



Paid Family & Medical Leave trends

2020

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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.

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
<p>California State Disability Insurance (SDI)</p> <p>www.edd.ca.gov</p> <p>English: (800) 480-3287</p> <p>Spanish: (866) 658-8846</p> <p>California requires Paid Family Leave (PFL) coverage</p>	State plan or state approved private plan. Private plans are usually self-insured	Employees must have contributed to SDI program during the previous 18 months, and earned at least \$300 in gross wages during the base period during which SDI deductions were taken	<p>For employees who make up to 1/3 of the state's average weekly wage (SAWW), 70% of the employee's quarterly base wages</p> <p>For those who make more than 1/3 of the SAWW, 60% of the employee's quarterly base wages</p> <p>Maximum weekly benefit = \$1,300</p>	<p>SDI: 7 days</p> <p>PFL: None</p>	<p>SDI: 52 weeks</p> <p>PFL: 6 weeks (8 weeks effective 7/1/20)</p>	1% of first \$122,909 of annual gross earnings. Maximum annual contribution is \$1,229.09. This cost includes SDI and PFL	Employer may elect to pay all or part of employee contribution	<p>Fully insured Short Term Disability (STD) coverage that offsets CA SDI</p> <p>Administration of an employer's self-insured STD plans, including CA SDI</p> <p>Unum does not offer California SDI on a fully insured basis, or CA PFL coverage</p>
<p>Hawaii Temporary Disability Insurance (TDI)</p> <p>www.labor.hawaii.gov/dcd/</p> <p>(808) 586-9161</p>	No state plan. All employers must provide TDI benefits through state-approved fully insured private plan from authorized carrier or an employer's self-insured 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	<p>58% of average weekly earnings. If average weekly wage is less than \$26, TDI benefit = average weekly wage but not more than \$14</p> <p>Maximum weekly benefit = \$650</p>	7 days	26 weeks	Up to one-half of plan cost, but not more than 0.5% of average weekly earnings or \$5.60 per week, whichever is less	Balance of the cost. Employer is required to pay for half or more of cost of plan	<p>Fully insured STD coverage that offsets for Hawaii TDI</p> <p>Fully insured TDI coverage with local TPA doing benefits administration</p> <p>Administration of employer's self-insured STD plans. Unum does not offer the HI state plan on self-insured basis</p>

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<p>New Jersey Temporary Disability Benefits (TDB)</p> <p>www.myleavebenefits.nj.gov/worker/tdi/</p> <p>(609) 292-7060</p> <p>New Jersey requires PFL coverage, called Family Leave Insurance (FLI)</p>	<p>State plan</p> <p>State-approved fully insured private plan or self-insured private plan</p>	<p>At least 20 weeks in which the worker has covered New Jersey earnings of \$200, or the worker has earned at least \$10,000 in covered New Jersey employment in the base year</p>	<p>66.67% of average weekly wage</p> <p>Maximum weekly benefit = \$667</p> <p>Effective 7/1/2020, benefits will increase to 85% and \$881</p>	<p>TDB: 7 days; retroactive to first day after 22 consecutive days of disability</p> <p>FLI: None</p>	<p>TDB: Up to 26 weeks, but capped at one-third base year wages</p> <p>FLI: 6 weeks, but capped at one-third base year wages (increases to 12 weeks effective 7/1/20)</p>	<p>TDB: 0.26% of \$134,900 taxable wage base</p> <p>FLI: 0.16% of the \$134,900 taxable wage base</p>	<p>Private TDB plan: balance of the cost. Employer may elect to pay all or part of the employee contribution</p> <p>State TDB plan: rate varies from 0.1% to 0.75% with \$35,300 wage cap</p> <p>FLI: Funded 100% by employees unless employer chooses to pay all or part of contribution</p>	<p>Fully insured STD coverage that offsets for NJ TDB</p> <p>Fully insured or self-insured TDB plans</p> <p>Administration of employer's self-insured STD plan</p> <p>Unum does not offer fully insured FLI or administration of self-insured FLI plans</p>
<p>New York Disability Benefits Law (DBL)</p> <p>www.wcb.ny.gov/content/main/DisabilityBenefits/Employer/introToLaw.jsp</p> <p>www.paidfamilyleave.ny.gov/2019</p> <p>(888) 875-5790</p> <p>New York DBL includes PFL coverage</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>DBL: Employee must have worked at least 4 weeks in New York</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</p>	<p>DBL: 50% of average weekly wage</p> <p>Maximum weekly benefit = \$170</p> <p>PFL: 60% of average weekly wage</p> <p>Maximum weekly benefit = 60% of state average weekly wage (in 2020, \$840.70)</p>	<p>DBL: 7 days</p> <p>PFL: None</p>	<p>DBL: 26 weeks</p> <p>PFL: 10 weeks</p> <p>Combined (DBL & PFL): 26 weeks</p>	<p>DBL: 0.5% of first \$120 of weekly wages up to a maximum of \$0.60 per week</p> <p>PFL: 0.27% of employee's gross wage to annual maximum of \$196.72</p>	<p>DBL: Balance of cost. An employer is allowed, but not required, to collect contributions from its employees to offset the cost of providing benefits</p> <p>PFL: Cost is paid by employee. Employer may choose to pay for coverage on behalf of their employees</p>	<p>Fully insured STD coverage that offsets for NY DBL</p> <p>Fully insured DBL and PFL coverage. NY PFL is a rider to the NY DBL policy</p> <p>Administration of employer's self-insured STD plan. Unum is not offering self-insured DBL/PFL statutory coverage in the state of NY</p>

