartford.com](https://fmlithehartford.com).

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Family Leave Form Series includes GBD-1870 and GBD-188

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