Let's Collaborate: Compliance and Human Capital Solutions

Spotlight
State Leave Law Requirements

Presenters
NFP Benefits Compliance &
NFP Human Capital Solutions

April 17, 2024
Please note that the following is intended to be used for general guidance purposes only — it is not intended to constitute tax or legal advice. Any question of application of the law should be addressed to legal or tax counsel. The information is current as of April 17, 2024.
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Agenda

I. Overview of Paid Family & Medical Leave (PFML)
II. State Specific Leave Scenarios – Coordination with Company Leave Policies and FMLA
III. New State PFML Programs on the Horizon (DE, ME, MD, MN)
IV. Key Takeaways & Employers Action Items
V. Resources/ Publications
VI. Q&A
I. Overview of Paid Family & Medical Leave
Let's Collaborate: Compliance and Human Capital Solutions Spotlight State Leave Law Requirements

Map of Current State PFML, PFL, Disability Insurance Programs (Enacted States)

- PFML in force
- PFML Passed with future effective dates
- Requires disability insurance only

States:
- CA
- CO
- CT
- DC
- DE
- HI
- MA
- MD (Eff. Oct. 2024/2026)
- ME (Eff. 2025/2026)
- MN (Eff. 2026)
- NH (Optional for private ERs)
- NJ
- NY
- OR
- PR
- RI
- VT (Optional for private ERs)
- WA
Overview: Types of Paid Leave Laws and Employer’s Leave Policies

Different types of paid leave laws and insurance [MANDATORY]
- Paid family leave insurance (PFL)
- Statutory disability insurance (a.k.a. paid medical leave)
- Paid Family and Medical Leave (PFML)
- Family & Medical Leave Act (FMLA)
- States’ family & medical leave acts (state’s version of FMLA)
- Paid sick leave law

Employer’s leave policies [OPTIONAL]
Examples:
- STD, LTD policies
- Maternity leave
- Parental leave
- Caregiver leave
- PTO

Did you know?
FMLA and States’ FMLA entitle eligible employees to take unpaid, job-protected leave.
VS.
States’ PFML may or may not provide job protections but provide partial wage replacement, if eligible.
FMLA/States’ FMLA run concurrently with PFML (when both apply).
State PFML Programs: Key Things to Consider

- It’s important to establish a company leave policy that addresses state’s PFML programs, FMLA, and the employer’s leave benefits (e.g., STD/LTD, maternity leave, parental leave, caregiving leave); and how they are coordinated.

- Some state PFML programs include job protection and employee benefits continuation requirements (e.g., NY PFL, CO FAMLI). Other state PFML programs do not include these employee rights but may be provided by the state’s version of FMLA laws.

- FMLA and any applicable state version of FMLA should run concurrently for the same qualifying reasons alongside any employer and statutory leave programs.

- Many state PFML programs provide employers the option to participate in the state administered program or a private plan. Employers should review all options to determine which best suits their organizational needs, while ensuring compliance with statutory mandates.

- Employers with employees in multiple states face increased challenges administering state programs with different benefit amounts, durations, and procedural requirements. These variances may lead to inequities for employees of the same company based purely upon where they perform their jobs.

- In addition to state PFML programs, employers should be aware of state and municipality initiatives to enforce paid sick leave, safe leave and general paid leave (Illinois). It is important to understand the differences between PFML and other paid leave requirements.

Note: When we reference “PFML,” we include statutory disability insurance (DI) and PFL.
II. State Specific Leave Scenarios – Coordination with Company Leave Policies and FMLA
California SDI and PFL Overview

- **Covered employers**
  - All private sector and some public sector employers with at least one employee in CA whose quarterly payroll is $100 or more ($750 or more per quarter for domestic employees).

- **Covered employees**
  - Employees who work and have earned at least $300 during a 12-month base period in which SDI deductions were withheld.

