

# Statutory Leave Benefit Guide



# Introduction

This **Statutory Leave Benefit Guide** outlines certain features of the 24 jurisdictions with paid family and medical leaves or statutory disability, including key dates for new states' implementations.

## Mandates

Employers are required to provide benefits in these states

- ▶ **Statutory Disability:** Six jurisdictions have laws that require employers to provide disability benefits for non-occupational disabilities
  - California, Hawaii, New Jersey, New York, Rhode Island, and the Commonwealth of Puerto Rico.
- ▶ **Statutory Medical Leave:** Ten jurisdictions have laws that require employers to provide paid medical leave benefits for workers in their states.
  - Paying benefits today: Colorado, Connecticut, District of Columbia, Massachusetts, Oregon, and Washington
  - Future start dates: Delaware, Maryland, Maine, and Minnesota
- ▶ **Statutory Paid Family Leave:** Fourteen jurisdictions have laws that require employers to provide paid family leave benefits.
  - Paying benefits today: California, Colorado, Connecticut, District of Columbia, Massachusetts, New Jersey, New York, Oregon, Rhode Island, and Washington
  - Future start dates: Delaware, Maryland, Maine, and Minnesota

## Voluntary Plans

Employers are not required to provide benefits, but states are providing guidance to insurance carriers to offer coverage

- ▶ **States sponsoring PFML Programs:**
  - Paying benefits today: New Hampshire Paid Family and Medical Leave
  - Future start dates: Vermont Paid Family and Medical Leave
- ▶ **States enabling PFL/PFML Insurance:**
  - States that created PFL laws: Alabama, Arkansas, Florida, Tennessee, Texas, and Virginia



For latest information, visit **MetLife's PFML Site** at [www.metlife.com/pfml](http://www.metlife.com/pfml) or scan the **QR Code**.

# Table of Contents

---

Alabama	4
Arkansas	5
California	6
Colorado	8
Connecticut	10
Delaware	12
District of Columbia	14
Florida	16
Hawaii	17
Kentucky	19
Maine	20
Maryland	23
Massachusetts	25
Minnesota	27
New Hampshire	29
New Jersey	31
New York	33
Oregon	35
Puerto Rico	37
Rhode Island	39
Tennessee	41
Texas	42
Vermont	43
Virginia	44
Washington	45

**Please Note:** The information presented in this brochure is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice.

The information in this brochure is for general informational purposes only and does not purport to be complete or cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Alabama



<b>Date law enacted</b>	<p>May 4, 2023: Governor signed</p> <p>August 1, 2023: Law is effective (First day of the third month following passage and approval by the Governor.)</p> <p>Alabama's Insurance Department may provide guidelines for insurance carriers who wish to offer the coverage. All policy forms and premium rates must be filed and approved by this department.</p>
<b>Annual updates due</b>	None – Updates will be based on the insurance policy renewal dates
<b>Benefits can be used for</b>	<ul style="list-style-type: none"> <li>• Child bonding through birth, adoption, or foster care</li> <li>• Care of a family member with serious health condition</li> <li>• Military Exigency</li> <li>• Military Caregiver</li> </ul>
<b>Type of law</b>	<p>Alabama Paid Family Leave Income Replacement Benefit Act</p> <p>Voluntary Paid Family Leave</p>
<b>Funding source</b>	Voluntary – Based on the insurance policy. May be employer funded, employee funded or split.
<b>Type of private plans</b>	Can be a rider or amendment in a Short-Term Disability policy or standalone voluntary policy

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Arkansas



<b>Date law enacted</b>	<p>February 17, 2023: Governor signed</p> <p>Effective June 9, 2023, 90 days after adjournment.</p> <p>Arkansas's Insurance Department may provide guidelines for insurance carriers who wish to offer the coverage. All policy forms and premium rates must be filed and approved by this department.</p>
<b>Annual updates due</b>	None – Updates will be based on the insurance policy renewal dates
<b>Benefits can be used for</b>	<p>Child bonding through birth, adoption, or foster care</p> <p>Care of a family member with serious health condition</p> <p>Military Exigency</p>
<b>Type of law</b>	<p>CPaid Family Leave Income Replacement Benefit Act.</p> <p>Voluntary Paid Family Leave</p>
<b>Funding source</b>	Voluntary – Based on the insurance policy. May be employer funded, employee funded or split.
<b>Types of private plans</b>	Can be a rider or amendment in a Short-Term Disability policy or standalone voluntary policy

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# California

<https://www.edd.ca.gov/disability/>

<b>Date law enacted</b>	Disability Insurance Start Date: 1946  Family Leave Insurance: Start Date: 2004 (Enhancements: 2021)
<b>Annual updates due</b>	November
<b>Benefits can be used for</b>	DI can be used for a worker's own serious off-the job illness or injury.  Paid Family Leave (PFL) can be used to (1) bond with a child within one year of the child's birth or placement for foster care or adoption; or (2) care for a family member with a serious health condition; or (3) address certain military family needs.
<b>Type of law</b>	Competitive between state fund and private plans — former automatic if latter not elected by employer, following approval by a majority of employees.
<b>Funding source</b>	Tax-supported state fund provides benefits — like Unemployment Compensation.  Voluntary plans must exceed the state's offering without additional costs to employees.
<b>Types of private plans</b>	Self-insured plans exceeding state fund standards.  Employee vote required before state will approve a voluntary private CA VDI/PFL plan.
<b>Limitations upon right to establish private plans</b>	Must not result in substantial selection of risks adverse to the state fund.
<b>Employee contributions</b>	State or private; not more than 1.1% of all earnings with no maximum annual contribution .
<b>Employer contributions required</b>	State: None  Private plan: Service fees for self-insured plan administration
<b>Employers covered</b>	Employers of one or more employees and pay more than \$100 of wages in any quarter — same as Unemployment Compensation.
<b>Employees excluded</b>	Certain employees of certain non-profit organizations, railroad and government employees, real estate salesmen, and others.
<b>Religious exemptions</b>	Members of any sect, etc., which depends on prayer for healing in the practice of religion, upon filing waiver of benefits.
<b>Employee eligibility requirements</b>	Earnings in base year of not less than \$300, from which state disability taxes were withheld.
<b>How benefits are computed</b>	Wage replacement is: 60% for individuals who earn one-third or more of the State's Average Quarterly Wage (SAQW); or 70% for individuals who earn less than one-third of the SAQW.  2024 State Average Weekly Wage = \$1,642

## California (continued)

<b>Minimum weekly benefits</b>	\$50
<b>Maximum weekly benefits</b>	\$1,620
<b>Maximum duration</b>	Disability: 52 weeks PFL: 8 weeks
<b>Waiting period</b>	Disability: 7 days PFL: None
<b>Maternity benefits</b>	Pregnancy-related disabilities treated as any other illness.
<b>Effect of continued pay from employer during disability</b>	Can still receive disability benefits for each day of disability in amount which, together with wages, does not exceed 1/7 of regular weekly wage immediately prior to disability.
<b>State sick leave mandate</b>	Yes. One hour for every 30 hours worked. Effective January 1, 2024, an employee can use up to 40 hours or five days during a year and an employee's accrual can be limited by the employer to no more than 80 hours or ten days.
<b>State program benefits financed by</b>	State fund, which will be credited with a percentage of taxable wages paid to employees for each calendar year.
<b>Post-employment</b>	None
<b>Job protection</b>	None
<b>Family leave covered relatives</b>	Child, parent, grandparent, grandchild, sibling, spouse, registered domestic partner, or a designated person. A designated person can be an individual related by blood or whose association with the employee is like a family member.
<b>Definition of wages used in contribution and benefit calculations</b>	Wages are payments made to an employee for their personal services, including commissions, bonuses, and the reasonable cash value of all amounts paid to employees in any medium other than cash (for example, taxable benefits).
<b>Benefit taxation</b>	SDI: No, unless an employee was receiving unemployment first, then qualifies for SDI. In this instance, state-paid DI benefits are taxable for federal income tax and the state will issue a 1099-G.  PFL: State-issued benefits are taxable for federal income tax and the state will issue a 1099-G.  Please visit here for more information: <a href="https://www.edd.ca.gov/Disability/SDI_FAQ_for_1099G.htm">https://www.edd.ca.gov/Disability/SDI_FAQ_for_1099G.htm</a>  Voluntary plan taxation for DI/PFL can be different. In many cases, plan administrators issue a W2 for benefits received under an employer-sponsored self-insured private plan.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Colorado

<https://famli.colorado.gov/>

<b>Date law enacted</b>	Public vote approving Paid Family and Medical Leave Insurance Program: November 3, 2020  Employee Assessment begins: 1/1/2023 Benefits start: 1/1/2024
<b>Benefits can be used for</b>	Medical Leave can be used for a worker's own serious health condition.  Family Leave can be used to (1) bond with a child within one year of the child's birth or placement for foster care or adoption; (2) care for a family member with a serious health condition; (3) respond to military exigency.  Safe Leave to address needs relating to being a victim of domestic violence, stalking and/or sexual abuse or assault.
<b>Type of law</b>	Competitive between state insurance program and private plans — former automatic if latter not elected by employer.
<b>Funding source</b>	Tax-supported state insurance provides benefits.  Private plans may be substituted.
<b>Types of private plans</b>	Insured and self-insured private plans may be substituted.
<b>Employer and Employee contributions</b>	CO PFML has a shared premium contribution model that splits the cost between employee and employer to fund the program <ul style="list-style-type: none"> <li>• Employees cannot pay more than the state maximum contributions set by CO regulations.</li> <li>• Employers may contribute more than the state maximum contributions set by CO regulations, allowing their employees to contribute less than the state maximum.</li> </ul>
<b>Employers covered</b>	Employers with one or more employees during each of 20 work weeks in the current or preceding calendar year or paid wages of \$1,500 or more during any calendar quarter in the preceding calendar year.
<b>Employee eligibility requirements</b>	Workers are eligible for leave after earning \$2,500 in wages during their base period in the state of CO.
<b>How benefits are computed</b>	Starting in 2024, for employees earning 50% or less than the statewide average weekly wage: 90% of the employee's average weekly wage, up to the cap.  For employees earning greater than 50% of the statewide average weekly wage, the sum of (1) 90% of one-half the state average weekly wage and (2) 50% of the difference of the employee's average weekly wage and 50% of the state average weekly wage, up to the cap.
<b>Maximum weekly benefits</b>	\$1,100/week
<b>Maximum duration</b>	12 weeks within a 12-month period; up to an extra 4 weeks for complications during pregnancy or childbirth.
<b>Waiting period</b>	None

