

MATERNITY LEAVE EXAMPLES

PAID LEAVE, UNPAID LEAVE, JOB PROTECTION, LEAVE ENTITLEMENTS

Scenario 1

PLO + FMLA + PTO
No Voluntary STD

Most common leave scenario

Employee chooses to file for PLO from day one of their maternity leave, running concurrently with FMLA

Employee has not enrolled in the Voluntary STD plan and will not be eligible for STD

They choose to use PTO to make their pay whole

Scenario 2

PLO + FMLA + PTO
+ Voluntary STD

Somewhat common leave scenario

Employee chooses to file for PLO from day one of their maternity leave, running concurrently with FMLA

Employee has enrolled in the Voluntary STD plan and will be eligible for STD beginning 1/1/2026

They choose to use PTO to make their pay whole

Scenario 3

OFLA + FMLA + PLO;
No Voluntary STD

Least common scenario; usually for a complicated pregnancy disability

Employee chooses to file for OFLA from day one of their maternity leave, running concurrently with FMLA, they are not enrolled in the Voluntary STD Plan, and they only receive PTO during a portion of their pregnancy leave; PLO only applies during bonding

SCENARIO 1: PREGNANCY & BONDING LEAVE W/ PLO AND FMLA – NO VOLUNTARY STD

Heidi Health, a 2-year employee of Salem Health, is expecting a baby girl in early March 2026. She will begin her leave once she delivers. Heidi requests to be out for the maximum amount of time that she will have job protected AND fully paid leave.

The following assumptions are in place:

- Heidi works until the day she has her baby. She has a normal uncomplicated delivery requiring 6 weeks of pregnancy disability recovery under Paid Leave Oregon.
- She plans to take baby bonding time following her pregnancy disability recovery, for six weeks under Paid Leave Oregon.
- She plans to file for Paid Leave Oregon beginning on day one of her maternity leave. This will run concurrently with her leave under FMLA.
- She is not eligible for Voluntary Short-Term Disability as she did not enroll in the program effective January 1, 2026.
- She is choosing to supplement her Paid Leave Oregon with PTO to make her pay whole during her leave.
- Heidi's annual salary is \$100,000, her weekly benefit for PLO will be \$1,404.74 per week.

*Most employees choose to file for Paid Leave Oregon on day one of their maternity leave and use any available PTO to make their pay whole to 100%.



PLO AND FMLA

Most employees choose to file for PLO day one of their maternity leave to maximize their **paid** time during their leave. This time will run concurrently with their leave under FMLA (assuming they are eligible).

Paid Leave Oregon:

- 6 wks. Pregnancy Disability Leave (runs concurrently with FMLA for 6 weeks)
- 6 wks. Bonding Leave (runs concurrently with FMLA for 6 weeks)
- Combined Leave = 12 weeks for pregnancy + bonding (under PLO + FMLA)

Supplement w/ Accrued Time Off

- Week 1-12: PLO + PTO
 PLO Weekly Benefit: \$1,404.74
 PTO Supplement: \$103.60 per day (about 2 hours per day)

NOTE: This is assuming the employee has enough PTO to supplement 12 weeks of Paid Leave Oregon to make her pay whole to 100% for the 12 weeks.

Leave Scenario – Maternity Leave in Oregon												
Weeks	1	2	3	4	5	6	7	8	9	10	11	12
JOB PROTECTION	Pregnancy Disability Leave						Bonding Leave					
	Family Medical Leave Act (FMLA)											
	Paid Leave Oregon											
	Job Protection – Employed for 90 or more days											
	Compensation - \$1,404.74 per week from PLO											
PAY	Salem Health's Time Off – Employee has the option to supplement state benefit with available balances (PTO/Sick Pay)											
	Weeks 1-12: PTO to bring pay to 100% (about \$103.60 - 2 hours of PTO per day)											