- **Funding for the program**
  - 100% paid by CA Employees; DI and PFL combined (a.k.a. SDI program):
    - 2024: 1.1% of total taxable wages – no cap

- **Maximum benefits amount**
  - 60% – 70% of employee’s average weekly earnings in highest quarter of base period.
  - Max weekly benefit is $1,620 (2024)

- **Maximum benefits durations**
  - Disability Insurance: 52 weeks
  - Paid Family Leave: 8 weeks
  - Leave can be taken continuously or intermittently on an hourly, daily, or weekly basis

- **Job protection & health plan eligibility continuation**
  - CA SDI and PFL do not offer job protection or continuation of benefit rights.

**Notes:**

- San Francisco Employers need to comply with Paid Parental Leave Ordinance (PPLO) if an employee is receiving CA PFL to bond with a child.

- Employers should check covered family member definitions when running Federal FMLA concurrent with CA PFL as definitions may vary.

- Nonindustrial Disability Insurance and Family Care Leave - NDI provides partial wage replacement to eligible State employees who have a loss of wages due to a non-work-related disability.

- **Family Care Leave (FCL)** provides partial wage replacement to eligible state employees who are enrolled in the Annual Leave Program (ALP) and are excluded from bargaining or are an employee represented by a specific bargaining unit that has NDI-FCL language in their Memorandum of Understanding.
California: Maternity Leave Example

Natural Birth of a Child – 6 Week Example of How CA State Disability Insurance (SDI), and STD coordinate with FMLA and CA Pregnancy Disability Leave (PDL)

<table>
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<th>Wage replacement benefits during leave</th>
<th>2. Employer’s STD (6 weeks for natural birth)</th>
<th>3. CA PDL (6 weeks for natural birth)</th>
<th>Unpaid, job protected leave</th>
<th>4. FMLA (6 of 12 weeks for maternity)</th>
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**Pre-Birth**

1. (A) CA SDI – Under CA state disability Insurance an employee may go out on paid leave up to 4 weeks prior to the birth of the child for **non-medical** reasons. If this is the case, the initial 7 day waiting period will be at the onset of the claim and benefits will continue through the period of birth and recouperation.

**Childbirth**

1. CA SDI – Under normal circumstances (no pre-birth leave), an employee will be paid under CA SDI for natural childbirth after a 7-day waiting period. If a birthparent does go out pre-birth, then the claim will be continuous.
2. STD – Employer provided Short Term Disability runs concurrently with CA SDI for childbirth.
3. CA PDL – CA Pregnancy Disability Leave provides up to 17 1/3 weeks of unpaid, job protected leave for birth parents who are disabled during pregnancy and for childbirth.
4. FMLA – In this example FMLA begins at the onset of the birth and runs concurrently with paid leave benefits. FMLA provides unpaid job protected leave for up to 12 weeks.
California: Maternity and Bonding Leave Example

**Bonding After Childbirth - Example of How CA Paid Family Leave (PFL), SF Paid Parental Leave (PPLO), an Employers Parental leave, and FMLA Coordinate with CA Family Rights Leave (CFRA)**

| WEEKS OF LEAVE | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | ... | 50 | 51 | 52 |
|----------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 1. CA SDI      |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| (6 weeks for natural birth) |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| Waiting period (1 wk) |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 2. Employer's STD |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| (6 weeks for natural birth) |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| Waiting period (1 wk) |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 3. FMLA        |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| (12 weeks)     |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 4. CA PDL      |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| (6 weeks for natural birth) |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 5. CA PFL (SF PPLO Supplement if applicable) |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| (6 weeks of bonding leave) |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 6. Employer's Parental Leave |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| (6 weeks)      |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 7. CFRA        |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| (12 weeks)     |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |

**Bonding**
5. CA PFL – Paid Family Leave in CA provides wage replacement benefits for up to 8 weeks for an employee to bond with a child. CA PFL will begin after the period of CA SDI/STD.