## Colorado (continued)

<b>Maternity benefits</b>	12 weeks within a 12-month period; up to an extra 4 weeks for complications during pregnancy or childbirth.
<b>Job protection</b>	Yes, if the employee has been at their current job for at least 180 days.
<b>Family leave covered relatives</b>	Child, parent, parent of a spouse or domestic partner, spouse, domestic partner, grandparent, grandparent of a spouse or domestic partner, grandchild, grandchild of a spouse or domestic partner, sibling, sibling of a spouse or domestic partner, or as shown by the worker, any other individual with whom the worker has a significant personal bond that is or is like a family relationship, regardless of biological or legal relationship.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Connecticut

<https://ctpaidleave.org>

<b>Date law enacted</b>	Family and Medical Leave Insurance Act (FAMLI) Enacted: 6/25/19 Employee Assessment begins: 1/1/2021 Benefits start: 1/1/2022
<b>Benefits can be used for</b>	Medical Leave can be used for a worker's own serious health condition.  Family Leave can be used to (1) bond with a child within one year of the child's birth or placement for foster care or adoption; (2) care for a family member with a serious health condition; (3) address certain military family needs; or (4) address needs relating to being a victim of family violence.  Benefits began January 1, 2022.
<b>Type of law</b>	Competitive between state fund and private plans — former automatic if latter not elected by employer, following approval by a majority vote of employees.
<b>Funding source</b>	Tax supported state fund provides benefits — like Unemployment Compensation, but Private Plans may be substituted.
<b>Types of private plans</b>	Insured and Self-insured Private Plans may be substituted. Employee vote required before state will approve a CT PFML private plan.
<b>Limitations upon right to establish private plans</b>	Must not result in substantial selection of risks against state fund.
<b>Employee contributions</b>	State or Private: Employee tax of 0.5% up to Social Security cap. Up to \$843 in 2024.
<b>Employer contributions required</b>	State: none Private Plan: balance of cost
<b>Employers covered</b>	Employers with one or more employees, and includes any person who acts, directly or indirectly, in the interest of an employer to any of the employees of such employer and any successor in interest of an employer.
<b>Employees excluded</b>	Federal government, the state or a municipality, a local or regional board of education or a nonpublic elementary or secondary school, except that the state, municipal employer or local or regional board of education is an employer with respect to its covered public employees.
<b>Religious exemptions</b>	None
<b>Employee eligibility requirements</b>	Earnings at least \$2,325 during the highest earning quarter within the base period. The base period is the first 4 of the 5 most recently completed quarters. This can be a combination of hours worked at more than one employer.
<b>How benefits are computed</b>	95% of a worker's base weekly earnings up to an amount equal to 40 times the state minimum wage and 60% of a worker's base weekly earnings above an amount equal to 40 times the state minimum wage, up to a cap of 60 times the minimum wage.

## Connecticut (continued)

<b>Minimum weekly benefits</b>	None
<b>Maximum weekly benefits</b>	60 times the state minimum wage. As of January 1, 2024, the cap is \$941.40.
<b>Maximum duration</b>	12 weeks within a 12-month period; extra 2 weeks if incapacitated during pregnancy. 12 days if an employee is a victim of family violence.
<b>Waiting period</b>	None
<b>Maternity benefits</b>	If incapacitated during pregnancy, may receive up to an additional 2 weeks up to a total of 14 weeks in a 12-month period.
<b>Effect of continued pay from employer during disability</b>	Generally, employee may receive compensation concurrently with any employer-provided plan. Total compensation shall not exceed such covered employee's regular pay.
<b>State sick leave mandate</b>	Yes. Employees whose place of business has 50 or more employees accrue one hour of paid sick time for every 40 hours worked and can accrue and use up to 40 hours. Covers sick time for employee or family members' care and for absences associated with domestic violence or sexual assault.
<b>State program benefits financed by</b>	State fund to be created in 2021 from employee contributions of no more than 0.5% of wages up to Social Security (SS) cap.
<b>Post-employment</b>	Yes, if they met the eligibility above. And those not employed but had been employed by a covered Connecticut employer within the last 12 weeks.
<b>Job protection</b>	No. But may be available under another state or federal leave program.
<b>Family leave covered relatives</b>	Spouse, sibling, child, grandparent, grandchild, parent, parent-in-law, or an individual related to the employee by blood or affinity whose close association the employee shows to be the equivalent of those family relationships.
<b>Definition of wages used for contributions and benefits</b>	"Total wages" means all remuneration for employment and dismissal payments, including the cash value of all remuneration paid in any medium other than cash except the cash value of any remuneration paid for agricultural labor or domestic service in any medium other than cash.
<b>Benefit taxation</b>	Both CT PFL and PML will be subject to state and federal taxes. State-paid PFL and PML benefits will receive a 1099-G. Private plans can be different. PFL will receive a 1099-misc; PML will receive a W2.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Delaware

<https://labor.delaware.gov/delaware-paid-leave-is-coming/>



<b>Date law enacted</b>	Paid Family and Medical Leave (PFL) signed: 5/10/2022
<b>Benefits can be used for</b>	<p>Paid Medical Leave (PML): Employee's own serious health condition</p> <p>Paid Parental Leave (PPL): Child bonding through birth, adoption, or foster care</p> <p>Paid Family Leave (PFL): Care of a family member with serious health condition Military exigency</p>
<b>Type of law</b>	Employers can participate in the state-run program, or they can use a private fully insured or self-insured private plan, upon approval by the state. Employers can also extend coverage to workers outside of DE.
<b>Funding source</b>	A contribution tax supported state fund provides benefits such as unemployment compensation, but private plans may be substituted.
<b>Types of private plans</b>	Insured and self-insured private plans may be substituted.
<b>Employee contributions</b>	<p>50/50 split where the total is 0.8% in 2025 and 2026</p> <ul style="list-style-type: none"> <li>Medical leave benefits: 0.4% of wages for 2025 and 2026</li> <li>Family caregiving benefits: 0.08% of wages for 2025 and 2026</li> <li>Parental leave benefits: 0.32% of wages for 2025 and 2026</li> </ul>
<b>Employer contributions</b>	50/50 split with employees as listed above, or employers may fund on behalf of their employees.
<b>Employers covered</b>	<p>In previous 12 months,</p> <p>Employers with 10 – 24 employees: must offer PPL benefits only</p> <p>Employers with 25+ employees: must offer PFL, PML, and PPL benefits</p> <p>Small businesses can opt in. Employers must participate for 3 years and employee notice rules apply.</p>
<b>Employers excluded</b>	<ul style="list-style-type: none"> <li>Employers with fewer than 10 employees in the state of Delaware in the previous 12 months;</li> <li>The federal government; or</li> <li>Any business that is closed in its entirety for 30 consecutive days or more per year.</li> </ul>
<b>Employee eligibility requirements</b>	<p>Employees who are employed for at least 12 months by the employer for which leave is requested and worked at least 1,250 hours over the 12-month period immediately preceding the date on which leave is to begin.</p> <p>Employers must cover DE employees and can choose to offer to employees outside of DE.</p>

## Delaware (continued)

<b>Employees excluded</b>	Casual seasonal employees employed by public employers.
<b>How benefits are computed</b>	80% of the employee's average weekly wage during the 12 months preceding submission of the application.
<b>Minimum weekly benefits</b>	\$100, unless the employee's average weekly wage is less than \$100 per week, in which case the benefit is the full wage.
<b>Maximum weekly benefits</b>	In 2026/2027: \$900
<b>Benefit duration</b>	<p>An employee can take up to 12 weeks per application year for PPL; and</p> <p>An employee can take up to 6 weeks in any 24-month period for PML and PFL combined. Limitations may apply if two parents work for the same employer.</p>
<b>Coordination with other benefits</b>	<p>Runs concurrently with leave under the federal FMLA, where applicable.</p> <p>Employers can require the use of unused accrued paid time off (PTO) before accessing family and medical leave benefits.</p> <p>If the employee is not required to exhaust all their PTO, the use of accrued PTO can count toward the total length of leave under DE PFML.</p> <p>An employee cannot receive more than 100% of their weekly wages if on DE PFML and other paid benefits.</p> <p>An employer can require DE PFML payments run concurrently for similar benefits under a collective bargaining agreement or employer policy.</p> <p>The employer must give employees written notice of this requirement.</p>
<b>Job protection</b>	Yes
<b>Covered family relatives</b>	Parent, child, or spouse (similar to FMLA)

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# District of Columbia

<https://dcpaidfamilyleave.dc.gov/>

<b>Date law enacted</b>	Universal Paid Leave (UPL) Benefits Assessment Start date: 7/1/2019
<b>Annual updates due</b>	October
<b>Benefits can be used for</b>	UPL can be used (1) for a worker's own serious health condition; (2) to bond with a child within one year of the child's birth or placement for foster care or adoption; or (3) to care for a family member with a serious health condition.
<b>Type of law</b>	District run only — no private plans allowed in substitution.
<b>Funding source</b>	Employer tax
<b>Types of private plans</b>	None
<b>Limitations upon right to establish private plans</b>	Not applicable
<b>Employee contributions</b>	None
<b>Employer contributions required</b>	0.26% of the covered employee's total wages each quarter.
<b>Employers covered</b>	Any business performing services in the District of Columbia that also pays Unemployment Insurance (UI) taxes for its employees, including non-profits and household employers that pay UI tax.
<b>Employees excluded</b>	If an employer does not pay UI tax on an employee for a quarter, then the employee is excluded. (i.e., work less than 50% in DC or on temporary assignment). Federal government and DC employees also excluded.
<b>Religious exemptions</b>	None
<b>Employee eligibility requirements</b>	In general, at least 50% of work occurs in the District of Columbia for a covered DC-based employer. Has been a covered employee for at least one week during the 52 calendar weeks preceding the qualifying event for leave.
<b>How benefits are computed</b>	For employees who earn 150% or less of DC's minimum wage multiplied by 40: 90% of the employee's average weekly wage, up to the cap. For employees who earn more than 150% of DC's minimum wage multiplied by 40: (1) 90% of 150% of DC's minimum wage multiplied by 40 plus (2) 50% of the amount above 150% of DC's minimum wage multiplied by 40, up to the cap.
<b>Minimum weekly benefits</b>	None
<b>Maximum weekly benefits</b>	\$1,118