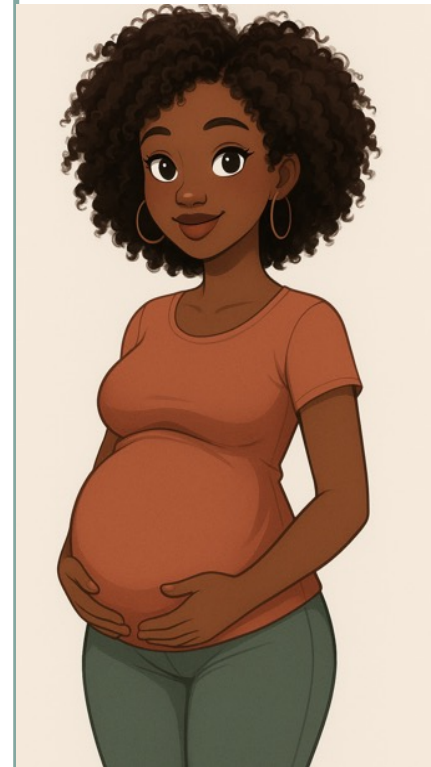
SCENARIO 2: PREGNANCY & BONDING LEAVE W/ PLO, FMLA AND VOLUNTARY STD

Monica Medicine, an 8-year employee of Salem Health, is expecting a baby in early January 2026. She will begin her leave once she delivers. Monica requests to be out for the maximum amount of time that she will have job protected AND fully paid leave.

The following assumptions are in place:

- Monica works until the day she has her baby. She has a normal uncomplicated delivery requiring 6 weeks of pregnancy disability recovery.
- She plans to take baby bonding time following her pregnancy disability recovery, six weeks under Paid Leave Oregon (PLO) for pregnancy disability and six weeks under PLO for bonding.
- She plans to file for Paid Leave Oregon beginning on day one of her maternity leave. This will run concurrently with her leave under FMLA.
- She is eligible for Voluntary Short-Term Disability as she *did* enroll in the program. This could potentially supplement her PLO benefits.
- Monica's annual salary is \$130,000, her weekly benefit for PLO will be \$1,636.56 per week (the maximum the state will pay per week); her Voluntary STD weekly benefit is \$0.00 as her PLO reduced her STD benefit, making her only eligible for the minimum benefit of \$25.00 for the STD.
- She is choosing to supplement her PLO benefits during her entire maternity leave with PTO to make her pay whole during that time.

*Most employees choose to file for Paid Leave Oregon on day one of their maternity leave and use any available PTO to make their pay whole to 100%.



PLO, FMLA AND VOLUNTARY STD

Most employees choose to file for PLO day one of their maternity leave to maximize their **paid** time during their leave, with Voluntary STD reduced by their PLO benefit (depends on income level how much an employee could receive from STD). This time will run concurrently with their leave under FMLA (assuming they are eligible).

Paid Leave Oregon:

- 6 wks. Pregnancy Disability Leave (runs concurrently with FMLA for 6 weeks)
- 6 wks. Bonding Leave (runs concurrently with FMLA for 6 weeks)
- Combined Leave = 12 weeks for pregnancy + bonding (under PLO + FMLA)

Supplement w/ Accrued Time Off

- Week 1-6: PLO + STD + PTO = \$2,500 per week (100%)
- Week 7-12: PLO + PTO = \$2,500 per week (100%)
 PLO Weekly Benefit: \$1,636.56
 STD Weekly Benefit: \$0.00 (but still receives \$25.00 minimum)
 PTO Supplement: ~ \$172.69 per day

*IMPORTANT: The Standard will still offset STD by the estimated PLO amount, even if the employee doesn't apply for PLO.

Leave Scenario – Maternity Leave in Oregon													
Weeks	1	2	3	4	5	6	7	8	9	10	11	12	
JOB PROTECTION	Pregnancy Disability Leave						Bonding Leave						
	Family Medical Leave Act (FMLA)												
	Paid Leave Oregon												
	Job Protection – Employed for 90 or more days												
	Compensation - \$1,636.56 per week from PLO (max weekly benefit)												
PAY	Voluntary Short Term Disability – 60% (up to a maximum of \$4,000 a week, minus PLO) Compensation - \$25.00 (minimum) as PLO pays greater than STD, only the minimum STD would apply												
	Salem Health's Time Off – Employee has the option to supplement state benefit with available balances (PTO/Sick Pay)												
	Weeks 1-12: PTO to bring pay to 100% (about \$172.69/2.7 hours of PTO per day)												

