



# Paid Family & Medical Leave

2021

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## Summary of state-mandated short-term disability and paid family leave benefits

State-mandated benefits are required for all employers with employees working in states with these laws in place. Short-term disability coverage required by the state is commonly referred to as “Paid Medical Leave” or “PML.” Many states require both PML and “Paid Family Leave” or “PFL.” PFL is paid time away from work to bond with a new child, take care of a sick family member, or for a military-related leave.

Unum provides short-term disability coverage or “STD” that is reduced by the amount an employee receives or is entitled to receive from a state-required PML program. Unum has fully-insured STD plans or can administer self-funded STD plans. In addition, Unum offers the statutory PML and/or PFL programs in many states, which helps employers with compliance and promotes a streamlined experience with other Unum coverages. Details of Unum’s PML and PFL offer in each state can be viewed in the table below.

State & program	Type of coverage allowed	Eligibility	Benefit percentage & maximum benefit	Waiting period (elim. period)	Maximum duration	Maximum employee contribution	Cost to employer	Unum offer
<b>California PML</b> also called State Disability Insurance (SDI)  <a href="http://www.edd.ca.gov">www.edd.ca.gov</a>  California also includes PFL	State plan or state approved private plan. Private plans must be approved by a majority of employees and must be more generous than the state plan.	Employees must have contributed to the PML program during the previous 18 months, and earned at least \$300 in gross wages during the base period during which PML deductions were taken.	For employees who make up to 1/3 of the state’s average weekly wage (SAWW), 70% of the employee’s quarterly base wages  For those who make more than 1/3 of the SAWW, 60% of the employee’s quarterly base wages  Maximum weekly benefit = \$1,357	PML: 7 days  PFL: None	PML: 52 weeks  PFL: 8 weeks	1.2% of first \$128,298 of annual gross earnings. Maximum annual contribution is \$1,539.58. This cost includes PML and PFL.	Employer may elect to pay all or part of employee contribution	Unum does not offer California PML or PFL insurance plans  Unum does administer an employer’s self-funded California PML plan
<b>Hawaii PML</b> also called Temporary Disability Insurance (TDI)  <a href="http://www.labor.hawaii.gov/dcd/">www.labor.hawaii.gov/dcd/</a>	No state plan. All employers must provide PML benefits through a state-approved private plan from an authorized carrier or a self-funded plan.	Employee must have at least 14 weeks of Hawaii employment during each of which the employee was paid for 20 hours or more and earned not less than \$400 in the 52 weeks preceding the first day of disability. The 14 weeks need not be consecutive nor with only one employer. The employee must also be in current employment to be eligible	58% of average weekly earnings. If average weekly wage is less than \$26, PML benefit = average weekly wage but not more than \$14  Maximum weekly benefit = \$640	7 days	26 weeks	Up to one-half of plan cost, but not more than 0.5% of average weekly earnings or \$5.51 per week, whichever is less	The employer is required to fund the additional cost of the private plan above the employee maximum contribution limit.	Unum does offer the Hawaii PML insurance plan  Unum does not administer an employer’s self-funded Hawaii PML plan

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<p><b>New Jersey PML</b> also called Temporary Disability Benefits (TDB)</p> <p><a href="http://www.myleavebenefits.nj.gov/worker/tdi/">www.myleavebenefits.nj.gov/worker/tdi/</a></p> <p>New Jersey also includes PFL coverage (also called Family Leave Insurance or FLI)</p> <p>Employee vote and approval from majority of NJ employees is required to opt out of state</p>	<p>State plan, state-approved private plan, or self-funded private plan</p>	<p>At least 20 weeks in which the worker has covered New Jersey earnings of \$220, or the worker has earned at least \$11,000 in covered New Jersey earnings in the base year</p>	<p>85% of average weekly wage</p> <p>Maximum weekly benefit = \$903</p>	<p>PML: 7 days; retroactive to first day after 22 consecutive days of disability</p> <p>PFL: None</p>	<p>PML: Up to 26 weeks, but capped at one-third base year wages</p> <p>PFL: 12 weeks, but capped at one-third base year wages</p>	<p>PML: 0.47% of \$138,200 taxable wages</p> <p>PFL: 0.28% of \$138,200 taxable wage base</p>	<p>Private PML plan: Employer will fund the additional cost of the private plan above the employee maximum contribution limit. The employer can pay all or part of the employee contribution</p> <p>State PML plan: Rate varies from 0.1% to 0.75% with \$36,200 wage cap</p> <p>PFL: Funded 100% by employees unless employer chooses to pay all or part of contribution</p>	<p>Unum does offer the New Jersey PML insurance plan but does not offer the New Jersey PFL insurance plan</p> <p>Unum does administer an employer's self-funded New Jersey PML plan, but does not administer an employer's self-funded New Jersey PFL plan</p>
<p><b>New York PML</b> also called Disability Benefits Law (DBL)</p> <p><a href="http://www.wcb.ny.gov/content/main/DisabilityBenefits/lp_disability-benefits.jsp">http://www.wcb.ny.gov/content/main/DisabilityBenefits/lp_disability-benefits.jsp</a></p> <p><a href="http://www.paidfamilyleave.ny.gov">www.paidfamilyleave.ny.gov</a></p> <p>New York also includes PFL coverage</p> <p>New York also includes provisions for payment for mandatory or precautionary orders of quarantine as a result of COVID-19</p>	<p>A policy written by an approved carrier in NY state (including the NY State Insurance Fund, an insurance company created by the State of NY which operates under the same premise as all other approved disability benefit carriers in NY);</p> <p>Through participation in a Workers' Compensation Board approved union, association or trust, or</p> <p>Being approved as a self-insured employer by the self-insurance unit of the Worker's Compensation Board</p>	<p>PML: Employee must have worked at least 4 weeks in New York for the same covered employer</p> <p>PFL: Full-time employees will be eligible for coverage after 26 consecutive weeks of covered NY employment. Part-time employees working less than 20 hours per week will be eligible after 175 work days of covered NY employment for the same covered employer</p>	<p>PML: 50% of average weekly wage</p> <p>Maximum weekly benefit = \$170</p> <p>PFL: 67% of average weekly wage</p> <p>Maximum weekly benefit = 67% of state average weekly wage (in 2021, max weekly benefit = \$971.61).</p>	<p>PML: 7 days</p> <p>PFL: None</p>	<p>PML: 26 weeks</p> <p>PFL: 12 weeks</p> <p>Combined: 26 weeks</p>	<p>PML: 0.5% of first \$120 of weekly wages up to a maximum of \$0.60 per week</p> <p>PFL: 0.511% of employee's gross wage to annual maximum of \$385.34</p>	<p>PML: Employer will fund the additional cost of the private plan above the employee maximum contribution limit. The employer can pay all or part of the employee contribution</p> <p>PFL: Funded 100% by employees unless employer chooses to pay all or part of contribution</p>	<p>Unum does offer the New York PML and PFL insurance plans. NY PFL is a rider to the NY PML (or DBL) policy</p> <p>Unum does not administer an employer's self-funded New York PML or PFL plans</p>

