

A POSITIVE SOLUTION TO PRIORITIZE CAREGIVING IN AMERICA

Millions of Americans are facing an impossible choice right now: providing for their families or forgoing their paychecks to take care of a loved one because they lack paid leave benefits.

Life insurers are already engaged in actively supporting families through paid leave and support expanding access to more Americans.

47%

of Americans (61.8 million) receive paid medical leave benefits through the private sector

\$20 BILLION

paid out by disability income insurance carriers on over 2 million short-term disability claims per year.

PAIR PROVEN PUBLIC POLICY WITH PRIVATE-MARKET RESULTS

Congress can put forward comprehensive national paid family and medical leave more quickly and with less cost by building upon the existing strong private paid leave system.

- ➔ FMLA standards ensure workers have access to leave and will not lose their jobs.
- ➔ Private carriers have the experience of delivering paid leave benefits and administering family and medical leave job protection requirements effectively and efficiently.

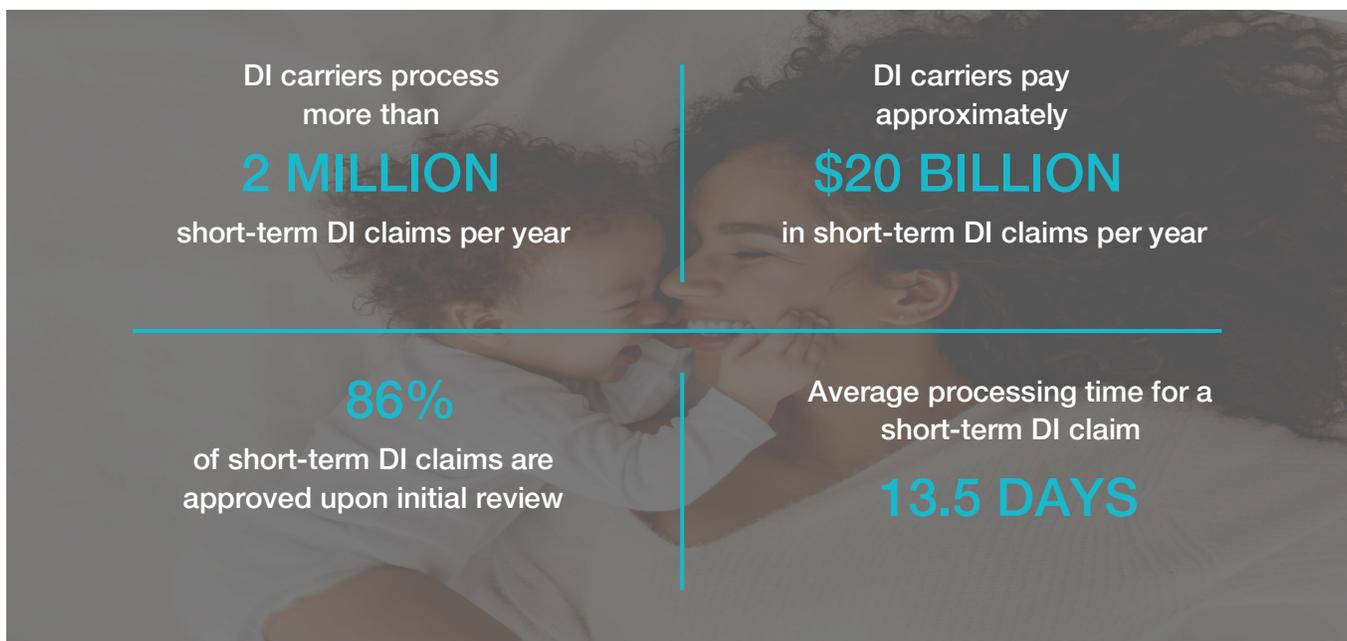
Together, these form the building blocks for a national paid family and medical leave program.

- 1 Expand Existing Family and Medical Leave (FMLA) Standards to Include Income Protection
- 2 Pass Federal Conforming and Tax Laws to Help Employers Meet PFML Obligations
- 3 Lessen Administrative Burdens That Hinder Employers from Offering Robust Leave Benefits
- 4 Expand Access to PFML Benefits to Independent and Low-Income Workers Through Private-Public Partnerships

We can expand workers' access to PFML solutions by pairing FMLA standards with a strong existing private paid leave framework.

PRIVATE MARKET AT A GLANCE

America's Disability Income (DI) insurers play a valuable and vital role in delivering paid leave to people who must take time off from work to care for their own medical needs or those of a loved one, or to welcome a new child into their homes.



WHAT'S AT STAKE WITH A GOVERNMENT-ONLY PROGRAM

A government-only program would displace millions of workers and replace a system that is providing best-in-class service to those using benefits.

Access to Benefits for Millions of Workers: Currently over 47% of full-time workers (61.8 million) workers and 16% of part-time (3.9 million) workers receive paid medical leave benefits through the private sector.

Speed and Efficiency of Benefits: The private sector has been successfully delivering paid leave benefits for decades and has a proven track record of speed and efficiency that is so important when one is waiting for wages.

Duration and Value of Benefits: Allowing employers to continue to use private sector coverage would allow them, if they so choose, to continue to offer more generous benefits than those envisioned in the current legislation being discussed.

Above and Beyond Service: Private insurers do much more than just administer claims. Private insurers have programs in place to help workers coordinate their leave and reenter work after returning from extended leave.