

## Product Information

This insurance provides replacement for a portion or all of the caregiver's paycheck for up to 12 weeks while you are on leave away from work to care for a parent. This is intended to help ease the financial burden of being out of work while you are caring for your loved one.

### What are the qualifications to use this benefit?

- You must be currently employed.
- You must be eligible and approved by your employer to take Family Medical Leave for the elder person you are caregiving. This insurance is not intended to function as paid maternity or paternity leave and you must meet the family requirement under FML which currently is the following:
  - a) You are eligible to take leave for time missed to care for a Parent who has a serious health condition. A Parent is defined as a biological, adoptive, step or foster father or mother, or any other individual who stood in loco parentis to the employee when the employee was a child. This term does not include grandparents unless they meet the in loco parentis requirement nor does it include "parents-in-law".

### What are the benefits?

The insurance will replace up to 100% of your income for the first 4 weeks you are out of work, for weeks 5-12 it will replace 50% and weeks 9-12 it replaces 30%.

Here is an example of how that would work for an individual who earns \$1000 per week:

# of weeks out of work	% of Income replaced by insurance	Amount of income received if:	
		You had purchased this insurance	You had not purchased insurance
1-4	Up to 100% replaced	\$1,000 / week	\$0.00
5-8	Up to 50% replaced	\$500 / week	\$0.00
9-12	Up to 30% replaced	\$300 / week	\$0.00

### How often can I use the benefits?

You are able to reuse this benefit each year to align with your employer's FMLA (Family Medical Leave Act) program up to a total of 12 weeks maximum each year. For example, if you were out of work for 12 weeks in a given year once FML leave is allowed again the following year, you may use the benefits for another 12 weeks.

### Can I use the benefits if I'm only going to be out one day?

The benefits must be taken in one-week increments, but do not need to be taken all at once. For example, you may take 2 weeks off, wait a few months, then take additional 2 weeks off until you reach

12 weeks. The reason for this is because of the challenges coordinating with your employer's payroll and time off programs.

**What happens if my employer, state or municipality is providing some of my replacement income?**

If you are receiving Employer, State or Municipality income replacement while you are caregiving, the insurance benefit payment will be adjusted so that you do not receive more than the total amount we would pay under the program. So, for example, in the case above, if during week 5 you were receiving state benefits of \$400 the insurance would pay \$100 so that in total you are receiving \$500 income replacement for that week.