## District of Columbia (continued)

<b>Maximum duration</b>	<p>Combined max: 12 weeks (14 weeks w/ prenatal) per 52-week period:          Own health: 12 weeks          Care for sick relative: 12 weeks          Bonding: 12 weeks          Prenatal: 2 weeks</p>
<b>Waiting period</b>	<p>None          (Normally 1 week, however it is waived starting 10/1/2021 through one year after the COVID-19 pandemic.)</p>
<b>Maternity benefits</b>	<p>Pregnancy-related disabilities treated as any other serious health condition.</p>
<b>Effect of continued pay from employer during disability</b>	<p>Generally, sick pay and benefits may be received simultaneously.          STD can be received at the same time, but cannot be offset by payments received under this plan.</p>
<b>State sick leave mandate</b>	<p>Yes. Employees accrue one hour of paid sick time for every 37 to 87 hours worked and can accrue and use up to three to seven days, depending on employer's size. Employees in certain industries receive one hour for every 43 worked and can accrue and use up to five days regardless of employer size. Covers sick time for employee or family members' care and for absences associated with domestic violence, sexual abuse, or stalking.</p>
<b>State program benefits financed by</b>	<p>Employer Tax-paid to the Department of Employment Securities (DOES) for District fund.</p>
<b>Post-employment</b>	<p>None</p>
<b>Job protection</b>	<p>No</p>
<b>Family leave covered relatives</b>	<p>Child, parent, parent-in-law, spouse, grandparent, sibling, or registered domestic partner.</p>
<b>Definition of wages used for contributions and benefits</b>	<p>"Wages" means all remuneration for personal services, including commissions and bonuses and the cash value of all remuneration in any medium other than cash. Gratuities customarily received by an individual in the course of his employment from persons other than his employer shall be treated as wages received from his employer. The reasonable cash value of remuneration in any medium other than cash, and the reasonable amount of gratuities, shall be estimated and determined in accordance with the regulations prescribed by the Council of the District of Columbia. There are also some statutory exceptions.</p>

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Florida



<b>Date law enacted</b>	Signed: May 25, 2023 Florida's Office of Insurance Regulation may provide guidelines for insurance carriers who wish to offer the coverage. All policy forms and premium rates must be filed and approved by Office of Insurance Regulation.
<b>Annual updates due</b>	None – Updates will be based on the insurance policy renewal dates
<b>Benefits can be used for</b>	Child bonding through birth, adoption, or foster care Care of a family member with serious health condition Military Exigency Military Caregiver
<b>Type of law</b>	Florida Paid Family Leave Insurance Voluntary Paid Family Leave
<b>Funding source</b>	Voluntary – Based on the insurance policy. May be employer funded, employee funded or split.
<b>Types of private plans</b>	Can be a rider or amendment in a Short-Term Disability policy or standalone voluntary policy

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Hawaii

<https://labor.hawaii.gov/dcd/home/about-tdi/>

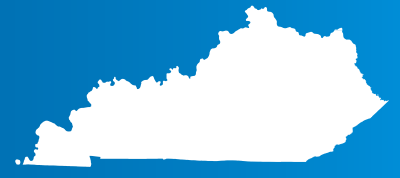
<b>Date law enacted</b>	Temporary Disability Insurance (TDI) Start Date: 1969
<b>Annual updates due</b>	December
<b>Benefits can be used for</b>	TDI can be used for a worker's own serious off-the-job illness or injury.
<b>Type of law</b>	Only private plan (No state fund or plan)
<b>Funding source</b>	Employers must provide benefits — like workers' compensation, but employees share the cost.
<b>Types of private plans</b>	MetLife offers fully insured plans equal to or exceeding statutory requirements and continuation of certain existing plans (collective bargaining).
<b>Limitations upon right to establish private plans</b>	None
<b>Employee contributions</b>	The deduction may be up to one-half the premium cost, but not more than 0.5% of their weekly pay up to weekly maximum of \$6.87 for 2024.
<b>Employer contributions required</b>	Balance of cost that remains after employee's contribution.
<b>Employers covered</b>	All employers
<b>Employees excluded</b>	Certain domestic servants, non-profit organization employees and others referenced in the statute.
<b>Religious exemptions</b>	Ministers or members of religious order employed by a nonprofit organization.
<b>Employee eligibility requirements</b>	At least 14 weeks of Hawaii employment, during each of which the employee was paid for 20 hours or more and earned at least \$400 during the 52 weeks immediately before the disability. The 14 weeks can be with multiple employers and does not need to be consecutive.
<b>How benefits are computed</b>	58% of average weekly earnings, up to the maximum.
<b>Minimum weekly benefits</b>	If employee's average weekly wage is less than \$26, weekly benefit amount is the average weekly wage, up to \$14.
<b>Maximum weekly benefits</b>	\$798 in 2024.
<b>Maximum duration</b>	26 weeks for any disability or within a benefit year.
<b>Waiting period</b>	7 days
<b>Maternity benefits</b>	Pregnancy-related disabilities are treated as any other illness.
<b>Effect of continued pay from employer during disability</b>	No disqualification from benefits, but salary continuance may be used as part of compliance with benefit provisions of the law.

## Hawaii (continued)

<b>State sick leave mandate</b>	No
<b>State program benefits financed by</b>	Special fund created on July 1, 1969, from employer contribution of 0.2% of covered wages. Levy on employers or insurers when balance is below \$500,000.
<b>Post-employment</b>	2 weeks
<b>Job protection</b>	No
<b>Family leave covered relatives</b>	Not applicable
<b>Definition of wages used for contributions and benefits</b>	“Wages” means all remuneration for services from whatever source, including commissions and bonuses, tips or gratuities paid directly to an individual by a customer of the employer and reported to the employer, and the cash value of all remuneration in any medium other than cash. The reasonable cash value of remuneration in any medium other than cash shall be estimated and determined in accordance with rules prescribed by the Department of Labor and Industrial Relations.
<b>Benefit taxation</b>	If the employee pays all or a portion of premium with before-tax dollars, the benefit is subject to taxes.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Kentucky



<b>Date law enacted</b>	<p>Temporary Signed: April 16, 2024</p> <p>Kentucky's Insurance Division may provide guidelines for insurance carriers who wish to offer the coverage. All policy forms and premium rates must be filed and approved by the Insurance Division.</p>
<b>Annual updates due</b>	None – Updates will be based on the insurance policy renewal dates.
<b>Benefits can be used for</b>	<ul style="list-style-type: none"> <li>• Child bonding through birth, adoption, or foster care</li> <li>• Care of a family member with serious health condition</li> <li>• Military Exigency</li> <li>• Military Caregiver</li> <li>• First-Responder Caregiver</li> </ul>
<b>Type of law</b>	<p>Kentucky Paid Family Leave Insurance Act</p> <p>Voluntary Paid Family Leave</p>
<b>Funding source</b>	Voluntary - Based on the insurance policy. May be employer funded, employee funded, or split.
<b>Types of private plans</b>	Can be a rider or amendment in a Short-Term Disability policy or standalone voluntary policy.

# Maine



<b>Key dates</b>	<p>Family and Medical Leave Insurance Program (ME PFML) Signed into law 7/11/2023          Contribution tax starts 1/1/2025          Benefits target start 5/1/2026          By 2/1/2026, the ME PFML Authority shall conduct an actuarial study to ensure the solvency of the fund in order to begin processing claims on 5/1/2026 If additional contributions are required based on the results of the actuarial study, the authority, through a majority vote, may require a one-time suspension of claims payments of no longer than 3 months.</p>
<b>Annual updates due</b>	<p>By October 1, 2028, and annually thereafter, the state will announce the maximum benefit amount applicable for the next year.</p>
<b>Benefits can be used for</b>	<p>Medical Leave can be used for a worker’s own serious health condition including organ donation.</p> <p>Family Leave can be used to (1) bond with a child within one year of the child’s birth or placement for foster care, kinship care or adoption; (2) care for a family member with a serious health condition; (3) military exigency and (4) military caregiver need; (5) Safe Leave, or any other reason set forth in section 843 subsection 4.</p>
<b>Type of law</b>	<p>Competitive between state fund and private plans — an employer is automatically part of the state plan unless they opt out and receive state approval for a private employer plan.</p>
<b>Funding source</b>	<p>Beginning 1/1/2025, premium for state program cannot be more than 1% of employee wages capped at the social security wage base.</p> <p>Employer and employee split contributions 50/50.</p>
<b>Types of private plans</b>	<p>Insured and self-insured private employer plans are permissible.</p>
<b>Limitations upon right to establish private plans</b>	<p>The administrator shall annually determine the total amount expended by the administrator for costs arising out of the administration of private plans. An employer offering a private plan pursuant to this section shall reimburse the administrator for the costs arising out of the private plan in the amount, form and manner determined by the administrator by rule.</p>
<b>Employee contributions</b>	<p>50% of premium capped at no more than 1% of the social security wage base.</p>
<b>Employer contributions required</b>	<ul style="list-style-type: none"> <li>• 50% of premium capped at no more than 1% of the social security wage base.</li> <li>• Employers with less than 15 workers participating in the state plan are not required to contribute, but are required to collect and submit employee contributions.</li> <li>• Private plan pricing may be different.</li> </ul>
<b>Employers covered</b>	<p>Employer” means: (A) Any person, sole proprietorship, partnership, corporation, association or other business entity that employs employees at a location in this State; (B) The State, including the executive, legislative and judicial branches, and a state department or agency; (C) A county, city, town or municipal agency; (D) An agent of an employer, the State or a political subdivision of the State; and (E) A public employer, as defined in section 962, subsection 7.</p>