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<p><b>Rhode Island PML</b> also called Temporary Disability Insurance (TDI)</p> <p><a href="http://www.dlt.ri.gov/tdi">www.dlt.ri.gov/tdi</a></p> <p>Rhode Island also includes PFL coverage (also called Temporary Caregiver Insurance or TCI)</p>	State plan only. Rhode Island does not allow private plans	Employee must have been paid wages in Rhode Island and have paid into the Temporary Disability Insurance (TDI)/TCI fund; and have been paid at least \$12,600 in the base period, or earned at least \$2,100 in one quarter, with total taxable wages at least 1.5 times the highest quarter of earnings, and base-period taxable wages equal to at least \$4,200	<p>4.62% of total base period high quarter wages</p> <p>Minimum weekly benefit - \$107</p> <p>Maximum weekly benefit - \$978</p> <p>Maximum weekly benefit amount with 5 dependents - \$1,320</p>	Leave must last 7 or more consecutive days to be eligible for benefits	<p>PML: 30 weeks</p> <p>PFL: 4 weeks (2020, 2021) 5 weeks (2022) 6 weeks (2023)</p> <p>Combined: 30 weeks</p>	<p>1.3% of the first \$74,000 earned</p> <p>Covers both PML and PFL</p>	None required	Rhode Island requires coverage from the state so Unum is unable to offer RI statutory plans
<p><b>Washington Paid Family &amp; Medical Leave (PFML)</b></p> <p><a href="http://www.paidleave.wa.gov/">www.paidleave.wa.gov/</a></p>	State plan or private plan	Worked at least 820 hours of employment during the qualifying period. Voluntary plan eligibility requirements are employer choice.	<p>Employees receive up to 90% of their average weekly wage on a sliding scale</p> <p>Maximum weekly benefit = \$1,206</p>	7 calendar days (excluding child bonding and qualifying exigency)	<p>PML: 12 weeks</p> <p>PFL: 12 weeks (14 weeks for a pregnancy that results in incapacity)</p> <p>Combined: 16 weeks (18 weeks for a pregnancy that results in incapacity)</p>	<p>Total PFML cost is 0.4% of an employee's gross wages capped at annual Social Security Maximum (\$142,800 in 2021).</p> <p>The employee maximum contribution is 63% of the total cost.</p>	<p>Employers pay 37% of the total cost.</p> <p>Employers can pay some or all of the premium on their employees' behalf</p> <p>Employers with fewer than 50 employees are not required to pay the employer portion of premium.</p>	<p>Unum does not offer the Washington PFML insurance plan.</p> <p>Unum does administer an employer's self-funded Washington PFML plan.</p>

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<b>District of Columbia PML and PFL</b> (also called Paid Family Leave)  <a href="http://www.does.dc.gov/">www.does.dc.gov/</a>	State plan only. Private plans are not allowed.	Workers must have worked over 50% of the time in D.C. in the 52 calendar weeks immediately preceding the leave; or regularly spend a substantial amount of time working in D.C. and work less than 50% of their time in another jurisdiction.	Employees receive up to 90% of their average weekly wage on a sliding scale  Maximum weekly benefit = \$1,000	7 calendar days in 52 calendar-week period	PML: 2 weeks  PFL: 8 weeks to bond with a new child; 6 weeks to care for sick family member  Combined: 8 weeks	The D.C. program is fully funded by employers	Covered employers must pay a 0.62% quarterly payroll tax based on the immediate past quarter of gross or total wages paid, much like the unemployment insurance tax	D.C. requires coverage from the district so Unum is unable to offer the D.C. PFML plan