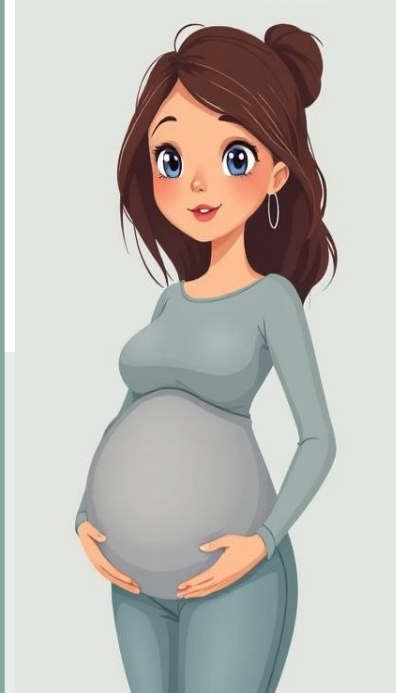
SCENARIO 3: MATERNITY LEAVE W/ OFLA, PLO, FMLA AND NO VOLUNTARY STD

Clara Care, a 3-year employee of Salem Health, is expecting a baby in early June 2026. She will begin her leave once she delivers and she is scheduled for a C-section. Clara requests to be out for the maximum amount of time that she will have job protection for, even though this means she won't receive full pay during her leave.

The following assumptions are in place:

- Clara works until her scheduled C-section, with 8 weeks of anticipated recovery time. She is choosing to take leave under OFLA and FMLA, which are unpaid leaves.
- She is *not eligible* for the Voluntary Short-Term Disability coverage with the Standard, as she did not enroll in the plan. She plans to take 12 weeks of baby bonding leave following her pregnancy disability recovery. She will file for Paid Leave Oregon during her bonding leave, in which she will receive partial pay.
- She is eligible for OFLA, PLO and FMLA which FMLA will run concurrently with the first 8 weeks of OFLA and the first four weeks of PLO.
- Clara's annual salary is \$150,000, her weekly benefit amount for PLO will be \$1,636.56 (the max amount under PLO). Her regular weekly salary is \$2,884.62. She will use her available PTO to supplement the first four weeks of her leave to receive pay.

*Most employees do not choose to start their leave with OFLA, these are rare circumstances if an employee wants the maximum leave time or anticipates a complicated pregnancy to allow them time for bonding.



SCENARIO 3: OFLA, PLO, FMLA AND NO VOLUNTARY STD

Because this employee is not enrolled in the Voluntary STD Plan and OFLA is unpaid, she only has her four weeks of accrued PTO/Sick Pay to receive pay during her pregnancy disability leave.

Oregon Family Leave Act:

- 8 wks. Pregnancy Disability Leave (runs concurrently with FMLA for 8 weeks)

Paid Leave Oregon:

- 12 wks. Bonding Leave (runs concurrently with FMLA for 4 weeks)
- Combined Leave = 20 weeks for pregnancy + bonding (under OFLA, FMLA + PLO)

Supplement w/ Accrued Time Off

- Week 1-4: Accrued PTO/Sick Pay (required)
- Week 5-8: No pay
- Weeks 9-20: Partial Pay from PLO weekly benefit amount of \$1,636.56 per week

Leave Scenario – Maternity Leave in Oregon																				
Weeks	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
JOB PROTECTION	Pregnancy Disability Leave								Bonding Leave											
	Oregon Family Leave Act (OFLA)																			
	Family Medical Leave Act (FMLA)																			
PAY									Paid Leave Oregon Job Protection – Employed for 90 or more days Compensation - \$1,636.56 per week from PLO (max weekly benefit)											
	Salem Health's Time Off – Employee is required to use available balances (PTO/Sick Pay) when not receiving PLO; Clara has 4 weeks of available PTO/Sick Pay she is required to exhaust																			
	Weeks 1- 4 exhaust accrued time (PTO/Sick Pay)				Unpaid															