6. Parental leave - Employer provided Parental leave should run concurrently with CA PFL and should be to bond with the newborn in this example.

7. CFRA – CA Family Rights Act provides up to 12 weeks to bond with the child, runs concurrently with CA PFL and Employer Parental Leave, and begins after the period of SDI/STD/CA PDL.
Colorado FAMLi Overview

• **Covered employers**
  - All private sector and some public sector employers with one or more employees during at least 20 weeks in the current or immediately preceding calendar year. Local government may opt out of coverage.

• **Covered employees**
  - Employees who work and have earned at least $2,500 in Colorado.

• **Funding for the program**
  - 2024 total rate: 0.9% of an employee's wages up to the Social Security taxable income (2024: $168,600).
  - Employees' share: 50% of 0.9%. Employer's share: 50% of 0.9% if an employer has 10+ employees. (Otherwise, it is not required.)

• **Maximum benefits amount**
  - 90% of an employee’s average weekly wage equal to or less than 50% of the state average weekly wage (2024: $1,100/week)

• **Maximum benefits durations**
  - Up to 12 weeks/ year combining all qualified leave reasons.
  - Additional 4 weeks of leave for complications from pregnancy or childbirth.

• **Job protection & health plan eligibility continuation**
  - Continuation of healthcare benefits is required during all leaves. Job protection required for employees who have worked for their employer at least 180 days prior to taking leave.

**CO FAMLi: Special rule in 2024**
Employees who work in CO may be eligible to take bonding leave through CO FAMLi in 2024 even when their child was born or placed in 2023. This is because CO FAMLi allows employees to take bonding leave within the first 12 months after a birth, adoption or foster care placement.
# Colorado: Caregiver Leave Example

## Intermittent Caregiver Leave - 8 Week Example of How CO Family and Medical Leave Insurance Program (CO FAMLI) Coordinates with FMLA and an Employer's Caregiver Leave in CO

| WEEKS OF LEAVE | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
|               |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
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| 1. CO FAMLI  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| (5 weeks of intermittent caregiver leave) |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 2. Employer's Caregiver Leave |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| (4 weeks) |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 3. FMLA |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| (5 weeks intermittent leave) |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |

## Caregiver leave for an employee to care for their parent's serious health condition (intermittent leave)

1. CO FAMLI - Employee takes 2 weeks of leave at a time for a total of 8 weeks out of 12 weeks maximum. The CO FAMLI benefit provides 90% of their average wages up to a maximum of $1,100 week in 2024.
2. Employer's caregiver leave plan provides 4 weeks/year - Employer provided caregiver leave runs concurrently with CO FAMLI to supplement the benefits up to an employee's full salary for four weeks.
3. FMLA - If an employee is FMLA eligible and the family member is defined in the federal FMLA, then FMLA should be designated during the above leave periods concurrently with #1 and 2.

## Tips for employers

The definition of family members under CO FAMLI is broader than that is required under the federal FMLA family members' definition. For example, an eligible employee can take time off to care for their domestic partner's or grandparent's serious health condition through CO FAMLI program. In these situations, the federal FMLA would not run concurrently with CO FAMLI.

Employees' CO FAMLI eligibility - Employees who work and have earnings of at least $2,500 from any employer within the state during the last four calendar quarters are eligible to apply for CO FAMLI leave.
MA PFML Overview

• Covered employers
  − Most employers with at least one employee working in MA.

