

STATE PAID FAMILY AND MEDICAL LEAVE OVERVIEW



Mutual of Omaha is committed to helping employers navigate Paid Family & Medical Leave (PFML) and coordinate benefits with our disability products. We offer an array of flexible plan designs, friendly, receptive claims staff, experienced disability management teams and resources that ease benefit administration. When coordinated with PFML, our disability insurance policies give employees peace of mind and the income protection they need during an illness or injury.

What is Paid Family & Medical Leave (PFML)?

The landscape of Paid Family & Medical Leave is changing as states create their own unique PFML programs. In general, PFML is job-protected paid leave that allows employees to:

- Bond with a newborn, adopted or foster care child during the first 12 months
- Care for a seriously ill family member
- Address important needs related to a family member's military service
- Take leave for his or her own serious health condition
- Safe Leave is offered in a few states to address non-medical concerns surrounding domestic violence

A state may allow PFML coverage through private insurance carriers along with the state option.

The information included here will be updated as changes are made to PFML in each state. It should not be considered legal advice.

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Paid Family & Medical Leave Benefits by State

State	Leave Type	Reason for Leave	Private Plan Option	Funding	Benefit Amount	Duration
California	Paid Family Leave (PFL) State Disability Insurance (SDI)	<ul style="list-style-type: none"> • PFL: Bonding, family care, military exigency • SDI: Own serious health condition 	Yes	100% employee paid	<ul style="list-style-type: none"> • PFL: 70-90% of pay, up to \$1,681 per week • SDI: 70-90% of pay, up to \$1,681 per week 	<ul style="list-style-type: none"> • PFL: Up to 8 weeks • SDI: Up to 52 weeks
Colorado* <i>Benefits began January 2024</i>	Paid Family and Medical Leave Insurance (FAMLI)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care • Military exigency • Safe leave 	Yes	50% employee paid/50% employer paid	<p>Up to 90% wage replacement for earnings equal to or less than 50% of the state average weekly wage plus 50% replacement for earnings above 50% of the state average weekly wage</p> <p>\$1,324.21 maximum benefit per week</p>	<ul style="list-style-type: none"> • Up to 12 weeks • Additional 4 weeks for pregnancy or childbirth complications
Connecticut	Paid Family and Medical Leave (PFML)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care • Military-related • Safe leave 	Yes	100% employee paid	<p>Up to 95% wage replacement for earnings equal or less than 40 times the state minimum wage plus 60% replacement for earnings above 40 times the state minimum wage</p> <p>Maximum benefit is based on 60 times the state minimum wage: \$981 per week</p>	<ul style="list-style-type: none"> • Up to 12 weeks • Allows 2 additional weeks if medical leave is needed for pregnancy-related disability for a combined annual maximum of 14 weeks
Delaware <i>Benefits begin 2026</i>	Paid Family and Medical Leave (PFML)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care • Military exigency 	Yes	Employers can deduct up to 50% of the required contributions from employee's wages	<p>Up to 80% wage replacement</p> <p>\$900 maximum benefit per week</p>	<ul style="list-style-type: none"> • For employers with 10 or more employees, up to 12 weeks of parental leave in a benefit year • In addition, for employers with 25 or more employees, up to 6 weeks of family or medical leave in a 24-month period
District of Columbia	Paid Family Leave (PFL)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care 	No	100% employer paid	<p>Up to 90% replacement for earnings up to 150% of the state minimum wage multiplied by 40 plus 50% replacement for earnings up to 150% of the state minimum wage multiplied by 40</p> <p>\$1,153.00 maximum benefit per week</p>	<ul style="list-style-type: none"> • Up to 12 weeks for a combination of paid family and medical leave • Up to 12 weeks of parental leave • Up to 12 weeks of family leave to care for family member • Up to 12 weeks of medical leave • 2 weeks for prenatal care
Hawaii	Temporary Disability Insurance (TDI)	<ul style="list-style-type: none"> • Own serious health condition 	Yes	Both employee and employer paid	<p>Up to 58% wage replacement</p> <p>\$798 maximum benefit per week</p> <p>\$14 minimum benefit per week</p>	<ul style="list-style-type: none"> • TDI up to 26 weeks of leave
Maine <i>Benefits begin 2026</i>	Paid Family and Medical Leave (PFML)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care • Military exigency • Safe leave 	Yes	50% employee paid/50% employer paid	<p>Up to 90% of the employee's average weekly wage (AWW) up to 50% of the state's AWW, plus 66% of the employee's AWW that exceeds 50% of the state's AWW</p> <p>The maximum weekly benefit will be equal to the state's average weekly wage</p>	<ul style="list-style-type: none"> • Up to 12 weeks
Maryland <i>Benefits begin 2026</i>	Paid Family and Medical Leave (PFML)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care • Military exigency 	Yes	Both employee and employer paid	<p>Up to 90% wage replacement for earnings equal to or less than 65% of the state average weekly wage plus 50% replacement for earnings above the state average weekly wage</p> <p>\$1,000 maximum benefit per week</p>	<ul style="list-style-type: none"> • Up to 12 weeks • Additional 12 weeks if the employee takes leave for their own serious health condition and bonding

