



STATE OF THE STATES

PAID FAMILY AND MEDICAL LEAVE (PFML) OVERVIEW

Prepared by **FullscopeRMS**® Q1 2026

STATE OF THE STATES

State-Mandated Disability Insurance (DI) and Paid Family and Medical Leave (PFML) Overview

A significant number of U.S. states have enacted statutory DI or PFML programs. Many of these programs are already in place while others will be rolled out over the next few years.

In general, state-mandated short-term DI programs provide partial pay replacement to workers who are ill, injured, or otherwise, become disabled. Though similar, the rules on eligibility, the amount of wage-replacement benefits, and how the statutory DI plans operate varies from state to states.

Paid Family Leave (PFL) and its broader PFML counterpart continues to grow in popularity as more states propose, enact, and launch their own programs. PFL/PFML is intended to ease employees' financial burden when they require time off work to care for an ill family member or bond with a new child. These state PFL/PFML programs vary, often with different eligibility requirements, funding mechanisms, length of available leave, percentage of wage replacement, job protection, and more.

The current State of the States is complex and evolving. This publication is intended to keep you informed about these ever-changing paid leave and benefit requirements.





CALIFORNIA

State Disability Insurance (SDI) and Paid Family Leave (PFL)

Covered Employer: Employers of one or more employees with a quarterly payroll of \$100 or more. Employers of domestic employees with a quarterly payroll of \$750.

Employee Eligibility Requirements: Employee must have been paid \$300 in wages from which SDI taxes were withheld during the base period.

Reason for Leave:

SDI: Eligible employees who are unable to do their usual work for at least eight (8) consecutive days due to any non-work-related illness, injury, pregnancy, recovery from childbirth, or certain substance abuse recovery programs.

PFL: Eligible employees can take leave for:

- a family member’s qualifying military exigency;
- to care for a seriously ill child, spouse, parent, parent-in-law, grandparent, grandchild, sibling, or domestic partner;
- to bond with a new child entering an employee’s life by birth, adoption, or foster care placement.

Benefit Duration:

- SDI: Up to 52 weeks.
- PFL: 8 weeks in a 12-month period.

Waiting Period:

- SDI: 7 calendar days
- PFL: No waiting period

Benefit Amount: Lower wage earners who earn 70% or less than the state average weekly wage (“SAWW”), which is \$1,789 for 2026, will receive 90% of their wages. Higher wage earners who earn over 70% of the SAWW will receive the greater of 70% of wages or 63% of SAWW. Weekly benefits range from \$50 to \$1,765.00.

Funding Mechanism: The state-administered plan is funded by employee contributions taken as deductions from each employee’s paycheck. For 2026, the withholding rate is 1.3%, with no taxable wage limit.

Private Plan Option: An employer can opt-out of the state plan by providing a private plan that offers all the benefits of the state plan and exceeds the state plan benefit in at least one provision. To be approved for a voluntary plan, the employer needs written approval from the majority of eligible employees and must post a security deposit.

Job Protection: None. However, another leave that provides job protection, such as FMLA or CFRA, may run concurrently with CA SDI or CA PFL.



IMPORTANT DATES

- February 2, 2026: Q4 2025 premium payment deadline
- April 2026: Q1 premium payment deadline
- July 2026: Q2 premium payment deadline
- 2026: Q3 premium payment deadline
- 2027: Q4 2026 premium payment deadline

RESOURCES

- <https://edd.ca.gov/en/disability/>
- <https://edd.ca.gov/en/disability/paid-family-leave/>



COLORADO

PFML/Family and Medical Leave Insurance Program (FAMLI)

Covered Employer: All employers who employ one or more employees in the state of Colorado, or paid wages of \$1,500 or more during any calendar quarter in the preceding calendar year, with a few exceptions.

Employee Eligibility Requirements: Any employee is eligible if they have worked for a covered employer and earned at least \$2,500 in wages subject to premium during the person's base period or alternative base period. Self-employed people can elect coverage. An employee of a local government can also elect coverage where the local government has declined participation in the program.

Reasons for Leave:

- Bonding with the employee's newborn or newly placed child within a year of birth, adoption, or foster care placement;
- Caring for a family member with a serious health condition;
- Employee's own serious health condition;
- Qualifying military exigency;
- Safe leave; and
- Neonatal Intensive Care Unit (NICU) leave.

Benefit Duration: A combined maximum of 12 weeks of leave is available for:

- the employee's own serious health condition;
- to care for a family member with a serious health condition;
- bonding;
- a qualifying military exigency; and/or
- safe leave.
- An additional 4 weeks of leave is available due to serious health conditions related to pregnancy or childbirth complications.
- An additional 12 weeks of paid leave is available for an employee whose infant is receiving inpatient care in the NICU. The NICU leave can only be taken while the infant is receiving care in the NICU.