• Covered employees
  − Employees must meet both the (1) general eligibility and (2) earnings requirements:
    (1). All MA W-2 employees (no hour requirement); self-employed individuals who opted in; certain 1099-MISC contractors; former employees unemployed less than 26 weeks
    (2). Earned at least $6,300 during the last 4 completed calendar quarters, and at least 30x more than the weekly benefit amount the employee is eligible for, from any MA employer

• Funding for the program
  − Contributions to the medical leave generally split between employer and employee as a percentage of the employee’s wages, capped at the Social Security taxable income limit, adjusted annually. The 2024 limit is 0.88%
    ▪ Employers with 25+ MA employees split medical leave premiums 60/40 with employees; employees pay 100% of family leave premium
    ▪ Employers with less than 25 employees do not have to contribute but must collect/remit the employee contributions to the MA DFML

• Maximum benefits amount
  − 2024 max weekly benefit is 64% of the state average weekly wage; $1,149.90

• Maximum benefits durations
  − Employee’s own serious health condition: 20 weeks
  − Caring for a family member or bonding: 12 weeks
  − Caring for a covered service member: 26 weeks

• Job protection & health plan eligibility continuation
  − MA PFML offers job protection and continuation of benefit rights.

Notes:

• NEW: For claims filed on or after 11/1/2023, employees may choose to supplement (i.e., “top off”) MA PFML benefits with any available paid leave (e.g. vacation, sick time, or other PTO), not to exceed an employee’s average weekly wage

• Job protection under MA PFML further provides that any negative employment action within 6 months of a PFML-protected leave creates a presumption of prohibited retaliation against the employee
Employee’s Own Disability (non-work-related illness/injury)

1. MA PFML – After a 7 day waiting period, an employee will be paid under MA PFML for a qualified leave due to their own personal, non work related, illness or injury. While depicted here as a period of 10 weeks, MA PFML provides up to 20 weeks of leave per year for one's own disability.

2. STD – Employer provided Short Term Disability (if applicable) runs concurrently with MA PFML and typically will be offset by any MA PFML paid benefits.

3. FMLA – If available, FMLA begins at the onset of the disability leave and runs concurrently with all paid leave benefits. FMLA provides unpaid job protected leave for up to 12 weeks.
### NY Overview: NY DBL

- **Covered employers**
  - All private employers with at least one employee working in NY. NY public employers may opt in voluntarily.

- **Covered employees**
  - FT - worked 4 consecutive weeks for any covered employer
  - PT - completed 25 working days for any covered employer

- **Funding for the program**
  - Generally, split between employer/employee
  - Max. employee contribution is 0.5% of covered wages, not to exceed $0.60 per week. Employer pays balance of plan cost (if any).

- **Maximum benefits amount**
  - 50% of employee’s state average weekly wage (AWW) to $170 per week maximum
  - No benefits paid during the first 7 days of leave

- **Maximum benefits durations**
  - 26 weeks in a consecutive 52-week period

- **Job protection & health plan eligibility continuation**
  - NY DBL does not offer job protection or continuation of benefit rights.

### NY Overview: NY PFL

- **Covered employers**
  - All private employers with at least one employee working in NY. NY public employers may opt in voluntarily.

- **Covered employees**
  - FT (working 20 hrs/wk or more) - employed for 26 consecutive weeks with the same NY employer
  - PT (working less than 20 hrs/wk) - completed 175 days of work with the same NY employer

- **Funding for the program**
  - Intended to be 100% employee paid
  - Rate is set annually by NYS, community rated program, neither carriers nor employers can deduct more than this rate
  - 2024 rate: 0.373% of employee’s wages, capped at NYS AWW - $333.25/ per year

- **Maximum benefits amount**
  - 67% of employee’s AWW, capped at NYS AWW, set annually.
  - 2024 max weekly benefits $1,151.16

- **Maximum benefits durations**
  - 12 weeks in a consecutive 52-week period. Leave can be taken continuously or intermittently in full-day increments

- **Job protection & health plan eligibility continuation**
  - NY PFL has both job protection and continuation of benefit rights.
Key Notes:

- NYS DBL and NYS PFL cannot run concurrently
- NYS DBL and NYS PFL share a total max leave benefit of 26 weeks (combined for all reasons) in a 52 week period
- Employers should run NYS DBL and NYS PFL concurrently with FMLA for the same qualified reasons.
  - Special tracking for intermittent leave
Childbirth
1. NY DBL – After a 7 day waiting period, an employee will be paid under NY DBL for leave due to recovery from childbirth. NY DBL covers 6 weeks of leave for natural birth and 8 weeks for C-section. If a birthparent goes out pre-birth, the claim will be continuous, all counting toward the 26 week leave max.
2. STD – Employer provided Short Term Disability (if applicable) runs concurrently with NY DBL for childbirth.