State	Leave Type	Reason for Leave	Private Plan Option	Funding	Benefit Amount	Duration
Massachusetts*	Paid Family and Medical Leave (PFML)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care • Military exigency 	Yes	Both employee and employer paid	<p>Up to 80% wage replacement for earnings equal to or less than 50% of the state average weekly wage plus 50% wage replacement for earnings above 50% of the state average weekly wage</p> <p>\$1,170.64 maximum benefit per week</p>	<ul style="list-style-type: none"> • Up to 26 weeks total combination of paid family and medical leave • Up to 12 weeks of family leave (includes active duty family military leave plus bonding time) • Up to 20 weeks of medical leave for your own serious health condition • Up to 26 weeks of caregiver benefit for service member
Minnesota <i>Benefits begin 2026</i>	Paid Family and Medical Leave (PFML)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care • Military exigency • Safe leave 	Yes	Both employee and employer paid	<p>Up to 90% wage replacement for earnings equal to or less than 50% of the state average weekly wage (SAWW) plus 66% of wages above 50% of the SAWW but below 100% plus 55% of wages above 100% of SAWW</p> <p>The max weekly benefit is equal to the SAWW (\$1372 as of 10/01/2024)</p>	<ul style="list-style-type: none"> • Up to 12 weeks for employee's own medical condition • Up to 12 weeks for bonding, safe leave, or family leave • Up to a total of 20 weeks
New Jersey	Temporary Disability Benefits (TDB)* Family Leave Insurance (FLI)	<ul style="list-style-type: none"> • TDB: Illness, Injury or disability not related to job • FLI: Bonding, family care, safe leave 	Yes	TDB: 100% Employer Paid FLI: 100% Employee Paid	<p>Up to 85% wage replacement</p> <p>\$1,081 maximum benefit per week</p>	<ul style="list-style-type: none"> • TDB: Up to 26 weeks leave • FLI: Up to 12 weeks leave
New York*	Disability Benefits Law (DBL) Paid Family Leave (PFL)	<ul style="list-style-type: none"> • DBL: Own serious health condition • PFL: Bonding, family care, military exigency 	Yes	DBL: Maximum employee contribution \$0.60. Employer is responsible for the remainder of the premium PFL: 100% employee paid	<ul style="list-style-type: none"> • DBL: 50% wage replacement with a maximum \$170 per week • PFL: 67% wage replacement with a maximum \$1,177.32 per week 	<ul style="list-style-type: none"> • DBL: Up to 26 weeks • PFL: Up to 12 weeks
Oregon*	Paid Family and Medical Leave Insurance (PFML)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care • Safe leave 	Yes	Both employee and employer paid	<p>Up to 100% wage replacement for earnings equal to or less than 65% of the state average weekly wage plus 50% wage replacement for earnings above 65% of the state average weekly wage</p> <p>The maximum weekly benefit will be capped at 120% of the state average weekly wage</p>	<ul style="list-style-type: none"> • Up to 12 weeks • Additional 4 weeks unpaid (combined with OFLA) • Additional 2 weeks for pregnancy complications
Rhode Island	Temporary Disability Insurance (TDI) Temporary Caregiver Insurance (TCI)	<ul style="list-style-type: none"> • TDI: Own serious health condition • TCI: Bonding, family care 	No	100% employee paid	<ul style="list-style-type: none"> • 4.62% of wages earned in the highest quarter of the employee's base period • \$1,070 maximum benefit per week • \$130 minimum benefit per week 	<ul style="list-style-type: none"> • TDI: Up to 30 weeks • TCI: Up to 7 weeks
Washington	Paid Family and Medical Leave (PFML)	<ul style="list-style-type: none"> • Own serious health condition • Bonding • Family care • Military exigency 	Yes	Both employee and employer paid	<p>Up to 90% wage replacement for earnings equal to or less than 50% of the state average weekly wage plus 50% wage replacement for earnings above 50% of the state average weekly wage</p> <p>\$1,542 maximum benefit per week</p>	<ul style="list-style-type: none"> • Up to a total of 16 weeks • Up to 12 weeks of family leave • Additional 2 weeks for pregnancy complications

*Mutual of Omaha Plan Available

Additional PFML programs:

New Hampshire and Vermont have also passed PFML laws covering state employees. These programs differ from other states in that they offer voluntary coverage for other public and private employers.

New Hampshire:

Effective January 1, 2023, employers and employees have the option of participating in the voluntary NH PFML insurance plan. This plan provides eligible workers with up to 6 weeks of benefits at 60% wage replacement. Qualifying leave reasons include a worker's own serious health condition, care for an ill family member, bonding with a new child, and military exigencies. Workers who qualify for Short-Term Disability insurance benefits will not qualify for the NH PFML benefits for the same period of time.

Employers with 50 or more workers who do not provide NH PFML coverage for their employees may be obligated to collect premium payments through payroll deductions if workers choose to purchase an individual plan.

Vermont:

Effective July 1, 2023, the VT PFML program is mandatory for state employees. Vermont is taking a phased in approach where public and private employers can offer voluntary coverage as of July 1, 2024, and those employers with fewer than 10 employees or individual workers can elect coverage as of July 1, 2025. The mandatory program offers up to 6 weeks of benefits at 60% wage replacement. Voluntary coverage benefits may vary. Qualifying leave reasons include a worker's own serious health condition, care for an ill family member, bonding with a new child, and military exigencies.

Paid Family & Medical Leave Benefits by State information can also be found by visiting mutualofomaha.com/employer-based-plans/paid-family-medical-leave.



Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

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