Waiting Period: None

Benefit Amount: Benefits are paid at 90% of the employee's average weekly wage up to 50% of the state's average weekly wage. Earnings greater than 50% of the state's average weekly wage will be paid

at 50%. The maximum benefit will be set to 90% of the state average weekly, which is \$1,381.45 effective 7/1/2025 for both existing and new claims. Effective 7/1/2025, the state's average weekly wage increased to \$1,534.94.

Funding Mechanism: The 2026 premium rate is 0.88% of each employee's wages, up to the Social Security annual taxable wage cap of \$184,500. Up to half is paid by the employee and the balance paid by the employer. Employers with fewer than ten (10) employees do not need to pay the employer portion of the premium.

Private Plan Option: Employers can apply for a private plan exemption if they have a plan that confers the same rights, protections and benefits provided to the employees under the state program and does not cost employees more than the premium charged through the state program. Employers with self-insured plans must post a bond with the state. If the employer's private plan is fully insured, the policy must be issued by an insurer approved by the State's Insurance Commissioner.

Job Protection: Yes, after 180 calendar days of employment with their current employer.

IMPORTANT DATES

2026 Tasks:

- Maintenance fees are due for Employers with Privat Plans for fiscal year 2024-2025. Notices were issued beginning November 1, 2025, and due date varies. Check the task notice in the CO FAMLI portal for your due date.
- Annual Attestations are due: Employers are also required to complete the annual attestation in the CO FAMLI portal to avoid a notice of withdraw for their private plan.
- Post and distribute the updated FAMLI Program Notice.
- January 1, 2026: An additional 12 weeks of leave is available for parents with an infant in the inpatient Neonatal Intensive Care Unit (NICU).
- January 31, 2026: Q4 2025 premium payment and wage reporting due.
- February 28, 2026: All employers with Colorado employees must update their Annual Total Employee Headcount for 2026 in the My FAMLI Employer portal, including employers with approved private plans. If no update is submitted by February 28, employers will pay the full 2026 premium rate (.88%) for all employees. Headcount is not carried over from year to year.
- April 30, 2026: Q1 premium payment due.
- July 31, 2026: Q2 premium payment due.
- September 1, 2026: new funding rate to be announced.
- October 31, 2026: Q3 premium payment due.
- January 31, 2027: Q4 2026 premium payment due.

RESOURCES

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



CONNECTICUT

Paid Family and Medical Leave (PFML)

Covered Employer: All employers who employ one or more employees in the State of Connecticut, with a few exceptions.

Employee Eligibility Requirements: Eligible employees must have earned at least \$2,325 from one or more employers during the highest-earning quarter of the base period and are either currently employed in CT or have been employed in the previous 12 weeks. Employees need not reside in CT to be eligible.

Reasons for Leave:

- Employee's own serious health condition, including pregnancy;
- Employee's organ or bone marrow donation;
- Care for a family member with a serious health condition;
- Bonding with a new child following birth, adoption, or foster placement;
- Care for a family member injured in military duty;
- Qualifying military exigencies; and
- Family violence or sexual assault situations.

Benefit Duration:

- Eligible employees will be entitled to up to twelve (12) weeks of paid family and/or medical leave in any twelve-month period.
- An additional two (2) weeks of paid leave is available if medical leave is needed for pregnancy-related disability for a combined maximum of 14 weeks.
- Family violence/sexual assault leave is limited to 12 days in a 12-month period and is included as part of the 12-week total of PFML benefits.

Waiting Period: None

Benefit Amount: Eligible employees can receive up to 95% of their average weekly earnings, up to a weekly maximum of 60 times the state minimum wage. Employees who earn more than 40 times the CT minimum wage will receive 60% of their wages that exceed that amount (subject to the cap). Effective January 1, 2026, the maximum weekly benefit is \$1,016.40 per week.

Funding Mechanism: The leave program will be funded by employees through payroll deductions of 0.5% of taxable wages, up to the Social Security maximum of \$184,500 for 2026), making the employee maximum contribution \$922.50. There is no employer contribution.

Private Plan Option: Employers can apply for a private plan exemption if they have a plan that confers the same rights, protections, and benefits as provided under the state program and does not cost employees more than the premium charged through the state program. Employers with self-insured plans must post a bond with the state. If the employer's private plan is fully insured, the policy must be approved by the CT Insurance Department. A majority of the employees working in CT for the employer must vote in favor of a private plan.

Job Protection: None. However, another leave that provides job protection, such as FMLA or CT FMLA, may run concurrently with CT PFML.



IMPORTANT DATES

- March 31, 2026: Deadline to submit Q1 contributions.
- June 30, 2026: Deadline to submit Q2 contributions.
- September 30, 2026: Deadline to submit Q3 contributions.
- December 31, 2027: Deadline to submit Q4 contributions.