## Maine (continued)

<b>Employees excluded</b>	Federal government employees.
<b>Religious exemptions</b>	None
<b>Employee eligibility requirements</b>	Employee who has earned 6x the state's average weekly subject wages in the base period (lookback first 4 calendar quarters from first day of leave) (\$1,103.71 for 2023, or a minimum of \$6,622.26 total – subject to change.)
<b>How benefits are computed</b>	90% of the employee's AWW, up to 65% or less of the state average weekly wage and 50% of the employee's AWW, for any part that is greater than 65% of the state average weekly wage.
<b>Minimum weekly benefits</b>	TBD
<b>Maximum weekly benefits</b>	In May, 2026: 100% of state's average weekly wage
<b>Maximum duration</b>	12 weeks for one or a combination of approved qualifying leaves. No more than 12 weeks per benefit year. Intermittent leave is permissible not less than 8 hours or on a reduced leave schedule otherwise agreed to by the employee and the employer.
<b>Waiting period</b>	PFL – None. PML – 7 calendar day elimination period
<b>Maternity benefits</b>	Pregnancy-related disability treated as any other serious health condition.
<b>Effect of continued pay from employer during leave</b>	The weekly benefit must be reduced by the amount of wages or wage replacement that a covered individual receives for that period under any of the following while on family leave or medical leave:  A. A government program or law, including, but not limited to, unemployment insurance under this Title and workers' compensation under Title 39-A other than for compensation received under Title 39-A, section 213 for an injury that occurred prior to the family leave or medical leave claim, or under other state or federal temporary or permanent disability benefits law; or  B. A permanent disability policy or program of an employer
<b>State sick leave mandate</b>	Yes. Small employers (1-14 employees): One hour of unpaid time off for every 30 hours worked; can earn up to 40 hours in a year, use up to 64 hours in a year, and accrue up to 64 hours at any time.  Large employers (15 or more employees): One hour of paid time off for every 30 hours worked; can earn up to 40 hours in a year; use up to 64 hours in a year and accrue up to 64 hours at any time.
<b>State program benefits financed by</b>	State fund to be created. Private plan assumes a combination of employee and employer contributions.
<b>Post-employment</b>	None

## Maine (continued)

<b>Job protection</b>	Yes, after 120 days, a covered worker is entitled to be restored to their previous position, or to a position with equivalent benefits, pay, and other terms and conditions of employment. An employer cannot retaliate by discharging, firing, suspending, expelling, disciplining, threatening, or discriminating against an employee for exercising their rights under the PFML law.
<b>Family leave covered relatives</b>	Child-any age, parent, grandparent, grandchild, sibling, spouse/domestic partner, and any covered individual has a significant person bond like a family member.
<b>Definition of wages used for contributions and benefits</b>	Wages. “Wages” includes, but is not limited to, salary, wages, tips commissions and other compensation as determined by rule. For a self-employed individual who elects coverage under section 850-G, “wages” includes, but is not limited to, self-employment income as defined by 26 United States Code, Section 1402(b). <sup>7</sup>
<b>Benefit taxation</b>	PFML benefits are not subject to state income tax; but are subject to federal income tax.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Maryland

<b>Key dates</b>	Family and Medical Leave Insurance Program (FAMLI) Effective 7/1/2022 Contribution tax starts 7/1/2025 Benefits start 7/1/2026
<b>Annual updates due</b>	February 1, 2026 forward, MD will publish the new rates that will be effective July 1 September 1, 2026 forward, MD will publish the new maximum benefit effective January 1
<b>Benefits can be used for</b>	Medical Leave can be used for a worker's own serious health condition. Family Leave can be used to (1) bond with a child within one year of the child's birth or placement for foster care, kinship care or adoption; (2) care for a family member with a serious health condition; (3) military exigency and (4) military caregiver needs.
<b>Type of law</b>	Competitive between state fund and private plans — an employer is automatically part of the state plan unless they opt out and receive state approval for a private employer plan.
<b>Funding source</b>	TBD – both employee and employer contributions expected.
<b>Types of private plans</b>	Insured and self-insured private employer plans are permissible.
<b>Limitations upon right to establish private plans</b>	TBD
<b>Employee contributions</b>	50% of 0.90% covered payroll to cap based on the Social Security Wage maximum
<b>Employer contributions required</b>	50% of 0.90% covered payroll to cap based on the Social Security Wage maximum
<b>Employers covered</b>	Private employers and governmental entities that employ one or more workers in the state.
<b>Employees excluded</b>	Law excludes sole owners or sole employees of a sole proprietorship, LLC, C Corp., or S Corp.
<b>Religious exemptions</b>	TBD
<b>Employee eligibility requirements</b>	Employee who worked at least 680 hours over the 12-month period immediately preceding the date on which leave is to begin.
<b>How benefits are computed</b>	90% of the employee's AWW, up to 65% or less of the state average weekly wage and 50% of the employee's AWW, for any part that is greater than 65% of the state average weekly wage.
<b>Minimum weekly benefits</b>	In 2026: \$50
<b>Maximum weekly benefits</b>	In 2026: \$1,000 Benefit maximum in 2026 and beyond is tied to the Consumer Price Index.

## Maryland (continued)

<b>Maximum duration</b>	<p>12 weeks for own serious health condition, child bonding, family leave and military exigency and military family care.</p> <p>An additional 12 weeks may be available if the employee, during the same application year, took bonding leave and later needed leave to care for their own serious health condition, or vice versa.</p> <p>Intermittent leave is permissible, if the employee makes reasonable efforts to schedule the intermittent leave in a manner that does not unduly disrupt the operations of the employer. Notice requirements apply.</p> <p>Minimum intermittent leave increment is four hours.</p>
<b>Waiting period</b>	None. However, employee must exhaust all employer-provided leave that is not required to be provided under law.
<b>Maternity benefits</b>	Pregnancy-related disabilities treated as any other serious health condition.
<b>Effect of continued pay from employer during leave</b>	Employee must exhaust all employer-provided leave that is not required to be provided under law.
<b>State sick leave mandate</b>	<p>Yes. Small employers (1-14 employees): One hour of unpaid time off for every 30 hours worked; can earn up to 40 hours in a year, use up to 64 hours in a year, and accrue up to 64 hours at any time.</p> <p>Large employers (15 or more employees): One hour of paid time off for every 30 hours worked; can earn up to 40 hours in a year; use up to 64 hours in a year and accrue up to 64 hours at any time.</p>
<b>State program benefits financed by</b>	<p>State Fund to be created.</p> <p>Private Plan assumes a combination of employee and employer contributions.</p>
<b>Post-employment</b>	None
<b>Job protection</b>	Yes, under certain circumstances
<b>Family leave covered relatives</b>	<p>Child (biological, adopted, foster, step, legal or physical ward, in loco parentis)</p> <p>Parent (biological, adopted, foster, step, in-law, guardian, in loco parentis)</p> <p>Spouse</p> <p>Grandparent (biological, adopted, foster, step)</p> <p>Grandchild (biological, adopted, foster, step)</p> <p>Sibling (biological, adopted, foster, step)</p>
<b>Definition of wages used for contributions and benefits</b>	Hourly wages or salary, commissions, compensatory pay, severance, standby pay, tips, holiday or vacation pay, and/or any other paid leave including sick leave paid to an employee entirely by the employers.
<b>Benefit taxation</b>	TBD

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Massachusetts

<https://www.mass.gov/orgs/departments-of-family-and-medical-leave>



<b>Date law enacted</b>	Paid Family and Medical Leave (PFML) Enacted 6/20/2018 Premiums started 10/1/2019 Benefits start 1/1/2021
<b>Annual updates due</b>	October
<b>Benefits can be used for</b>	Medical Leave can be used for a worker's own serious health condition. Family Leave can be used to (1) bond with a child within one year of the child's birth or placement for foster care or adoption; (2) care for a family member with a serious health condition; or (3) address certain military family needs.
<b>Type of law</b>	Competitive between state fund and private plans — former automatic if latter opt out not elected by employer.
<b>Funding source</b>	Employee and employer contributions.
<b>Types of private plans</b>	Insured and self-insured private plans may be substituted. Private plans may cover Medical Leave only; Family Leave only; or combined Family and Medical Leave coverage.
<b>Limitations upon right to establish private plans</b>	None
<b>Employee contributions</b>	Employee contributions: up to 40% of medical rate (deducted from wages by employer) and up to 100% of family leave benefits up to state set maximums. In 2024: total contribution cap = \$303.48 PFL + \$472.08 PML = \$775.56.
<b>Employer contributions required</b>	Employer contributions up to 60% of medical rate or balance of costs for private plan. In 2024: contribution cap = \$708.12.
<b>Employers covered</b>	Employers of one or more on any day in current or previous calendar year.
<b>Employees excluded</b>	Services performed for son, daughter or spouse, those under 18, services performed by inmates of penal institution, railroad workers, real estate brokers, commission-only workers, newspaper sales, work-study students, religious workers.
<b>Religious exemptions</b>	Employment by churches and certain religious organizations are exempt.
<b>Employee eligibility requirements</b>	Minimum earnings of \$6,300 during the base period (last 4 completed quarters or 3 most recent with partial 4th quarter) and must meet an earnings requirement tied to the worker's average earnings that, generally, means the worker must have worked about 15 weeks. Can combine hours worked at more than one employer.
<b>How benefits are computed</b>	80% of a worker's average weekly wage up to an amount equal to 50% of the statewide average weekly wage and 50% of a worker's average weekly wage above an amount equal to 50% of the statewide average weekly wage.

