



## PAID PARENTAL LEAVE (PPL) POLICY

<b>Policy Owner:</b>	<i>Human Resources, Benefits</i>	<b>Effective Date:</b>	<i>July 1, 2024</i>
<b>Contact:</b>	<i>Benefits and Compensation Department</i>		

### Overview

Effective July 1, 2024, this policy allows eligible U.S. employees to take paid time off for the birth of a newborn or newly adopted child. Parental Leave is paid at 100% of pay; pay is defined consistent with the definition of eligible pay in the Short-Term Disability (STD) policy.

### Parental Leave Applies To

- New parents (mothers and fathers)
- Active employees starting on their first day of employment (Regular employees working 20+ hours per week)
- Employees considered actively at work at the time of the qualifying event or birth mothers who start their short-term disability leave prior to delivery
- Parental leave is available to those where the qualifying event (birth, adoption) occurs on or after July 1, 2024
- Parental leave is available regardless of FMLA eligibility
- Parental leave does not apply to interns/temporary/seasonal employees or part-time employees working less than 20 hours per week

You can take a leave:

- For the birth of a child
- For the adoption of a minor child (up to age 13)

Unless otherwise required by law, parental leave does not apply to foster children or grandchildren unless grandparents or foster parents are adopting the child. The PPL can be taken once the adoption process has been completed.

### Paid Parental Leave Entitlement

Paid Parental Leave (PPL) begins on the date of the Qualifying Event OR the date the leave for the Qualifying Event commences, whichever occurs later. For example, an eligible birth mother who begins leave before the baby is born will have PPL available beginning on the day the baby is born. For birth mothers, the PPL will follow the covered short term disability benefits.

PPL may be taken in two-week increments or intermittently in smaller increments in states where required by law.

PPL must be taken within 12 months of the Qualifying Event.

The Maximum Entitlement Duration and Rate of Pay will be as follows:

	<b>Maximum Entitlement Duration</b>	<b>Rate Of Pay</b>
Bonding Applies to birth and adoptive parents	6 weeks	100%

If the employee receives any other wages while eligible to receive PPL, then these other earnings will offset PPL owed.

This applies in any states where the employees are eligible to receive Paid Family Leave (PFL) benefits through state-required programs during bonding leave. In these cases, the PFL benefits received will offset any PPL pay owed under Intact's PPL program.

Colleagues receiving any other wages are required to furnish a copy of earnings to benefits so that Payroll may appropriately offset any PPL pay owed. In no circumstances will payment of PPL result in receiving more than 100% of regular earnings.

**Parental Leave Process:**

Notify your manager as soon as possible of your leave request.

- If your leave is planned, discuss your expected leave date with your manager.
- **Parental leaves require 30 calendar days but no less than five business days' notice in advance or no more than two business days after the leave begins.**
- If you fail to notify your manager within two business days of commencing your leave, your absence, or a portion of your absence may not be approved as Parental Leave
- If unable to call, you may authorize a family member or trusted friend to call on your behalf.
- HR will request proof of entitlement for the benefit which must be received within 15 calendar days from the request or your claim will be denied. Acceptable documentation includes the child's birth certificate or official documentation regarding the adoption.
- If your claim is denied, instructions will be provided as to next steps and additional information that may be needed.
- In states where additional benefits are provided, they will be administered in accordance with state laws. There may also be potential offsets to your benefit in applicable states.

**Coordination With Other Leaves:**

- For birth mothers, the Paid Parental leave follows your approved short term disability leave.
- If you are eligible for FMLA, your Parental leave will run concurrently with FMLA and reduce your remaining FMLA entitlement.
- **If any additional unpaid FMLA time is available after the Parental leave exhausts, the employee can access the unpaid FMLA time.**
- In states where additional benefits are provided, they will be administered in accordance with state laws. **Parental leave will also coordinate with applicable jurisdictional paid parental or family leave you may receive and will run concurrently with any paid family or medical leave, except where prohibited by law.**

**Your Benefits:**

- Medical and other benefits coverage will continue during your paid leave. Benefit deductions will not change and will continue to be taken out of the employee's pay.
- Please note that benefit deductions cannot be processed for unpaid leave beyond the approved Parental leave.

**Your Job:**

If you are eligible for FMLA, (you work in an eligible location, you have worked for the company for twelve months, and you have worked a minimum of 1,250 hours in the last 12 months), your job will be held for you for up to 12 weeks. For more information regarding FMLA eligibility please refer to the FMLA policy. If you are not eligible for FMLA and you are on an approved Parental leave, your job is protected for the duration of your Parental leave. Additional protected time may be available dependent upon state regulations.

**Return To Work:**

You should notify your manager and benefits ([benefits@intactinsurance.com](mailto:benefits@intactinsurance.com)) of your intent to return to work date at least three business days in advance of your return.

**Self-Managed PTO is not a replacement for paid parental leave. If you need to take time off related to the birth or adoption of your child please contact [benefits@intactinsurance.com](mailto:benefits@intactinsurance.com) to initiate your paid parental leave.**