RESOURCES

https://ctpaidleave.org/s/?language=en_US



DELAWARE

Paid Family and Medical Leave (PFML)

Covered Employer: Employers with 25 or more employees who worked in DE during the previous 12 months must provide all PFML coverage (i.e., parental, family caregiving, and medical leave). Employers with 10-24 employees who work in the state are subject only to the parental leave provisions. Small businesses who do not meet those thresholds may opt into the program. However, an employer cannot charge employees for additional lines of coverage the employer chooses to but is not required to provide.

Employee Eligibility Requirements: Employees who work at least 1,250 hours over the 12-month period prior to the start of leave and who report for work primarily at a worksite within DE are eligible.

Reasons for Leave:

- Parental leave: Bonding with the employee's newborn or newly placed child within a year of the birth, adoption, or foster care placement;
- Family caregiving leave: Caring for a family member with a serious health condition and leave for a qualifying military exigency;
- Medical leave: Employee's own serious health condition.

Benefit Duration: Benefits January 1, 2026 as follows:

- Parental leave: Up to 12 weeks of leave in an application year (i.e., the 12-month period as defined in the FMLA);
- Family caregiving and medical leave: Up to 6 weeks in any 24-month period (combined).

The total combined amount of leave for all allowable leave reasons is 12 weeks in an application year.

Waiting Period: None

Benefit Amount: Benefits are paid at 80% of the employee's average weekly wage during the 12 months preceding submission of the leave application. The minimum weekly benefit is \$100 and the maximum weekly benefit for 2026 and 2027 is \$900.

Funding Mechanism: An employer may deduct up to 50% of the required contributions from employee

wages up to the 2026 Social Security maximum of \$184,500. Employers with 25 or more employees must collect and contribute 0.8% of taxable wages for:

- Parental leave benefits: 0.32% of wages
- Family caregiving leave benefits: 0.08% of wages
- Medical leave benefits: 0.4% of wages.

Employers with 10 to 24 employees are only subject to parental leave premiums. If deductions are not timely made, the employer is solely responsible for the full premium.

Private Plan Option: Employers can apply for a private plan exemption that provides benefits at least equal to those required under the DE PFML law. Employers may choose to have a private plan for one or more of the three leave reasons (i.e., parental, family caregiving, and medical). Private plans may be self-insured or insured through a carrier. Private plans must start on January 1, April 1, July 1, or October 1.

Job Protection: Yes

IMPORTANT DATES

- January 1, 2026: Benefits begin.
- March 30, 2026: Deadline to submit any 2025 quarterly wage & hour submissions and contribution payments without penalties or interest.
- March 31, 2026: Q1 contributions are due.
- April 30, 2026: first private plan quarterly hours and wage report due for Q1. Contributions are also due.
- July 30, 2026: Q2 reports and contributions due.
- October 30, 2026: Q3 reports and contributions due.
- January 30, 2027: Q4 reports and contributions due.



RESOURCES

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



DISTRICT OF COLUMBIA

Paid Family Leave (PFL)

Covered Employer: All employers who employ one or more employees in Washington, D.C. that also pay unemployment insurance taxes for their employees.

Employee Eligibility Requirements: Employees are eligible if they work for a covered employer and spend more than 50% of their work time for that employer in D.C.; or whose employment for the covered employer is based in the District and who regularly spends a substantial amount of their work time for that covered employer in the District and not more than 50% of his or her work in another jurisdiction.

Reasons for Leave:

- Birth or placement of a child into the household;
- Care for a family member with a serious health condition;
- Employee’s own serious health condition; and
- Prenatal care.

Benefit Duration: Eligible employees are entitled to be paid for leave up to the following:

- Bonding/parental leave: 12 weeks;
- Family leave to care for a family member with a serious health condition: 12 weeks;
- Medical leave for employee’s own serious health condition: 12 weeks; and
- Prenatal leave: 2 weeks.

Combined leave benefits: An employee may not take more than 12 weeks total of PFL in a 52-week period, unless the individual takes both prenatal leave (up to 2 weeks) and parental bonding leave (up to 12 weeks) for a total of 14 weeks of combined leave.

Waiting Period: 7 calendar days

Benefit Amount: Weekly benefit amounts are determined on a sliding scale based on the employee’s income, up to 90% of weekly pay with a cap of \$1,190 per week effective 9/28/25.

Funding Mechanism: The program is funded entirely by employers. The contribution rate is 0.75% of worker wages. No employee contribution is allowed.

Private Plan Option: There is no private option for the program. The PFML program is administered by the Office of Paid Family Leave (OPFL) within the Department of Employment Services (DOES). Eligible employees apply for PFML benefits, receive their eligibility determinations, and benefit awards from OPFL.

