

OPTIONAL. FLEXIBLE. SIMPLIFIED.

VERMONT FAMILY AND MEDICAL LEAVE INSURANCE

Vermont Family and Medical Leave Insurance (FMLI) is an important coverage which may help employers recruit and retain employees. Employers can now offer employees a way to be paid during family or medical leaves. With FMLI from The Hartford, an employee can have a portion of their income replaced – while they take the time needed to care for a child, spouse, parent or themselves.

KEY HIGHLIGHTS

- › FMLI is an optional benefit employers can choose to offer to their employees.
- › Two products are available to employers. An employer can choose to offer either Family and Medical Leave Insurance (FMLI) or standalone Family Leave Insurance (FLI) to their employees.
- › Employers have the flexibility to design a plan that aligns with their unique business requirements and their employees' needs.
- › Plans can be designed to work with other employee benefit programs.
- › FMLI can be paid for in the following ways:
 - » Fully paid by the employer
 - » Paid by both the employer and employee
 - » Fully paid by the employee
- › Coverage for the following Leave reasons:

FMLI:

- » Employee's serious illness or injury (non-work related), including the birth of a child
- » Bonding (birth, adoption, fostering)
- » Family care
- » Military exigency
- » Care for a military servicemember

FLI only:

- » Bonding (birth, adoption, fostering)
- » Family care
- » Military exigency
- » Care for a military servicemember

FLEXIBLE PLAN DESIGN

FMLI and FLI plans can be customized to fit an employer's coverage goals and budget.

- › A range of benefit percentages beginning at 60%.
- › A range of leave durations beginning at 6 weeks and going up to 26 weeks (durations can be separate or shared).
- › A maximum weekly benefit expressed in a flat dollar amount or indexed annually based on the Social Security taxable wage cap.
- › Variations on benefit elimination periods and whether they apply to the overall available leave durations. An elimination period is a period of time, usually 7 days, at the beginning of a leave that is unpaid.
- › The ability for the employer to define employees' eligibility waiting periods.
- › A variety of ways to pay for the coverage: employer pays all; employer and employee share in the cost, employee pays all.
- › For 100% employee-pay-all plans, a 6-month eligibility waiting period will be required.
- › Options for integration with other employer sponsored benefits and salary continuation programs.
- › Fully insured policies and self-insured plans (with administrative services that include advice to pay, advice to pay with benefit calculations and check cutting options).

BENEFITS IN ACTION

Here are coverage scenarios to help illustrate how FMLI could respond in different employee situations.

SCENARIO #1: FAMILY LEAVE

Muriel's mom suffers a broken hip and needs surgery. She'll need to take time off to care for her mom while she recovers.

- Because Muriel's employer has Vermont FLI coverage through The Hartford, she'll be able to take time off with partial income replacement to help care for her mother.

SCENARIO #3: MATERNITY LEAVE

Susan is expecting her second child.

- Her employer's FMLI plan design allows her to take time away to rest and recover from childbirth and then immediately begin bonding with her new child.

SCENARIO #2: MEDICAL LEAVE

Cyrus breaks his arm after falling off his horse.

- The employer's FMLI plan design with The Hartford allows Cyrus to take time off for the surgery required to fix his arm and recovery time.
- In addition to his recovery time, Cyrus will also need time off for physical therapy and follow-up doctor's appointments. His plan allows him the flexibility to take time off intermittently for those appointments.

SCENARIO #4: BONDING

Michael and his partner want to expand their family by adopting a child.

- FLI will allow Michael to take time off to bond with his new child while receiving partial income replacement.

For more information, contact your broker or representative at The Hartford or visit fmlithehartford.com.



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Family Leave Form Series includes GBD-1870 and GBD-1880.

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