



STEPS TO SECURE STATE APPROVAL FOR PAID LEAVE EQUIVALENT PLAN

Employers must register with the State’s new web-portal – [Frances Online](#). Employers will use this portal for all things Paid Leave Oregon including submitting the Declaration of Intent, Equivalent Plan Application, and ongoing reporting requirements.



STEP ONE

Complete registration for Frances Online and log-in to the portal. Employers should then click on the Summary tab to access the Paid Leave Oregon section.



STEP TWO

Submit a Declaration of Intent by clicking the “Declare Your Intent to Obtain Approval of an Equivalent Plan” and complete electronic acknowledgment.

- For 2023 only, employers who are unable to complete an equivalent plan application are instead allowed to submit a Declaration of Intent certifying that the employer will be applying for approval of an equivalent plan.
- As the State is still finalizing the private plan documents, it is assumed that the majority of employers opting to use an insurance carrier for their equivalent plan will need to use the Declaration of Intent while plans are formally approved by the State.



STEP THREE

Submit an Equivalent Plan Application via Frances Online by clicking on the “Submit an Equivalent Plan Application” found in the summary section of the employers profile. Employers will be able to submit their application once their selected insurance carrier’s private plan documents have been approved by the State.

- Employers will be required to upload a copy of their self-funded or fully-insured policy document. The employer’s selected insurance carrier will be providing a copy of the required documents once their plan has been State approved
- Employers will need to answer a series of questions attesting to the fact that their plan meets the standards set by the State.



STEP FOUR

Employers are required to pay a nonrefundable \$250 fee when submitting the equivalent plan application.



DEADLINES

CONTRIBUTION EXEMPTION CUTOFF DATES

In order for an employer to be exempt from paying contributions to the State, a Declaration of Intent or equivalent plan application must be received by the following dates:

- **November 30, 2022:** To be exempt from paying and remitting the contribution payments beginning with the first quarter that starts on January 1, 2023
- **February 28, 2023:** To be exempt from paying and remitting the contribution payments beginning with the first quarter that starts on April 1, 2023.
- **May 31, 2023:** To be exempt from paying and remitting the contribution payments beginning with the first quarter that starts on July 1, 2023

EQUIVALENT PLAN APPLICATION

- **May 31, 2023:** Employers who have submitted a Declaration of Intent will be required to complete the Equivalent Plan Application no later than May 31, 2023. Private plan applications will not be accepted for September 3 start date after this cut off.

NOTE

Applications must be approved by the State in order to be exempt from paying contributions.

Employers who have submitted a Declaration of Intent are not required to submit contributions to the State but will be expected, beginning January 1, 2023, to collect employee contributions and hold funds separately from employer assets until their equivalent plan application is approved no later than May 31, 2023. Employers who do not withhold employee contributions cannot retroactively collect these premiums and will be responsible for the employee portion along with possible interest and penalties.

Employers wishing to opt out of the State-run Paid Leave Program and instead utilize an equivalent plan option must secure a private plan by **September 3, 2023** or else they will be automatically enrolled in the State plan and be responsible for retro-active premium payments dating back to January 1, 2023.

About Aldrich Benefits

We assist employers with employee benefit consulting including medical, dental, group life, and disability insurance for their employees and executive benefits for high level and key employees. Our services include plan design, implementation, and annual review of benefits.

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