Bonding
3. NY PFL – Paid Family Leave in NY provides 12 weeks of leave to bond with a newborn. PFL for bonding can be taken at any point within the first year of a child’s birth. The birthparent may also choose to forego NY DBL and move immediately to PFL following birth for a greater paid leave benefit (though shorter leave duration).
4. Parental leave - Employer provided Parental leave (if applicable) should run concurrently with NY PFL for bonding with the newborn in this example.

*5. FMLA – In this example FMLA begins at the onset of the birth and runs concurrently with paid leave benefits. FMLA provides unpaid job and benefit protected leave for up to 12 weeks.
III. New State PFML Programs on the Horizon
Delaware PFML Key Highlights

**Effective dates**
- Payroll deduction - 1/1/2025
- Benefits available to employees - 1/1/2026

**Covered employers**
The required coverage based on an employer's size. Employers with:
- 10-24 covered employees*: parental leave only.
- 25+ covered employees: all parental, family caregiving, medical, and qualifying military exigencies leaves.
- 1-9 covered employees: not required to participate but may opt in.
(*Covered employees are those who work in Delaware, minus "waivers" and add in any employees an employer has reclassified.)

**Funding for the program**
- 2025 total rate: 0.32% parental leave; 0.08% caregiving leave; 0.4% medical leave of an employee's wages.
- Contributions are split evenly between employer and employee as a percentage of the employee's wages, capped at the Social Security taxable income limit.

**Maximum benefits amount**
- 80% of EE's average weekly wage up to a maximum: $900/week (2026 and 2027)

**Maximum benefits durations**
- Combined maximum of 12 weeks/year. For parental leave, up to 12 weeks/year. For other qualifying reasons, 6 weeks in any 24-month period.

**Job protection & health plan eligibility continuation**
- Included

**Plan options**
- State-based or private plan (fully insured or self-insured)
Maine PFML Key Highlights

- **Effective dates**
  - Payroll deduction - 1/1/2025
  - Benefits available to employees – 5/1/2026

- **Covered employers**
  - Employers with at least one employee working in Maine.

- **Funding for the program**
  - 2025 total rate: 1.0% of an employee’s wages capped at the Social Security taxable income limit.
  - For employers who employ at least 15 employees in Maine, contributions are split evenly between employer and employee. Employers with fewer than 15 employees are not required to contribute the employer’s share and remit 0.5% of the employees' share to the state if it is the state program.

- **Maximum benefits amount**
  - 90% of wages that do not exceed 50% of the state average weekly wage; plus, wages that exceed 50% of the state average weekly wage paid at 66% up to the maximum weekly benefit (TBD)

- **Maximum benefits durations**
  - Combined maximum of 12 weeks/ year.

- **Job protection & health plan eligibility continuation**
  - Job protection is included if an employee is employed for at least 120 days prior to taking leave.
  - Employers must maintain employment benefits including health insurance, group life, disability, sick/vacation leave, and contribute to the employee’s coverage at the level and under the conditions that coverage would have been provided if the employee had continued working continuously.

- **Plan options:** State-based or private plan (fully insured or self-insured)
Maryland PFML Key Highlights

- **Effective dates**
  - Payroll deduction – 10/1/2024 (Proposed change 7/1/2025)
  - Benefits available to employees – 1/1/2026 (Proposed change 7/1/2026)

- **Covered employers**
  - Employers with at least one employee working in Maryland.