## Massachusetts (continued)

<b>Minimum weekly benefits</b>	State Program: Will not pay a weekly benefit for less than a minimum of 8 hours; and minutes will be paid in 15-minute increments. Each month, the state will batch together benefits earned and pay out if less than 8 hours. (No minimum dollar amount identified.) Private Plan: May pay as earned
<b>Maximum weekly benefits</b>	In 2024: 64% of the state average weekly wage (\$1,796.72) = \$1,149.90.
<b>Maximum duration</b>	Own health: up to 20 weeks Child bonding, family leave and military exigency: up to 12 weeks Military family care: up to 26 weeks Combined 26 weeks max
<b>Waiting period</b>	7 days (Waived for PFL-child bonding starting directly after PML).
<b>Maternity benefits</b>	Pregnancy-related disabilities treated as any other serious health condition.
<b>Effect of continued pay from employer during disability</b>	Employee may receive compensation concurrently with any employer-provided plan. Total compensation shall not exceed such covered employee's regular pay.
<b>State sick leave mandate</b>	Yes. Employees whose place of business has 11 or more employees accrue one hour of paid sick time for every 30 hours worked and can accrue and use up to 40 hours. All others receive equivalent unpaid time. Covers sick time for employee or family members' care and for absences associated with employee or dependent child's domestic violence.
<b>State program benefits financed by</b>	State Fund created in January 2020 from Employee and Employer contributions. Private Plan can be a combination of employee and employer contributions.
<b>Post-employment</b>	Yes, 26 weeks post termination.
<b>Job protection</b>	Yes
<b>Family leave covered relatives</b>	Spouse, domestic partner, child, parent, parent of a spouse or domestic partner (registration not required), grandchild, grandparent, or sibling.
<b>Definition of wages used for contributions and benefits</b>	For the most part, the PFML law follows the unemployment statute (M.G.L. c. 151A) for determining what constitutes wages. This means that contributions should be based on the same wage base you report to the Department of Unemployment Assistance. Generally, the following are considered wages: Salaries, hourly pay, non-cash tips, and stipends, commissions and bonuses, overtime, vacation, or sick pay, 401K employer contributions and cash tips.
<b>Benefit taxation</b>	Both MA PFL and PML will be subject to state and federal taxes. State-paid PFL and PML benefits will receive a Form 1099-G. Private plans can be different. PFL will receive a Form 1099-MISC; PML will receive a Form W-2 .

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Minnesota

<https://mn.gov/deed/programs-services/paid-family/employers/>

<b>Date law enacted</b>	Adopted: 7/1/2023 Program Start: 1/1/2026
<b>Benefits can be used for</b>	<p>Medical Leave can be used for a worker's own serious health condition.</p> <p>Family Leave can be used to (1) bond with a child within one year of the child's birth or placement for foster care or adoption; (2) care for a family member with a serious health condition; (3) respond to military exigency.</p> <p>Safe Leave to address needs relating to being a victim of domestic violence, stalking and/ or sexual abuse or assault.</p>
<b>Type of law</b>	Competitive between state insurance program and private plans — former automatic if latter not elected by employer.
<b>Funding source</b>	Tax-supported state insurance provides benefits. Private plans may be substituted.
<b>Types of private plans</b>	Insured and self-insured private plans may be substituted.
<b>Wages used for contributions and benefit payments</b>	"Wages" means all compensation for employment, including commissions; bonuses, awards, and prizes; severance payments; standby pay; vacation and holiday pay; back pay as of the date of payment; tips and gratuities paid to an employee by a customer of an employer and accounted for by the employee to the employer; sickness and accident disability payments, except as otherwise provided in this subdivision; and the cash value of housing, utilities, meals, exchanges of services, and any other goods and services provided to compensate an employee, with certain exceptions described in the law.
<b>Employers covered</b>	<p>A person, organization, or entity that employs at least one individual in the state, the state, state agencies, state colleges and universities, any municipality, or local government entity.</p> <p>Employees of the Federal Government and Self-employed individuals who choose to opt into the program.</p>
<b>Employee eligibility requirements</b>	An employee who has earned at least 5.3% of the state average annual wage over the "base period" rounded down to the next lower \$100. Seasonal employees (those employed for no more than 150 days during any consecutive 52-week period in hospitality by specifically qualified employers) are excluded.
<b>How benefits are computed</b>	<p>Employee's Average Weekly Wage (EAWW) is the highest quarter divided by 13 (using the last 4 completed quarters from leave start date)</p> <p>90% of EAWW that do not exceed 50% of the state's average weekly wage (SAWW); plus 66% of EAWW that exceed 50% of the SAWW but not 100%; plus 55% of EAWW that exceed 100% of the SAWW</p>
<b>Maximum weekly benefits</b>	<p>State's average weekly wage (SAWW)</p> <p>On or before June 30 of each year, the commissioner must calculate, the state's average annual wage.</p> <p>For purposes of calculating the wage credits necessary to establish a benefit account, the state's average weekly wage applies to the one-year period beginning the last Sunday in October of the calendar year of the calculation.</p>

## Minnesota (continued)

<b>Maximum duration</b>	Serious Health Condition (including prenatal, pregnancy): 12 weeks Bonding, safety leave, family care, or qualifying exigency: 12 weeks Combined: Employees may only take up to 20 weeks total in a benefit year.
<b>Intermittent leave</b>	1 workday in a workweek  Employer may elect to provide more than 480 hours of intermittent leave in any 12-month period. If it is limited, the employer must allow the remaining time to be taken continuously.
<b>Waiting period</b>	To qualify for benefits, an employee must have a single qualifying event of at least seven days, consecutive or non-consecutive (for intermittent leave), except for bonding leave which need not meet that threshold. Once the seven-day period has been met, benefits are payable for those seven days, and any subsequent leave taken for the same reason.
<b>Job protection</b>	Yes. 90 calendar days after employment. Job restoration, anti-retaliation, continuation of health insurance among top protections under the law.
<b>Family leave covered relatives</b>	Child, parent, parent of a spouse or domestic partner, spouse, domestic partner, grandparent, grandparent of a spouse or domestic partner, grandchild, grandchild of a spouse or domestic partner, sibling, sibling of a spouse or domestic partner, or as shown by the worker, any other individual with whom the worker has a significant personal bond that is or is like a family relationship, regardless of biological or legal relationship.
<b>Coordination with other Employer Benefits</b>	<ul style="list-style-type: none"> <li>• An employer may require PFML leave taken to run concurrently with leave taken for the same purpose under or the FMLA.</li> <li>• Employer cannot compel the use of accrued sick, vacation, or personal time while taking PFML leave.</li> <li>• Vacation pay, sick pay, PTO, and disability insurance benefits may be used in lieu of PFML or to supplement PFML. The employee is still entitled to employment protections.</li> </ul> <p>Does not coordinate with:</p> <ul style="list-style-type: none"> <li>• Workman's compensation benefits</li> <li>• Unemployment benefits</li> <li>• An employee is not eligible for PFML benefit for any week the employee receives separation pay, severance pay, bonus pay, or any other payments paid because of separation from employment.</li> </ul>

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# New Hampshire

<https://www.paidfamilymedicalleave.nh.gov/>

<b>Date law enacted</b>	Granite State Paid Family Leave Plan (NH PFL) Enacted 7/1/2021 Benefits payable 1/1/2023
<b>Key dates</b>	December 2023 - Individual 60-day open enrollment began. January 31 2024: Individual 60 - day open enrollment closed
<b>Benefits can be used for</b>	PFL can be used for (1) An employee's own serious health condition, (2) child bonding including newborn, adoption, and foster placement (3) to care for a family member with a serious health condition, (4) military exigency for when a covered family member is called to active service (5) military caregiver for when a spouse, child, parent, or next of kin who is a member of the armed forces has a serious illness or injury.
<b>Type of law</b>	NH State employees will have PFL as an insured options funded by the State. Voluntary insurance for employers who choose to offer PFL and PML benefits. BET tax credit incentives are available to eligible employers. Individuals will be able to opt in to purchase Paid Family and Medical Leave through the Individual pool if their employer does not offer NH PFML or equivalent coverage
<b>Funding source</b>	Employer funded, employee funded and split funding options are available. Individuals - \$5/ week (\$260/year) cap.
<b>Types of private plans</b>	Insured (through state approved carrier(s) only)
<b>Limitations upon right to establish private plans</b>	Private plan cannot exclude any class of employees, determined by age, sex, race, or wages.
<b>Plan Cost</b>	Group insurance premiums are individually underwritten and based on the flexibility approved by the NH Insurance Department Individuals - \$5 maximum per week, or \$260 annually, as set under the statute.
<b>Employer eligibility</b>	Voluntary program for NH employers and NH workers. Individual pool coverage is only available if a NH worker is not covered under an employer NH PFML or equivalent plan.
<b>How benefits are computed</b>	60% wage replacement up to Social Security taxable wage maximum. Employers' plan may be more generous.
<b>Maximum weekly benefit</b>	Up to \$1,945.39, estimated using the 2024 SSW.
<b>Waiting period/elimination period</b>	1 work week elimination period per benefit year One time 7 month waiting period for individual coverage.

## New Hampshire (continued)

<b>Effects of continued pay from employer during leave</b>	Employer group plans as permitted under NH insurance department rules when published PFML benefit cannot be reduced because the employee is receiving unemployment
<b>State sick leave mandate</b>	None
<b>Post-employment benefits</b>	None
<b>Job protections</b>	<p>Group insurance: Employers that sponsor NH PFL benefits per the statute must restore employees to the position the employee held prior to such leave or an equivalent position consistent with the job restoration provision of the federal Family and Medical Leave Act (FMLA).</p> <p>Individual insurance: none</p>
<b>Family leave covered relatives</b>	Family member means a child (including biological, adoptive, foster, or stepchild, legal ward, or child of a person standing in loco parentis who is under 18 years of age or 18 years of age or older and incapable of self-care because of a mental or physical disability); a parent (including biological, adoptive, foster, or stepparent, or legal guardian of the employee or the employee's spouse or domestic partner); a grandparent (including biological, adoptive, foster, or step grandparent); a spouse; or a domestic partner.
<b>Definition of wages</b>	Wages means every form of remuneration for personal services paid to the employee by the employer, including salaries, commissions, tips and bonuses. Reduces benefits if benefits plus continued employer pay exceeds regular weekly wages.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# New Jersey

