The Prudential Insurance Company of America

Minnesota Paid Family and Medical Leave (MN PFML)

Effective January 1,2027

For Minnesota employees of Franklin Covey Co.

The document reflects 2026 benefits and rates. Please note that 2027 benefit and rates (not yet published) will apply effective 1/1/2027.

Eligibility: If you have at least 50% of your employment performed in Minnesota during the calendar year and have earned roughly $3,900 in the last year [(1)], you may be eligible for MN PFML.[(2)]

Amount of Benefit: Weekly benefits are calculated using your Average Weekly Wage (AWW):

- If your AWW is $711.50[(3)] or less, your benefit ***equals*** 90% of your AWW
- If your AWW is more than $711.50 but less than $1,423[(3)], your benefit calculation would be:
  90% of $711.50
  AND
  66% of wages beyond $711.50
- If your AWW is greater than $1,423, your benefit calculation would be:
  90% of $711.50[(3)]
  AND
  66% of $711.50[(3)]
  AND
  55% of wages beyond $1,423
  Up to the weekly maximum benefit of $1,423 through 9/30/2026

Benefit Duration: MN PFML benefits are payable:

- Up to 12 Weeks of Paid Family Leave
- Up to 12 weeks of Paid Medical Leave
- Up to a combined 20 weeks of Paid Family and Medical Leave.

Waiting Period: Generally, conditions must last more than 7 days, but payable as of the first day.

Cost to Employee: In 2026, you may be required to contribute up to 0.44% of your wages via a payroll deduction up to the Social Security wage base.

Qualifying Leave Reason: If you meet the eligibility requirements, you can receive benefits if you need to take time off from work for:

- your own serious health condition, including pregnancy
- bonding with a new child during the first year of birth, adoption or foster placement
- care of a family member with a serious health condition
- qualifying military exigency
- safe leave

Leave Schedules:
Leave can be taken on the following bases:

- Continuous;
- Reduced scheduled *OR*
- Intermittent

Qualified Family Member: A family member means:

- Spouse or domestic partner
- Child
- Parent
- Grandparent or Spouse's Grandparent
- Grandchild
- Sibling
- Son or Daughter In-Law ***and***
- Any individual who has a personal relationship with the employee that creates an expectation and reliance that the employee would care for the individual without compensation, whether or not they reside together

Changes to the plan: Material changes to the Minnesota Paid Family and Medical Leave require review by Minnesota.

Additional Information: This document provides a brief summary of your coverage under the MN PFML program. You may access additional information on the MN PFML website listed below:

Individuals and families / Minnesota Paid Leave

How do I file a claim? When can I file a claim?
Prudential is your employer's administrator for MN PFML. To submit a claim, go to www.prudential.com/mybenefits or call Prudential at 877-367-7781. Medical or other documentation substantiating the need for leave will be required. Claims should be submitted at least 30 days in advance when the leave is foreseeable or as soon possible for unforeseeable absences.

Note: If your employer has Short-Term Disability, Absence, and PFML with Prudential, we will review all coverages at one time.

(1) As this amount is tied to the State Average Weekly Wage, the total will adjust annually. Refer to section 268B.4 of Minnesota law for more information. For additional assistance, consult with your legal advisor.
(2) Seasonal employees with less than 150 days of employment within a year are not eligible.
(3) The State Average Weekly Wage as of October 1, 2025 thru September 30, 2026 is $1,423; 50% of that amount is $711.50

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