

Colorado Paid Family & Medical Leave

NantWorks, LLC

January 1, 2024



LCN-5468321-021523 ©2023 Lincoln National Corporation

Colorado Paid Family & Medical Leave

Colorado Insured Paid Family and Medical Leave (CO PFML)

The policy (in adherence with CO PFML regulations):

Applicable leave reasons include:

- Family Leave:
 - Bond with a child within the first twelve months following birth, adoption or foster placement
 - Care for a covered family member with a serious health condition
 - Assist a family member called to active duty
- Medical Leave:
 - Employee's own serious health condition
- Safe Leave:
 - Address the immediate health, safety and legal needs of employees or their covered family members who are the
 victim of domestic violence, stalking, or sexual assault or abuse.

Benefit Duration:

- Family and Medical Leave: Up to 12 weeks
- An additional 4 weeks is available for a serious health condition related to pregnancy complications or childbirth complications

<u>Wait Period</u>: There is no waiting period for benefits to begin.

Maximum Weekly Benefit: Calculated in accordance with CO PFML law.

Colorado Paid Family & Medical Leave

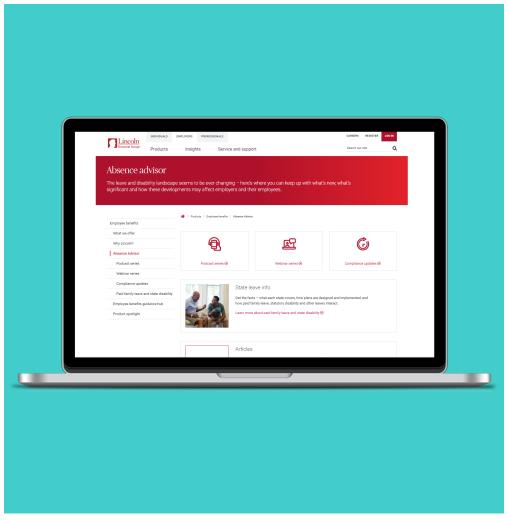
Our Standard service will provide:

- Integrated intake with applicable leave and disability programs also administered by Lincoln
- Determination of employee eligibility and leave entitlement using customer provided electronic eligibility file or other mechanisms as agreed upon by both parties
- Review of medical certification and/or other applicable documentation provided by an employee or employer
- Determine if submitted claims meet the requirements for CO PFML benefits based on documentation received
- Calculate benefit amounts based on data from the eligibility file, information provided by the employer and applicable elements of the policy (Starting January 1, 2024)
- Benefit payments will be issued by Lincoln National Life Insurance Company by check
- We will administer the policy in alignment with state regulations including taxability of benefits, once determined
- Correspondence throughout the course of the claim with both the employee and the employer
 - CO PFML correspondence delivered to the employee via U.S. Mail or email
 - Customer communications delivered to employer contacts via email
- Coordination of CO PFML with short-term disability and state and federal leave laws when these products and services are administered by Lincoln
- We will support the employer in meeting their requirements to the state for compliance reporting, as applicable (starting in 2024)
- We will provide ongoing employer resource material and policy administration information

Lincoln Claims Process Video Link: Paid Family and Medical Leave (PFML) Claims Process (brightcove.net)

Stay informed through Lincoln Absence Advisor

Learn more about the latest developments in leave and disability, all in one hub



Podcast series



Monthly report series



Webinar series



Statutory and paid family leave FAQs and resources



Leave: The latest developments



- January 1, 2023 contributions began
- September 3, 2023 benefits become payable



- January 1, 2023 contributions began
- January 1, 2024 benefits become payable

Newly-announced state programs:

- Maryland Paid Family and Medical Leave will go live January 1, 2025
- Delaware Paid Family and Medical Leave will go live January 1, 2026

Unique programs:

- New Hampshire launched a voluntary program on January 1, 2023
 called the Granite State Paid Family Leave Plan
- Vermont has a three-phased launch for PFML starting July 1, 2023





Download our

2023 statutory and paid leave guide for program overviews, including benefit and contribution rate updates for 2023.

©2023 Lincoln National Corporation





Thank you

LCN-5468321-021523 ©2023 Lincoln National Corporation

Disclosures

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY. The Lincoln National Life Insurance Company does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. GuidanceResources® is a trademark of ComPsych® Corporation.

State limitations apply. Beneficiary Grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employee and dependents of policies issued in the state of Washington

TravelConnect® travel assistance services are provided by On Call International, Salem, NH. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Employee Assistance Program services are provided by ComPsych® Corporation, Chicago, IL. ComPsych and On Call International are not Lincoln Financial Group companies and Lincoln Financial Group does not administer these services. Each independent company is solely responsible for its own obligations. ComPsych® and GuidanceResources® are registered trademarks of CompPsych® Corporation.

Coverage is subject to contract language that contains specific terms, conditions and limitations, which can be found in the program description.

The Lincoln VisionConnect® program is marketed by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, this program is marketed by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies.

Lincoln VisionConnect® is a registered trademark of Lincoln National Corporation.

Lincoln *VisionConnect®* coverage is provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut; UnitedHealthcare Insurance Company of New York, located in Islandia, New York; or their affiliates. Administrative services are provided by Spectera, Inc., UnitedHealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. This policy has exclusions, limitations and terms under which the policy may be continued in-force or discontinued. For costs and complete details of the coverage, contact Lincoln *VisionConnect* at 800-440-8453. <Remove references to TX and VA if piece is state-specific>

Hearing services are provided by EPIC Hearing Health Care. EPIC Hearing Health Care is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Lincoln DentalConnect® DHMO (DHMO.EOC.HN01.CA) is underwritten in California by Dental Benefit Providers of California, Inc., San Francisco, CA, licensed by the Department of Managed Health Care. DHMO (LFG7110110) is underwritten in Florida by Solstice Benefits, Inc., Plantation, FL, a Licensed Prepaid Limited Health Service Organization; Chapter 636 F. S., and administered by Dental Benefit Providers, Inc. DHMO (TX-EOC 08 2010) is underwritten in Texas by National Pacific Dental, Inc., Houston, TX. The companies listed in this paragraph are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

Order code: GP-STEWA-PPT001 3/23 Z02



LCN-5468321-021523 ©2023 Lincoln National Corporation