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<p>Rhode Island Temporary Disability Insurance (TDI)</p> <p>www.dlt.ri.gov/tdi</p> <p>(401) 462-8420</p> <p>Rhode Island requires PFL coverage, called Temporary Caregiver Insurance (TCI).</p>	<p>State plan only. Rhode Island does not allow for either fully insured or self-insured private plans</p> <p>Not available through Unum</p>	<p>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>	<p>4.62% of total base period high quarter wages</p> <p>Minimum weekly benefit - \$98</p> <p>Maximum weekly benefit - \$867</p> <p>Maximum weekly benefit amount with 5 dependents - \$1,170</p>	<p>Leave must last 7 or more consecutive days to be eligible for benefits</p>	<p>TDI: 30 weeks</p> <p>TCI: 4 weeks</p> <p>Combined max: 30 weeks</p>	<p>1.3% of the first \$72,300 earned</p> <p>Covers both TCI and TDI</p>	<p>None required</p>	<p>Fully insured STD coverage that offsets for RI TDI</p> <p>RI requires coverage from the state, so Unum is not able to offer RI statutory plans</p>
<p>Washington Paid Family & Medical Leave (PFML)</p> <p>www.paidleave.wa.gov/</p> <p>(833) 717-2273</p> <p>Washington requires Paid Family Leave (PFL) & Paid Medical Leave (PML) coverage</p>	<p>State plan</p> <p>State-approved private plan</p> <p>State-approved self-funded plans</p>	<p>Worked at least 820 hours of employment during the qualifying period. Federal employees are not covered. Voluntary plan coverage starts after meeting state criteria and 340 hours worked of the last 12 months for that employer</p>	<p>Employees receive up to 90% of their average weekly wage on a sliding scale</p> <p>Maximum weekly benefit = \$1,000</p>	<p>7 calendar days (excluding Child Bonding)</p>	<p>Most employees: 12 weeks of paid leave a year</p> <p>If pregnancy: potentially up to 16 weeks of leave</p> <p>If complications in pregnancy: potentially up to 18 weeks</p> <p>Combined: 16 weeks (18 if pregnancy complications)</p>	<p>Total PFML cost is 0.4% of an employee's gross wages capped at annual Social Security maximum</p> <p>PML cost: 2/3 of 0.4% PFL cost: 1/3 of 0.4%</p> <p>PML max employee contribution is 45% of PML cost . PFL max employee contribution is 100% of PFL 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 the premium</p>	<p>Fully insured STD coverage that offsets for state plan payments</p> <p>Administration of self-insured STD plans. Administration of self-insured statutory PFML plan (exclusions apply)</p> <p>Unum does not offer fully-insured WA state PFML plans</p>