- **Funding for the program**
  - 10/1/24 - 9/30/25 total rate: 0.9% of an employee's wages, capped at the Social Security taxable income limit.
  - For employers who employ at least 15 employees in Maryland, contributions are split evenly between employer and employee. Employers with fewer than 15 employees are not required to contribute and will remit the employees’ share of 0.45%.

- **Maximum benefits amount**
  - 90% of wages that do not exceed 65% of the state average weekly wage; plus 50% of wages that exceed 65% of the state average weekly wage up to a maximum: $1,000/week (2026).

- **Maximum benefits durations**
  - Combined maximum of 12 weeks/ year.

- **Job protection & health plan eligibility continuation**
  - Job protection is included.
  - Any health benefits must be continued in the same manner as required under the federal FMLA.

- **Plan options**: State-based or private plan (fully insured or self-insured)
Minnesota PFML Key Highlights

- **Effective date**
  - Payroll deduction and Benefits available to employees – 1/1/2026

- **Covered employers**
  - Employers with at least one employee working in Minnesota.

- **Funding for the program**
  - 2026 Rate: 0.7%
  - Contributions are split evenly between employer and employee as a percentage of the employee’s wages, capped at the Social Security taxable income limit.

- **Maximum benefits amount**
  - 90% of wages that do not exceed 50% of the state’s average weekly wage; plus
  - 66% of wages that exceed 50% of the state’s average weekly wage but not 100%; plus
  - 55% of wages that exceed 100% of the state’s average weekly wage (up to the max. of state average weekly wage)

- **Maximum benefits durations**
  - Up to 12 weeks/ year for each medical leave and family leave. Combined maximum of 20 weeks/ year.

- **Job protection & health plan eligibility continuation**
  - Job protection included if an EE is employed for at least 90 days prior to taking leave.
  - Employer is required to maintain any healthcare benefits the employee had prior to taking the leave.

- **Plan options**: State-based or private plan (fully insured or self-insured)
IV. Key Takeaways
Summary

Key Takeaways

1. Review your leave policies to ensure compliance.

2. Run federal FMLA, state PFML and Company sponsored STD and leave programs concurrently whenever possible.

3. Be aware of the states with PFML regulations on the horizon, review the steps needed to prepare your organization.

4. Consider partnering with a leave administration vendor.

5. Seek assistance from your NFP consultant, Human Capital Solutions and outside counsel.
V. Resources
Resource Links

**CALIFORNIA**

CA SDI/PFL Benefit Calculator
- Disability Insurance and Paid Family Leave Calculator

Paid Family Leave New/Expecting Mother Overview
- PowerPoint Presentation (ca.gov)

San Francisco Paid Parental Leave Ordinance (PPLO)
- Paid Parental Leave Ordinance | San Francisco (sf.gov)

CA Pregnancy Disability Leave (PDLA)
- PDL - HRCalifornia (calchamber.com)

CA Family Rights Act (CFRA)
- EXPANDED FAMILY AND MEDICAL LEAVE IN CALIFORNIA

Nonindustrial Disability Insurance & Family Care Insurance
- Nonindustrial Disability Insurance (ca.gov)
- Nonindustrial Disability Insurance-Family Care Leave
Let's Collaborate: Compliance and Human Capital Solutions Spotlight State Leave Law Requirements

**COLORADO**
Colorado FAMLI
- [https://famli.colorado.gov/](https://famli.colorado.gov/)

**DELAWARE**
Delaware Paid Leave
- [Delaware Paid Leave Is Coming - Delaware Department of Labor](https://www.delaware.gov/labor/pfml/)

**MAINE**
- [https://www.maine.gov/labor/pfml/](https://www.maine.gov/labor/pfml/)

**MARYLAND**
Maryland PFML
- [https://paidleave.maryland.gov/employers/](https://paidleave.maryland.gov/employers/)

**MASSACHUSETTS**
MA Dept. of Family and Medical Leave (DFML)
- [Department of Family and Medical Leave | Mass.gov](https://paidleave.maryland.gov/employers/)
MA DFML excluded employers
- [Employers and employment excluded from Paid Family and Medical Leave | Mass.gov](https://paidleave.maryland.gov/employers/)

