



****HOW TO CALCULATE QUARTERLY OR PML/PFL PREMIUM****

In order to help you calculate the amount of premium due to The Hartford for your Oregon Paid Medical Leave (PML) and Paid Family Leave (PFL), we've provided an example.

Oregon's **2026 Per Covered Employee Annual Wage Cap** is **\$184,500**.

- Use the Employee's gross wages each month to determine the Premium Due, until the Employee reaches the maximum annual wage cap for the year.
- Once an employee has reached the maximum annual wage cap, no further premium is due for OR PML/PFL to The Hartford for the year.

Quarterly Billing Example: PML rate is \$0.62 per \$100 Taxable Wages, PFL rate is \$0.13 per \$100 Taxable Wages. **Note:** This is an example only. The policyholder's PML and PFL rates may differ.

PML: Total Taxable Wages for all Employees for the quarter x the rate divided \$100 = PML Premium Due for the quarter.

Employee	Quarterly Wages	1st Q Wages	2nd Q Wages	3rd Q Wages	4th Q Wages	Total Annual Gross Wages
Employee 1	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$48,000
Employee 2	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$84,000
Employee 3	\$47,250	\$47,250	\$47,250	\$47,250	\$42,750	\$189,000
Employee 4	\$72,500	\$72,500	\$72,500	\$39,500	\$0	\$290,000
Totals	\$152,750	\$152,750	\$152,750	\$119,750	\$75,750	\$611,000
PML Rate:		\$0.62	\$0.62	\$0.62	\$0.62	
PML Premium Due		\$947.05	\$947.05	\$742.45	\$469.65	

Note: Employees 3 and 4 earn more than the \$184,500 annual wage cap. Employee 3 hits the cap in Q4, while Employee 4 reaches it in Q3. Report quarterly wages only up to the cap.

PFL: Total Taxable Wages for all Employees for the quarter x the rate divided by \$100 = **PFL** Premium Due for the quarter.

Note: Use the same Total Taxable wages for PML to calculate your PFL premium.

	1st Q Wages	2nd Q Wages	3rd Q Wages	4th Q Wages	Total Gross Annual Wages
Totals	\$152,750	\$152,750	\$119,750	\$75,750	\$611,000
PFL Rate:	\$0.13	\$0.13	\$0.13	\$0.13	
PFL Premium Due	\$198.58	\$198.58	\$155.68	\$98.48	

Please complete all fields in the billing worksheet and return to The Hartford when submitting payment.

In this example:

PML	PFL	Total
\$947.05	+ \$198.58	= \$1,145.63 Total Amount Due for 1st Quarter
\$947.05	+ \$198.58	= \$1,145.63 Total Amount Due for 2nd Quarter
\$742.45	+ \$155.68	= \$898.13 Total Amount Due for 3rd Quarter
\$469.65	+ \$98.48	= \$568.13 Total Amount Due for 4th Quarter

For further assistance, download our premium calculator: [Oregon Paid Family and Medical Leave Insurance](#)