<https://myleavebenefits.nj.gov/>



<b>Date law enacted</b>	<p>Temporary Disability Insurance (TDI) Plan Start Date: 1948 (revised 2019)</p> <p>Family Leave Insurance (FLI) Start Date: 2009 (revised 2019)</p>
<b>Annual updates due</b>	November
<b>Benefits can be used for</b>	<p>TDI can be used for a worker's own serious off-the-job illness or injury.</p> <p>FLI can be used to (1) bond with a child within one year of the child's birth or placement for foster care or adoption; (2) care for a family member with a serious health condition; or (3) address certain nonmedical needs arising from domestic or sexual violence, also known as "safe time."</p>
<b>Type of law</b>	Competitive between state fund and private plans
<b>Funding source</b>	Tax-supported state fund provides benefits — like Unemployment Compensation, but private plans may be substituted.
<b>Types of private plans</b>	Insured and self-insured plans equaling or exceeding state fund standards, and continuation of certain other existing plans.
<b>Limitations upon right to establish private plans</b>	Private plan cannot exclude any class of employees, determined by age, sex, race, or wages.
<b>Employee contributions</b>	<p>TDI: 0.00% of maximum subject wages (\$161,400). Maximum of \$0.00</p> <p>FLI: 0.09% of maximum subject wages (\$161,400). Maximum of \$145.26</p>
<b>Employer contributions required</b>	State TDI Plan: 0.10% - 0.75% of maximum subject wages (2024: employer taxable wage base is \$42,300), determined annually. Also subject to experience rating. FLI is employee funded.
<b>Employers covered</b>	Employers of one or more who pay \$1,000 or more in total wages — same as Unemployment Compensation.
<b>Employees excluded</b>	Federal government employees, out-of-state employees, and workers that are not technically employees (such as contractors).
<b>Religious exemptions</b>	Members of any sect, etc., which depends upon prayer for healing or other spiritual means upon filing waiver of benefits.
<b>Employee eligibility requirements</b>	Either 20 base weeks of work in covered employment during base year with earnings of at least \$283 in each week (equivalent to 20 times the minimum wage); or \$14,200 of annual earnings.
<b>How benefits are computed</b>	85% of average weekly wage, subject to a maximum of 70% of the statewide average weekly wage.

## New Jersey (continued)

<b>Minimum weekly benefits</b>	None
<b>Maximum weekly benefits</b>	\$1,055 in 2024
<b>Maximum duration</b>	TDI: 26 weeks with respect to any one period of disability FLI: 12 weeks
<b>Waiting period</b>	Disability: 7 days for each disability, but if benefits are payable for 3 consecutive weeks, then benefits become payable with respect to the first 7 days. Family: None
<b>Maternity benefits</b>	Pregnancy-related disabilities treated as any other illness.
<b>Effect of continued pay from employer during disability</b>	Reduces benefits if benefits plus continued employer pay exceeds regular weekly wages.
<b>State sick leave mandate</b>	Yes. Employees accrue one hour of paid sick time for every 30 hours worked and can accrue up to 40 hours in a year. Covers sick time for employee or family members' care and for absences associated with employee or family member's care; absences associated with employee or family member's domestic violence, sexual assault or stalking; closures for public health emergencies or attending child's school-related conference or meeting.
<b>State program benefits financed by</b>	State Plan: Provides for employer assessment not to exceed 1/10 of 1% of taxable wages paid in preceding year if account has deficit over \$200,000. Private Plan: Can be a combination of employee and employer contributions.
<b>Post-employment</b>	2 weeks
<b>Job protection</b>	2019 amendment included anti-retaliation provisions.
<b>Family leave covered relatives</b>	Child, parent, parent-in-law, sibling, grandparent, grandchild, spouse, registered domestic partner, civil union partner, any other person related to the worker by blood, and any other person that the worker shows to have a close association with the worker which is the equivalent of a family relationship.
<b>Definition of wages used for contributions and benefits</b>	Wages include salaries, tips, fees, commissions, bonuses, and any other payments received for services performed as an employee.
<b>Benefit taxation</b>	TDI State tax: No. If the employee pays all or a portion of premium with before-tax dollars, the benefit is subject to federal income tax and FICA. PFL State tax: No. Federal: yes. State-paid benefits are recorded in a 1099-G. Private Plan taxation may be different and issue a W2 for benefits paid.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# New York

DBL: [www.wcb.ny.gov/content/main/DisabilityBenefits/lp\\_disability-benefits.jsp](http://www.wcb.ny.gov/content/main/DisabilityBenefits/lp_disability-benefits.jsp)

PFL: [www.ny.gov/programs/new-york-state-paid-family-leave](http://www.ny.gov/programs/new-york-state-paid-family-leave)

<b>Date law enacted</b>	Disability Benefit Law (DBL): Start Date: 1949  Paid Family Leave (PFL): Start date: 1/1/2018
<b>Annual updates due</b>	September
<b>Benefits can be used for</b>	DBL is disability insurance that can be used for a worker's own serious off-the-job illness or injury.  PFL can be used to (1) bond with a child within one year of the child's birth or placement in foster care or adoption; (2) care for a family member with a serious health condition; or (3) address a family member's military exigency.
<b>Type of law</b>	Competitive between state fund and private plans — employer must choose.
<b>Funding source</b>	Employer required to provide benefits or obtain insurance coverage — like Workers' Compensation, but employees responsible for the cost.
<b>Types of private plans</b>	Insured and self-insured plans equaling or exceeding statutory requirements and continuation of certain existing plans.
<b>Limitations upon right to establish private plans</b>	None
<b>Employee contributions</b>	DBL: 0.5% of employee's wages, but not more than \$.60 weekly. (\$31.20 annually)  PFL: 0.373% of employee's weekly wage and is capped at an annual maximum of \$333.25 in 2024. PFL coverage is paid 100% by employees.
<b>Employer contributions required</b>	DBL: Balance of cost; PFL: No contribution
<b>Employers covered</b>	Employers of one or more on each of at least 30 days in one calendar year.
<b>Employees excluded</b>	Certain elementary and high school day students, casual employees, employees of non-profit organizations and others referenced in the statute.
<b>Religious exemptions</b>	Members of a religious order which depends upon prayer for healing or other spiritual means upon filing waiver of benefits.
<b>Employee eligibility requirements</b>	DBL: generally, 4 consecutive weeks of covered employment, not necessarily with current employer.  PFL: employees with a regular work schedule of 20 or more hours per week are eligible after 26 consecutive weeks of employment. Employees with a regular work schedule of less than 20 hours per week are eligible after 175 days worked.
<b>How benefits are computed</b>	DBL: 50% of average weekly wage, subject to a maximum of \$170 per week.  PFL: 67% of state's average weekly wage of \$1,718.15.

## New York (continued)

<b>Minimum weekly benefits</b>	DBL: \$20, or average weekly wage, whichever is less PFL: \$100 or average weekly wage, whichever is less
<b>Maximum weekly benefits</b>	DBL: \$170 (unchanged since 5/1/89) PFL: \$1,151.16
<b>Maximum duration</b>	Combined DBL/PFL: 26 weeks PFL: 12 weeks
<b>Waiting period</b>	DBL: 7 days for each disability PFL: none
<b>Maternity benefits</b>	Pregnancy-related disabilities treated as any other illness.
<b>Effect of continued pay from employer during disability</b>	Generally, sick pay and benefits may be received simultaneously, though benefits may be reduced by other income benefits received. Cannot receive PFL and DBL at same time.
<b>State sick leave mandate</b>	Yes. Beginning 9/30/2020, employees began to accrue sick leave at a rate of one hour for every 30 hours worked. Employees can start to take the leave 1/1/2021.  100+ Employees: Employers with 100 or more employees must provide up to 56 hours of paid sick leave per calendar year.  5-99 Employees: Employers with 5-99 employees must provide up to 40 hours of paid sick leave per calendar year.  0-4 Employees: If net income is \$1 million or less, employer must provide up to 40 hours of unpaid sick leave. If net income is greater than \$1 million, employer must provide up to 40 hours of paid sick leave.
<b>State program benefits financed by</b>	Assessment on insurance companies, self-insurers, state insurance fund and existing plans, without limit.
<b>Post-employment</b>	DBL: 4 weeks; PFL: None
<b>Job protection</b>	DBL: No; PFL: Yes
<b>Family leave covered relatives</b>	Child, parent, parent-in-law, spouse, grandchild, grandparent, sibling, or domestic partner (registration not required).
<b>Definition of wages used for contributions and benefits</b>	“Wages” means the money rate at which employment with a covered employer is recompensed under the contract of hiring with the covered employer and shall include the reasonable value of board, rent, housing, lodging, or similar advantage received.
<b>Benefit taxation</b>	DBL: If the employee pays all or a portion of premium with before-tax dollars, the benefit is subject to taxes.  PFL: Yes. Benefits paid to the employee is recorded on a Form 1099-MISC.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Oregon

<https://www.oregon.gov/employ/PFMLI/Pages/default.aspx>

<b>Date law enacted</b>	Paid Family and Medical Leave (PFML) Contributions Start: 1/1/2023 Benefits payable: 9/3/23
<b>Annual updates due</b>	July and November
<b>Benefits can be used for</b>	Medical Leave can be used for a worker's own serious health condition. Family Leave can be used to (1) bond with a child within one year of the child's birth or placement for foster care or adoption; or (2) care for a family member with a serious health condition. Safe leave can be taken to address certain medical and nonmedical needs arising from domestic violence, harassment, sexual assault, stalking, or bias crimes.
<b>Type of law</b>	State fund primarily with self-insured or fully insured equivalent plan option.
<b>Funding source</b>	Employee and employer contributions.
<b>Types of private plans</b>	Insured and self-insured private plans may be substituted (called an equivalent plan). Combined family, medical, and safe leave coverage only (cannot separate benefits).
<b>Limitations upon right to establish private plans</b>	N/A
<b>Employee contributions (state program)</b>	Employee contributions: 60% of total state rate (deducted from wages by employer).
<b>Employer contributions required (state program)</b>	Employer contributions: 40% of total state rate.
<b>Employers covered</b>	Employers of one or more employees on any day in the current or previous calendar year.
<b>Employees excluded</b>	Self-employed individuals, independent contractors, volunteers, high school or postsecondary work-study program students, state/federal work training program participants, railroad employees exempted under the federal Railroad Unemployment Insurance Act, or federal government employees or tribal government employees. Note: Self-employed individuals, independent contractors, or a tribal government employer can choose to opt into the state-run program.
<b>Religious exemptions</b>	None
<b>Employee eligibility requirements</b>	Earnings from all employers of \$1,000 during the base year (first 4 of the last 5 completed quarters or the 4 most recently completed quarters).
<b>How benefits are computed</b>	If an employee's average weekly wage is equal to or less than 65% of the statewide average weekly wage, 100% of the employee's average weekly wage, up to the benefit maximum. If an employee's average weekly wage is more than 65% of the statewide average weekly wage, the sum of (1) 65% of the statewide average weekly wage plus (2) 50% of the employee's average weekly wage that is more than 65% of the statewide average weekly wage, up to the benefit maximum.