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<p>District of Columbia Paid Family Leave</p> <p>Contributions began 7/1/19</p> <p>Benefits begin 7/1/20</p> <p>www.does.dc.gov/page/dc-paid-family-leave</p> <p>(202) 899-3700</p> <p>D.C. PFL includes both PML and PFL coverage</p>	<p>State plan only. Private or self-funded plans are not allowed</p> <p>Not available through Unum</p>	<p>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</p>	<p>Employees receive up to 90% of their average weekly wage on a sliding scale</p> <p>Maximum weekly benefit = \$1,000</p>	<p>7 calendar days in 52 calendar-week period</p>	<p>PML: 2 weeks</p> <p>PFL: 8 weeks to bond with a new child; 6 weeks to care for sick family member</p> <p>Combined: 8 weeks</p>	<p>The D.C. program is fully funded by employers</p>	<p>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</p>	<p>Fully insured STD coverage that offsets D.C. PML payments</p> <p>Administration of self-insured STD plans</p> <p>D.C. requires coverage from the district, so Unum is not able to offer any D.C. PFML plan</p>
<p>Massachusetts PFML</p> <p>Contributions began 10/1/2019</p> <p>Benefits begin 1/1/21</p> <p>www.mass.gov/guides/workers-guide-to-paid-family-and-medical-leave</p> <p>(617) 466-3950</p> <p>Massachusetts requires PFL & PML coverage</p>	<p>State plan</p> <p>State-approved private plan</p> <p>State-approved self-funded plans</p>	<p>Employee must have earned at least \$4,700 in the last four completed calendar quarters and at least 30 times the weekly unemployment benefit amount that person would be eligible to collect</p>	<p>Employees receive up to 80% of their average weekly wage on a sliding scale</p> <p>Maximum weekly benefit = \$850</p>	<p>7 calendar days</p>	<p>PML: 20 weeks</p> <p>PFL: 12 weeks</p> <p>Military Caregiver: 26 weeks</p> <p>Combined: 26 weeks</p>	<p>Max employee contribution for PML is 40% of 0.62% of an employee's gross wages capped at annual Social Security maximum (PFL is 100% of 0.13%)</p>	<p>Employers can pay some or all of the premium on their employees' behalf</p> <p>Employers with fewer than 25 employees are not required to pay the employer portion of the premiums</p>	<p>Fully insured STD coverage that offsets for MA PML payments</p> <p>Fully insured MA PFML statutory plans</p> <p>Administration of employers self-insured STD plans. Administration of self-insured statutory PFML plan (exclusions apply)</p>

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<p>Connecticut PFML</p> <p>Contributions begin 1/1/21</p> <p>Benefits begin 1/1/22</p> <p>Website not created at this time</p> <p>Connecticut requires PFL & PML coverage</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>PML: 12 weeks (14 weeks if pregnancy that results in incapacity)</p> <p>PFL: 12 weeks</p> <p>Combined: 12 weeks (14 weeks if employee was disabled due to pregnancy)</p>	<p>CT law caps employee contributions at 0.5% of gross wages up to the annual Social Security maximum</p> <p>This cap applies to both PML and PFL</p>	TBD during CT rule-making in 2020	<p>Fully insured STD coverage that offsets for state plan payments</p> <p>Administration of employer's self-insured STD plans</p> <p>CT PFML statutory coverage: TBD</p>
<p>Oregon PFML</p> <p>Contributions begin 1/1/22</p> <p>Benefits to begin 1/1/23</p> <p>Website not created at this time</p> <p>Oregon requires PFL & PML coverage</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>	<p>Employers will pay at least 40% of the final rate. Employers may pay employee contributions.</p> <p>Employers that employ fewer than 25 employees are not required to pay the employer contributions</p>	<p>Fully insured STD coverage that offsets for state plan payments</p> <p>Administration of employer's self-insured STD plans</p> <p>OR PFML statutory coverage: TBD</p>