**Massachusetts Paid Family and Medical Leave (PFML)**  
  
[www.mass.gov/guides/workers-guide-to-paid-family-and-medical-leave](http://www.mass.gov/guides/workers-guide-to-paid-family-and-medical-leave)

State plan or private plan

Employee must have earned at least \$5,400 in the last four completed calendar quarters and at least 30 times the weekly unemployment benefit amount that person would be eligible to collect.

Employees receive up to 80% of their average weekly wage on a sliding scale  
  
 Maximum weekly benefit = \$850 (2021)  
 2022: TBD

7 calendar days

PML: 20 weeks  
  
 PFL: 12 weeks  
  
 Military Caregiver: 26 weeks  
  
 Combined: 26 weeks

Total PFML cost is 0.75% of an employee's gross wages capped at the annual Social Security maximum. The employee maximum contribution is 38% of the total cost.

Employers fund the additional cost of the above the employee maximum contribution limit. The employer can pay all or part of the employee contribution.

Employers with fewer than 25 employees are not required to pay the employer portion of the premiums.

Unum does offer the Massachusetts PFML insurance plan.  
  
 Unum does administer an employer's self-funded Massachusetts PFML plan.

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<p><b>Connecticut Paid Family and Medical Leave (PFML)</b></p> <p>Contributions began 1/1/21</p> <p>Benefits begin 1/1/22</p> <p><a href="http://www.ctpaidleave.org">www.ctpaidleave.org</a></p>	Employers may use the state or a private plan. Private plans must be approved by the state	Earned at least \$2,325 during the highest-earning quarter within the base period (first four of the five most recently completed quarters) and is either presently employed by an employer or has been employed by an employer in the previous 12 weeks	<p>Employees receive up to 95% of their average weekly wage on a sliding scale</p> <p>Maximum weekly benefit = 60x current state minimum wage</p>	None (but could be added during rule making)	<p>12 weeks in a 12-month period</p> <p>Additional 2 weeks of leave if incapacitated by pregnancy</p>	0.5% of gross wages up to the annual Social Security maximum	The state program is all employee paid so there is no cost to the employer.	Unum does administer an employer's self-funded Connecticut PFML plan.	
<p><b>Oregon Paid Family and Medical Leave (PFML)</b></p> <p>Contributions begin 1/1/23</p> <p>Benefits to begin 9/1/23</p> <p><a href="http://www.oregon.gov/employ/PFMLI/Pages/default.aspx">www.oregon.gov/employ/PFMLI/Pages/default.aspx</a></p>	Employers may use the state or a private plan. Private plans must be approved by the state	Employees who have contributed to the PFML Insurance Fund and have earned at least \$1,000 in wages during the base (first 4 of the last 5 completed calendar quarters) or alternate base (last 4 completed calendar quarters) year	<p>Employees receive up to 100% of their average weekly wage on a sliding scale</p> <p>Maximum weekly benefit = 120% of the state average weekly wage</p>	None specified (but could be added during rule making)	<p>12 weeks of paid leave per benefit year (14 weeks if employee was disabled due to pregnancy)</p> <p>No more than 16 total weeks of leave (paid or unpaid) when combined with leave taken under Oregon Family Leave Act (18 weeks if disabled by pregnancy)</p>	<p>Total PFML rate may not exceed 1% of an employee's wages capped at annual Social Security maximum. The Oregon Employment Dept will set the rate</p> <p>Employee max contribution will be 60% of the total rate.</p> <p>Rate applies to both PML and PFL</p>	Employers will pay at least 40% of the final rate. Employers may pay employee contributions.	Employers that employ fewer than 25 employees are not required to pay the employer contributions	TBD

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<p><b>Colorado Paid Family and Medical Leave (PFML)</b></p> <p>Contributions begin 1/1/23</p> <p>Benefits begin 1/1/24</p> <p>Website not created yet</p>	Employers may use the state or a private plan.	Individuals are eligible to receive the benefits after they have earned \$2,500 in wages that were subject to the paid family and medical leave (PFML) premiums and have been employed by the employer for at least 180 days	<p>Employees receive up to 90% of their average weekly wage on a sliding scale</p> <p>Maximum weekly benefit = \$1,100</p>	TBD	<p>12 weeks</p> <p>An additional four weeks of leave are allowed for pregnancy or childbirth complications</p>	Contribution rate of .9% (that may increase to 1.2%) will be split evenly between employees and employers	<p>Contribution rate of .9% (that may increase to 1.2%) will be split evenly between employees and employers</p> <p>Employers can choose to pay a larger percentage of the cost up to 100%</p> <p>The initiative exempts businesses with less than 10 employees from paying the premium.</p>	TBD