## Oregon (continued)

<b>Minimum weekly benefits</b>	5% of the statewide average weekly wage.
<b>Maximum weekly benefits</b>	Up to 120% of the state average weekly wage. Estimated maximum benefit in July 1, 2023 – June 30, 2025, is \$1,568.60.
<b>Maximum duration</b>	12 weeks of paid leave plus (2 additional weeks] for limitations due to pregnancy, childbirth, or a related medical condition). Grand total can be (14 weeks if there are limitations for the reasons noted above).
<b>Waiting period</b>	None
<b>Maternity benefits</b>	12 weeks of paid leave and (2 additional weeks for pregnancy, childbirth, or related medical limitations including lactation). Extra weeks for maternity limitations are classified as paid medical leave only.
<b>Effect of continued pay from employer during disability</b>	Employees may receive compensation concurrently with any employer-provided plan. Total compensation cannot exceed the employee's regular pay unless allowed directly by the employer.
<b>State sick Leave mandate</b>	Yes. Employees whose place of business has 10 or more employees (six or more employees if employer is in a city with population above 500k, so that Portland's law remains in effect) accrue one hour of paid sick time for every 30 hours worked and can accrue and use up to 40 hours each year. All others receive equivalent unpaid time. Covers sick time for employee or family members' care, childbirth, bonding, or placement, for reasons related to a public health emergency, family bereavement, and for absences associated with employee or minor child/dependent's domestic violence, sexual harassment, assault, bias, or stalking.
<b>State program benefits financed by</b>	The Paid Leave Oregon program is funded by a trust fund made up of employee and employer contributions. The total contribution rate in 2024 for the state-run program is 1.0% of gross wages up to the Social Security (SS) cap.
<b>Post-employment</b>	None
<b>Job protection</b>	Yes, if employed consecutively more than 90 calendar days with current employer.
<b>Family leave covered relatives</b>	Spouse or registered domestic partner, sibling, child, child-in-law, child of the worker's registered domestic partner, grandparent, grandchild, parent, parent-in-law or parent of the worker's registered domestic partner, or any individual related by blood or affinity whose close association with a covered individual is the equivalent of a family relationship.
<b>Definition of wages used for contributions and benefits</b>	Wages are payments made to an individual by the employer for personal services and the cash value of all compensation to that individual in any medium other than cash. Unless specifically excluded in ORS Chapter 657, wages include, but are not limited to the following: salaries, hourly pay, piece rate, payments by the job, vacation, sick, holiday, disability, guaranteed wage payments, commissions, dividends, distributions, bonuses, gifts, fees, prizes, and tips.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Puerto Rico

<https://www.trabajo.pr.gov/sinot.asp>

<b>Date law enacted</b>	Seguro Incapacitate No Occupational Temporal (SINOT); Start date: 2008 Annual updates due: Unknown at this time
<b>Benefits can be used for</b>	Seguro Incapacitate No Occupational (SINOT) is disability insurance that can be used for a worker's own serious off-the-job illness or injury.
<b>Type of law</b>	Competitive between state fund and private plans — former automatic if latter not elected by April 30 — to be effective July 1. Contributory plans should have majority employee consent.
<b>Funding source</b>	Tax-supported state fund provides benefits — like Unemployment Compensation, but private plans may be substituted.
<b>Types of private plans</b>	Insured and self-insured plans equal to or exceeding statutory requirements and continuation of certain other existing plans.
<b>Limitations upon right to establish private plans</b>	Must agree to pay certain assessments.
<b>Employee contributions</b>	State or Private Plan: 0.3% of taxable wages (up to \$9,000). Max of \$27/year
<b>Employer contributions required</b>	All employer, including public corporations, must pay contributions. Both the employer and the worker, or only the employer, contribute to the Disability Fund. The contribution will be .60% of the salary received by the worker, up to a maximum of \$ 9,000.00 dollars per calendar year. The contribution of the worker may not be greater than .30%.
<b>Employers covered</b>	Employers (both in Puerto Rico and out-of-state employers who have employees in Puerto Rico) of 1 or more employee on any day in current or previous calendar year.
<b>Employees excluded</b>	Certain domestic servants, students employed by school or college, government or nonprofit organization employees and others referenced in the statute.
<b>Religious exemptions</b>	Services performed for a nonprofit organization created and administered exclusively for religious purposes.
<b>Employee eligibility requirements</b>	Being unable to work as a result of a non-employment-related illness or injury, or an automobile accident. Undergoing treatment with a duly licensed physician or chiropractor. Have received wages of at least \$150.00 in insured employment during the base year.
<b>How benefits are computed</b>	65% of average weekly wage, subject to a maximum of \$113 (\$55 for agricultural workers).
<b>Minimum weekly benefits</b>	The minimum benefit is \$12.00 per week.

## Puerto Rico (continued)

<b>Maximum weekly benefits</b>	The maximum benefit is \$55.00 per week for agricultural workers and \$113.00 per week for non-agricultural workers. There is a death benefit of \$4,000; also dismemberment benefits ranging between \$2,000 to \$4,000.
<b>Maximum duration</b>	The benefit will be paid for the duration of the disability or up to a maximum of 26 weeks, in any period of 52 consecutive calendar weeks.
<b>Waiting period</b>	7 days for each disability; if hospitalized during first 7 days, benefits begin on 1st day of hospitalization.
<b>Maternity benefits</b>	When a female worker is unable to work due to a condition related to or caused by pregnancy or childbirth, she shall be entitled to receive the benefits. However, if during the aforementioned period of disability, the employer pays the claimant seventy-five percent (75%) of her salary, or more, the claimant will not be entitled to receive disability benefits.
<b>Effect of continued pay from employer during disability</b>	Reduces benefit if combined total would exceed wages. Provision under state plan for benefit payment to employer if full pay continues.
<b>State sick leave mandate</b>	No
<b>State program benefits financed by</b>	Taxes
<b>Post-employment</b>	14 days, unless the employee becomes subsequently covered.
<b>Job protection</b>	Under certain circumstances, employers must reserve the employment of an individual for one year from the onset of a non-occupational disability. However, there may be just cause, when an employee does not return to work following the year of reserve.
<b>Family leave covered relatives</b>	Not applicable
<b>Definition of wages used for contributions and benefits</b>	Actual and implicit salaries received by the workers.
<b>Benefit taxation</b>	Puerto Rico is exempt from any Federal and State taxes. FICA does apply.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Rhode Island

<https://dlt.ri.gov/individuals/temporary-disability-caregiver-insurance>



<b>Date law enacted</b>	<p>Temporary Disability Insurance (TDI) Start Date: 1942</p> <p>Temporary Caregiver Insurance (TCI) Start Date: 2014</p>
<b>Annual updates due</b>	July
<b>Benefits can be used for</b>	<p>Temporary disability insurance (TDI) can be used for a worker's own serious off-the-job illness or injury.</p> <p>Temporary caregiver insurance (TCI) can be used to (1) bond with a child within one year of the child's birth or placement for foster care or adoption; or (2) care for a family member with a serious health condition.</p>
<b>Type of law</b>	State fund only — no private plans allowed in substitution.
<b>Funding source</b>	Tax-supported state fund provides benefits — like Unemployment Compensation.
<b>Types of private plans</b>	None
<b>Limitations upon right to establish private plans</b>	Not applicable
<b>Employee contributions</b>	1.2% of first \$87,000 of annual wages
<b>Employer contributions required</b>	None
<b>Employers covered</b>	Employers of one or more — same as Unemployment Compensation. Also, any city or town which elects coverage.
<b>Employees excluded</b>	Certain domestic servants, students employed by school or college, employees of certain non-profit organizations, government employees and others.
<b>Religious exemptions</b>	Members of any sect, etc., which depends upon prayer for healing or other spiritual means upon filing waiver of benefits.
<b>Employee eligibility requirements</b>	Either base year earnings of \$16,800; or at least \$2,800 in one of the base period quarters and base period wages of at least 1½ times the highest quarter earnings and total base period wages of at least \$5,200. Must be unemployed due to illness/injury at least 7 days.
<b>How benefits are computed</b>	4.62% of highest quarter wages in base period; subject to a maximum of 85% of statewide average of employees covered by Employment Security Act in the preceding calendar year.
<b>Minimum weekly benefits</b>	\$130, plus greater of \$10 or 7% of weekly benefit per dependent child to age 18, or over 18 if handicapped (maximum of 5 children).
<b>Maximum weekly benefits</b>	<p>\$1,043.00, plus greater of \$10 or 7% of benefit per dependent child (up to 5) under age 18 (or over 18 if handicapped).</p> <p>Maximum weekly with 5 dependents: \$1,408.00 per week.</p>

## Rhode Island (continued)

<b>Maximum duration</b>	TDI: 30 weeks TCI: 6 weeks
<b>Waiting period</b>	No
<b>Maternity benefits</b>	Pregnancy-related disabilities treated as any other illness.
<b>Effect of continued pay from employer during disability</b>	Generally, sick pay and benefits may be received simultaneously.
<b>State sick leave mandate</b>	Yes. Small Employers (1-17 employees) and Large Employers (18 or more employees): One hour for every 35 hours worked, can accrue and use up to 40 hours in 2020 and beyond.
<b>State program benefits financed by</b>	State plan
<b>Post-employment</b>	None
<b>Job protection</b>	Disability: No Family leave: Yes
<b>Family leave covered relatives</b>	Child, child of the workers' domestic partner, parent, parent-in-law or parent of the worker's registered domestic partner, grandparent, spouse, or registered domestic partner.
<b>Definition of wages used for contributions and benefits</b>	Total gross wages include, but are not limited to, commission, bonus, stipends, vacation, tips, and overtime pay.
<b>Benefits taxation</b>	TDI: Benefits are not subject to federal or state income taxes. TCI: Benefits are subject to federal and state income taxes. The state will issue a FORM 1099-G for benefits paid.