**MINNESOTA**
Minnesota Paid Leave
- [https://mn.gov/deed/programs-services/paid-family/](https://mn.gov/deed/programs-services/paid-family/)
Resource Links

**NEW YORK**
NY Paid Family Leave
- [New York State Paid Family Leave (ny.gov)](https://ny.gov)

NY Paid Family Leave Wage Benefit Calculator

NY Disability Benefits
- [Introduction to the Disability Benefits Law (ny.gov)](https://ny.gov)

**Federal FMLA**
FMLA Eligibility Guidelines
- [www.dol.gov/general/topic/benefit](https://www.dol.gov/general/topic/benefit)

FMLA Model Notices
- [www.dol.gov/agencies/whd/fmla/forms](https://www.dol.gov/agencies/whd/fmla/forms)
### Quick Reference Chart: Statutory Disability & Paid Family and Medical Leave Programs

Employers with employees in states that have statutory disability and leave programs must comply with the provisions of those programs, including possible wage withholding and notice requirements as well as granting paid time off for qualified reasons. This chart provides a high-level overview of statutory Disability Insurance (DI), Paid Family Leave (PFL), and Paid Family and Medical Leave (PFML) programs that are currently in force or scheduled to begin in the near future. For additional information, see the NFP publications on state-specific employee benefit considerations.

<table>
<thead>
<tr>
<th>State</th>
<th>DI</th>
<th>PFL</th>
<th>Effective Dates</th>
<th>Private Option Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>Yes</td>
</tr>
<tr>
<td>Colorado</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>Yes</td>
</tr>
<tr>
<td>Connecticut</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>Yes</td>
</tr>
<tr>
<td>Delaware</td>
<td>X</td>
<td>X</td>
<td>Partial deduction effective 1/1/2021, benefits effective 1/1/2022</td>
<td>Yes</td>
</tr>
<tr>
<td>District of Columbia (DC)</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>No</td>
</tr>
<tr>
<td>Hawaii</td>
<td>X</td>
<td></td>
<td>In force</td>
<td>Yes</td>
</tr>
<tr>
<td>Maine</td>
<td>X</td>
<td>X</td>
<td>Partial deduction effective 1/1/2021, benefits effective 5/1/2026</td>
<td>Yes</td>
</tr>
<tr>
<td>Maryland</td>
<td>X</td>
<td>X</td>
<td>Partial deduction effective 1/1/2021, benefits effective 1/1/2026</td>
<td>Yes</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>Yes</td>
</tr>
<tr>
<td>Minnesota</td>
<td>X</td>
<td>X</td>
<td>Partial deduction effective 1/1/2021, benefits effective 1/1/2026</td>
<td>Yes</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>X</td>
<td></td>
<td>In force (participation is voluntary for private DI)</td>
<td>Yes</td>
</tr>
<tr>
<td>New Jersey</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>Yes</td>
</tr>
<tr>
<td>New York</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>Yes</td>
</tr>
<tr>
<td>Oregon</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>Yes</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>X</td>
<td></td>
<td>In force</td>
<td>Yes</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>No</td>
</tr>
<tr>
<td>Vermont</td>
<td>X</td>
<td>X</td>
<td>Benefits effective 1/1/2021 for state employees, 7/1/2021 for private and non-state public employees</td>
<td>Yes</td>
</tr>
<tr>
<td>Virginia</td>
<td>X</td>
<td></td>
<td>In force (participation is voluntary)</td>
<td>Yes</td>
</tr>
<tr>
<td>Washington</td>
<td>X</td>
<td>X</td>
<td>In force</td>
<td>Yes</td>
</tr>
</tbody>
</table>
NFP Human Capital Solutions

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VI. Questions?

Thank you for joining us!