Paid Family & Medical Leave

Please Note: The information contained in this brochure is not legal advice and should not be relied upon or construed as legal advice. This brochure is for general informational purposes only and does not purport to be complete or cover every situation. Please consult your own legal advisors to determine how these laws affect you.
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.

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<td>California PML</td>
<td>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.</td>
<td>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.</td>
<td>PML: 7 days  PFL: None</td>
<td>PML: 52 weeks  PFL: 8 weeks</td>
<td>1.2% of first $128,298 of annual gross earnings. Maximum annual contribution is $1,539.58. This cost includes PML and PFL.</td>
<td>Employer may elect to pay all or part of employee contribution</td>
<td>Unum does not offer California PML or PFL insurance plans</td>
<td>Unum does administer an employer's self-funded California PML plan</td>
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<td>Hawaii PML</td>
<td>No state plan. All employers must provide PML benefits through a state-approved private plan from an authorized carrier or a self-funded plan.</td>
<td>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.</td>
<td>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.</td>
<td>7 days</td>
<td>26 weeks</td>
<td>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.</td>
<td>The employer is required to fund the additional cost of the private plan above the employee maximum contribution limit.</td>
<td>Unum does offer the Hawaii PML insurance plan</td>
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<td>New Jersey PML</td>
<td>State plan, state-approved private plan, or self-funded private plan</td>
<td>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</td>
<td>85% of average weekly wage</td>
<td>PML: Up to 26 weeks, but capped at one-third base year wages</td>
<td>PFL: None</td>
<td>PML: 0.47% of $138,200 taxable wages</td>
<td>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.</td>
<td>Unum does offer the New Jersey PML insurance plan but does not offer the New Jersey PFL insurance plan.</td>
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<td>New York PML</td>
<td>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); Through participation in a Workers' Compensation Board approved union, association or trust, or Being approved as a self-insured employer by the self-insurance unit of the Worker's Compensation Board</td>
<td>PML: Employee must have worked at least 4 weeks in New York for the same covered employer</td>
<td>PML: 50% of average weekly wage</td>
<td>PML: 7 days</td>
<td>PML: 26 weeks</td>
<td>PML: 0.5% of first $120 of weekly wages up to a maximum of $60.60 per week</td>
<td>Unum does offer the New York PML and PFL insurance plans. NY PFL is a rider to the NY PML (or DBL) policy.</td>
<td>Unum does not administer an employer’s self-funded New York PML or PFL plans.</td>
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For more information on coverage requirements, please visit: www.unum.com/employers/solutions/leave-absence-management/paid-leave-laws or each state’s website.
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<td>Rhode Island PML also called Temporary Disability Insurance (TDI)</td>
<td>State plan only. Rhode Island does not allow private plans</td>
<td>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</td>
<td>4.62% of total base period high quarter wages Minimum weekly benefit - $107 Maximum weekly benefit - $867 Maximum weekly benefit amount with 5 dependents - $1,197</td>
<td>Leave must last 7 or more consecutive days to be eligible for benefits</td>
<td>PML: 30 weeks PFL: 4 weeks Combined: 30 weeks</td>
<td>1.3% of the first $74,000 earned Covers both PML and PFL</td>
<td>None required</td>
<td>Rhode Island requires coverage from the state so Unum is unable to offer RI statutory plans</td>
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<td>Rhode Island also includes PFL coverage (also called Temporary Caregiver Insurance or TCI)</td>
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<td>Washington Paid Family &amp; Medical Leave (PFML)</td>
<td>State plan or private plan</td>
<td>Worked at least 820 hours of employment during the qualifying period. Voluntary plan eligibility requirements are employer choice.</td>
<td>Employees receive up to 90% of their average weekly wage on a sliding scale Maximum weekly benefit = $1,206</td>
<td>7 calendar days (excluding child bonding and qualifying exigency)</td>
<td>PML: 12 weeks PFL: 12 weeks (14 weeks for a pregnancy that results in incapacity) Combined: 16 weeks (18 weeks for a pregnancy that results in incapacity)</td>
<td>Total PFML cost is 0.4% of an employee's gross wages capped at annual Social Security Maximum ($142,800 in 2021). The employee maximum contribution is 63% of the total cost. Employers pay 37% of the total cost. Employers can pay some or all of the premium on their employees' behalf. Employers with fewer than 50 employees are not required to pay the employer portion of premium.</td>
<td>Employers pay 37% of the total cost. Employers can pay some or all of the premium on their employees' behalf. Employers with fewer than 50 employees are not required to pay the employer portion of premium.</td>
<td>Unum does not offer the Washington PFML insurance plan. Unum does administer an employer's self-funded Washington PFML plan.</td>
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<td><strong>District of Columbia</strong></td>
<td>State plan only. Private plans are not allowed.</td>
<td>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.</td>
<td>Employees receive up to 90% of their average weekly wage on a sliding scale. Maximum weekly benefit = $1,000</td>
<td>7 calendar days in 52 calendar-week period</td>
<td>PML: 2 weeks</td>
<td>The D.C. program is fully funded by employers</td>
<td>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</td>
<td>D.C. requires coverage from the district so Unum is unable to offer the D.C. PFML plan</td>
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<td><strong>Massachusetts</strong>&lt;br&gt;Paid Family and Medical Leave (PFML)</td>
<td>State plan or private plan</td>
<td>Employee must have earned at least $5,100 in the last four completed calendar quarters and at least 30 times the weekly unemployment benefit amount that person would be eligible to collect.</td>
<td>Employees receive up to 80% of their average weekly wage on a sliding scale. Maximum weekly benefit = $850</td>
<td>7 calendar days</td>
<td>PML: 20 weeks</td>
<td>The D.C. program is fully funded by employers</td>
<td>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</td>
<td>Unum does offer the Massachusetts PFML insurance plan.</td>
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<td><strong><a href="http://www.does.dc.gov/">www.does.dc.gov/</a></strong></td>
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### Connecticut Paid Family and Medical Leave (PFML)