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Tennessee



<b>Date law enacted</b>	Signed: March 31, 2023 Start Date: January 1, 2024  Tennessee's Insurance Division may provide guidelines for insurance carriers who wish to offer the coverage. All policy forms and premium rates must be filed and approved by the Insurance Division.
<b>Annual updates due</b>	None – Updates will be based on the insurance policy renewal dates
<b>Benefits can be used for</b>	Child bonding through birth, adoption, or foster care Care of a family member with serious health condition Military Exigency
<b>Type of law</b>	Tennessee Paid Family Leave Insurance Act Voluntary Paid Family Leave
<b>Funding source</b>	Voluntary - Based on the insurance policy. May be employer funded, employee funded or split.
<b>Types of private plans</b>	Can be a rider or amendment in a Short-Term Disability policy or standalone voluntary policy

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Texas



<b>Date law enacted</b>	<p>May 25, 2023 – Governor signed</p> <p>September 1, 2023 – statute effective date</p> <p>Texas’s Insurance Commissioner may provide guidelines for insurance carriers who wish to offer the coverage. All policy forms and premium rates must be filed and approved by the Insurance Commissioner.</p>
<b>Annual updates due</b>	<p>None – Updates will be based on the insurance policy renewal dates</p>
<b>Benefits can be used for</b>	<p>Child bonding through birth, adoption, or foster care</p> <p>Care of a family member with serious health condition</p> <p>Military Exigency</p> <p>Military Caregiver</p>
<b>Type of law</b>	<p>Texas Group Family Leave Insurance</p> <p>Voluntary Paid Family Leave</p>
<b>Funding source</b>	<p>Voluntary – Based on the insurance policy. May be employer funded, employee funded or split.</p>
<b>Types of private plans</b>	<p>Can be a rider or amendment in a Short-Term Disability policy or standalone voluntary policy</p>

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Vermont



<b>Date law enacted</b>	<p>VT did not pass a specific Paid Family and Medical Leave Law. Instead, they designed a state program within their insurance regulations to enable a voluntary PFML solution.</p> <p>Phase 1: 7/1/2023 - VT state workers insurance through their preferred provider</p> <p>Phase 2: 7/1/2024 – Other government employers and private employers</p> <p>Phase 3: 7/1/2025 – Individuals can opt into coverage</p>
<b>Annual updates due</b>	None – Updates will be based on the insurance policy renewal dates
<b>Benefits can be used for</b>	<p>Employee’s own serious health condition</p> <p>Child bonding through birth, adoption, or foster care</p> <p>Care of a family member with serious health condition</p> <p>Military Exigency</p>
<b>Type of law</b>	<p>None – it is a State sponsored solution offering Vermont Paid Family and Medical Leave Insurance</p> <p>Voluntary Paid Family and Medical Leave</p>
<b>Funding source</b>	Voluntary – Based on the insurance policy. May be employer funded, employee funded or split.
<b>Types of private plans</b>	Insurance carriers may choose different options to support this state program including a standalone voluntary policy

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Virginia



<b>Date law enacted</b>	aid Family Leave (PFL) enacted 4/7/2022 and effective 7/1/2022
<b>Type of law</b>	Establishes family leave insurance as a class of insurance. These benefits are voluntary for employers. Code of VA § 38.2-107.2 § 38.2-135 Classes of insurance companies may be licensed to write - amended § 38.2-316 Policy forms to be filed with Commission - amended § 38.2-1800 Definitions - amended
<b>Benefits can be used for</b>	Family leave insurance may replace all or part of an employee's income loss due to the following events: <ul style="list-style-type: none"> <li>• the birth of a child or adoption of a child by the employee</li> <li>• placement of a child with the employee for foster care</li> <li>• are of a family member of the employee who has a serious health condition</li> <li>• military exigency</li> </ul>
<b>Coverage Options</b>	Voluntary fully insured Paid Family Leave benefits available for insurance carriers to offer as a rider to a short-term disability policy, included in a short-term disability policy, or as a standalone policy.
<b>Benefits</b>	The insurance codes do not establish minimum standards for duration or percentage of wages replaced in family leave insurance other than the absence reasons listed above.
<b>Contributions</b>	Voluntary offering. No mandatory payroll contributions to support a state program.
<b>What happens next</b>	Virginia's Commissioner of Insurance may provide guidelines for insurance carriers who wish to offer the coverage. All policy forms and premium rates must be filed and approved by the Insurance Commission.
<b>Key Dates</b>	April 7, 2022 – Governor signed July 1, 2022 – Law is effective

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# Washington

<https://paidleave.wa.gov/>



<b>Date law enacted</b>	Paid Family & Medical Leave (PFML): Premiums started 1/1/2019 Benefit started 1/1/2020
<b>Annual updates due</b>	October
<b>Benefits can be used for</b>	Medical Leave can be used for a worker's own serious health condition. Family Leave can be used to (1) bond with a child within one year of the child's birth or placement; (2) care for a child with a serious health condition; or (3) bereavement following the death of a family member qualifying under maternity leave, child bonding and pregnancy loss or (4) address certain military family needs.
<b>Type of law</b>	State fund with self-insured voluntary plan option only.
<b>Funding source</b>	Employee and employer contributions.
<b>Types of private plans</b>	Self-insured only.
<b>Limitations upon right to establish private plans</b>	None
<b>Employee contributions</b>	Employee contributions: up to 45% of medical rate (deducted from wages by employer) and up to 100% of family leave benefits up to state-set maximums. Starting January 1, 2024, total premium is 0.74% of gross wages, up to the Social Security wage cap.
<b>Employer contributions required</b>	Employer contributions up to 55% of medical rate or balance of costs for self-insured plan. Starting January 1, 2024, total premium is 0.74% of gross wages, up to the Social Security wage cap.
<b>Employers covered</b>	Employers of one or more on any day in current or previous calendar year.
<b>Employees excluded</b>	Federal government employees, federally recognized tribes, independent contractors, self-employed individuals (may opt in) and federally recognized tribes (may opt-in). Note: The provision excluding collective bargaining agreements (CBAs) law from Paid Leave expired on Dec. 31, 2023. This means workers who were previously excluded from Paid Leave because of a CBA are eligible for the program beginning Jan. 1, 2024.
<b>Religious exemptions</b>	None
<b>Employee eligibility requirements</b>	At least 820 hours worked in the state from all employers, during the qualifying period (first 4 of the 5 most recent completed quarters or, if eligibility isn't established, the 4 most recent completed quarters).
<b>How benefits are computed</b>	For employees earning 50% or less than the statewide average weekly wage: 90% of the employee's average weekly wage, up to the cap. For employees earning greater than 50% of the statewide average weekly wage, the sum of (1) 90% of one-half the state average weekly wage and (2) 50% of the difference of the employee's average weekly wage and 50% of the state average weekly wage, up to the cap.
<b>Minimum weekly benefits</b>	\$100 or the employee's full wage when the average weekly wage is less than \$100.
<b>Maximum weekly benefits</b>	\$1,456 in 2024

## Washington (continued)

<b>Maximum duration</b>	<p>Own health condition: up to 12 weeks (14 if complications during pregnancy)            Family leave: up to 12 weeks, combined 16 weeks max (18 weeks if pregnancy complications)</p> <p>Child bereavement: 7 days</p> <p>Please Note: Waiting period does not reduce an employee's allotment of paid family and medical leave.</p>
<b>Waiting period</b>	7 days. The waiting week does not apply to leave for child bonding, the postnatal period (first six weeks after an employee gives birth), or military exigency.
<b>Maternity benefits</b>	Certain pregnancy-related health needs may receive up to an additional 2 weeks up to a total of 14 weeks in a 12-month period.
<b>Effect of continued pay from employer during disability</b>	Generally, employee may receive compensation concurrently with any employer-provided plan. They can receive benefits at the same time and may exceed their normal wage if receiving state benefits and employer-paid supplemental benefits.
<b>State sick leave mandate</b>	Yes. Employees accrue one hour of paid sick time for every 40 hours worked. Covers sick time for employee or a family member's care, absences associated with employee or a family member's domestic violence, sexual assault, or stalking, closures for public health reasons.
<b>State program benefits financed by</b>	State fund to be created in 2019 from employee and employer contributions.
<b>Post-employment</b>	Yes, so long as employee meets eligibility requirements.
<b>Job protection</b>	Yes, for workers who meet state's Family and Medical Leave Act (FMLA).
<b>Family leave covered relatives</b>	Individual who regularly resides in the employee's home or where the relationship creates an expectation that the employee care for the person, and that individual depends on the employee for care.
<b>Wages used for contributions and benefits</b>	<p>Examples of wages: (a) Salary or hourly wages; (b) Cash value of goods or services given in the place of money; (c) Commissions or piecework; (d) Bonuses; (e) Cash value of gifts or prizes; (f) Cash value of meals and lodging when given as compensation; (g) Holiday pay; (h) Paid time off, including vacation leave and sick leave, as well as associated cash outs, unless these wages are considered supplemental benefit payments provided by the employer; (i) Separation pay including, but not limited to, severance pay, termination pay, and wages in lieu of notice; (j) Value of stocks at the time of transfer to the employee if given as part of a compensation package; (k) Compensation for use of specialty equipment, performance of special duties, or working particular shifts; and (l) Stipends/per diems unless provided to cover a past or future cost incurred by the employee as a result of the performance of the employee's expected job functions.</p>
<b>Benefit taxation</b>	<p>PFL – Benefits are taxable, and state-paid benefits will receive a 1099-G.</p> <p>PML – The state asks benefit recipients to talk to their tax professional and state will not issue a 1099-G.</p> <p>Voluntary plan administrators may be different, offering W2 for PML and 1099-misc for PFL.</p>

The information presented in this guide is not legal advice and should not be relied upon or construed as legal advice. It is not permissible for MetLife or its employees or agents to give legal advice. The information in this guide is for general informational purposes only and does not purport to be complete or to cover every situation. You must consult with your own legal advisors to determine how these laws will affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.