- **Contributions begin**: 1/1/21
- **Benefits begin**: 1/1/22
- [ctpaidleave.org](http://ctpaidleave.org)

#### Type of coverage allowed
Employers may use the state or a private plan. Private plans must be approved by the state.

#### Eligibility
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.

#### Benefit percentage & maximum benefit
Employees receive up to 95% of their average weekly wage on a sliding scale.

- **Maximum weekly benefit**: 60x current state minimum wage

#### Waiting period (elim. period)
None (but could be added during rule making)

#### Maximum duration
12 weeks in a 12-month period

#### Maximum employee contribution
CT law caps employee contributions at 0.5% of gross wages up to the annual Social Security maximum. This cap applies to both PML and PFL.

#### Cost to employer
The state program is all employee paid so there is no cost to the employer.

### Oregon Paid Family and Medical Leave (PFML)

- **Contributions begin**: 1/1/22
- **Benefits to begin**: 1/1/23
- [https://www.oregon.gov/employ/PFMLI/Pages/default.aspx](https://www.oregon.gov/employ/PFMLI/Pages/default.aspx)

#### Type of coverage allowed
Employers may use the state or a private plan. Private plans must be approved by the state.

#### Eligibility
Employees who have contributed to the PFML Insurance Fund and have earned at least $1,000 in wages during the base period (first 4 of the last 5 completed calendar quarters) or alternate base (last 4 completed calendar quarters) year.

#### Benefit percentage & maximum benefit
Employees receive up to 100% of their average weekly wage on a sliding scale.

- **Maximum weekly benefit**: 120% of the state average weekly wage

#### Waiting period (elim. period)
None specified (but could be added during rule making)

#### Maximum duration
12 weeks of paid leave per benefit year (14 weeks if employee was disabled due to pregnancy)

- **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)

#### Maximum employee contribution
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. Employee max contribution will be 60% of the total rate. Rate applies to both PML and PFL.

#### Cost to employer
Employers will pay at least 40% of the final rate. Employers may pay employee contributions.

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<td>Colorado Paid Family and Medical Leave (PFML)</td>
<td>Employers may use the state or a private plan.</td>
<td>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</td>
<td>Employees receive up to 90% of their average weekly wage on a sliding scale</td>
<td>TBD</td>
<td>12 weeks</td>
<td>An additional four weeks of leave are allowed for pregnancy or childbirth complications</td>
<td>Contribution rate of .9% (that may increase to 1.2%) will be split evenly between employees and employers</td>
<td>TBD</td>
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Employees receive up to 90% of their average weekly wage on a sliding scale

Maximum weekly benefit = $1,100

Contribution rate of .9% (that may increase to 1.2%) will be split evenly between employees and employers

Employers can choose to pay a larger percentage of the cost up to 100%

The initiative exempts businesses with less than 10 employees from paying the premium.