NOTE: D.C. does not permit short-term disability policies to take an offset for DC PFL benefits.

Job Protection: None. However, another leave that provides job protection, such as FMLA or DC FMLA, may run concurrently with DC PFML.



IMPORTANT DATES

- January 31, 2026: Deadline for quarterly filing employers to submit Q4 (October 1 – December 31, 2025) contributions.
- February 1, 2026: Deadline to post the 2026 Notice to Employees.
- April 30, 2026: Deadline for quarterly filing employers to submit Q1 2026 contributions.

RESOURCES

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



HAWAII

Temporary Disability Insurance (TDI)

Covered Employer: Employers who have one or more employees and employers of domestic employees with a quarterly payroll of \$225 or more.

Employee Eligibility Requirements: An employee must have 14 weeks of covered employment during which time the employee was paid for 20 hours or more and earned at least \$400 in the first 52 weeks prior to the day of disability. The 14 weeks need not be consecutive nor with only one employer, but the employee must be currently employed.

Reason for Leave: Employees who are ill and/or injured (non-work related) and unable to work for at least eight (8) consecutive days.

Benefit Duration: The maximum benefit available is 26 weeks per benefit year.

Waiting Period: 7 calendar days.

Benefit Amount: Weekly benefits are 58% of the employee's average weekly wages, up to a maximum set annually by the state, which is \$871 per week for 2026.

Funding Mechanism: An employer may withhold TDI contributions of 50% of the premium cost but not more than 0.5% of an employee's weekly wage, subject to an annual wage cap, which cannot exceed \$7.50 per week during 2026.

Private Plan Option: Hawaii does not administer a state plan but requires that employers provide a minimum Temporary Disability Insurance (TDI) Plan, which may be insured, self-insured, or an approved collective bargaining agreement that provides sick leave & disability benefits.

Job Protection: None. However, another leave that provides job protection, such as FMLA or HI Family Leave Law (HFLL) may run concurrently.



IMPORTANT DATES

No important dates this quarter.

RESOURCES

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



MAINE

Paid Family and Medical Leave (PFML)

Covered Employer: All employers who employ at least one employee in Maine.

Employee Eligibility Requirements: Employees are eligible if they have earned at least six (6) times the state average weekly wage during the employee's base period. Employee must be employed on the date of application in advance of leave or employed as of date leave began if applying retroactively.

Reasons for Leave:

- Employee's own serious health condition;
- Care for a family member with a serious health condition;
- Bonding with a newly born or newly adopted/ placed child;
- Military caregiver leave;
- Safe leave (when employee or employee's family member has experienced violence, assault, sexual assault, stalking, or other abusive acts);
- Organ donation; and
- Qualifying military exigencies.

Benefit Duration: Beginning May 1, 2026, eligible employees may take up to 12 weeks of PFML in a benefit year.

Waiting Period:

- Medical leave: 7 calendar days
- Family leave: None

Benefit Amount: Benefit amounts vary depending on the employee's average weekly wage, up to 90% of an employee's average weekly wage. The maximum weekly benefit will be the state's average weekly wage (SAWW), which is \$1,198.84. The maximum weekly benefit is 100% of the SAWW.

Funding Mechanism: On January 1, 2025, employers with 15 or more employees began contributions to the ME PFML program at a rate of 1% of wages up to the Social Security taxable wage limit of \$184,500 for 2026, with contributions split evenly between employers and employees. Employers may pay the employees' share of contributions but are not required to do so. Employers with fewer than 15 employees contribute 0.5% of wages and may deduct the entire amount from employee's wages.

Private Plan Option: Maine will permit the use of a private employer plan that must be substantially equivalent to the benefits offered under the state's PFML program. A private plan may be fully insured or self-insured and must be approved by the Maine Department of Labor. Employers can be fined by the state if they allow their coverage to lapse under certain circumstances.

Job Protection: Yes, after 120 days of employment with the current employer.



IMPORTANT DATES

- January 1, 2026: Contribution rate remains at 1.0% of employee wages.
- January 31, 2026: Deadline for employers to submit Q4 2025 contributions and wage reports.
- April 30, 2026: Deadline for employers to submit Q1 2026 contributions and wage reports.
- May 1, 2026: Benefits begin.
- July 1, 2026: Announce annual increase to the state average weekly wage.

RESOURCES

- <https://www.mainelegislature.org/legis/statutes/26/title26sec843.html>
- <https://www.maine.gov/paidleave/>
- <https://pfml.maine.gov/contributions>



MARYLAND

Paid Family and Medical Leave (PFML)

Covered Employer: All employers who employ at least one employee in Maryland.

Employee Eligibility Requirements: Employees are eligible if they work at least 680 hours for any employer in Maryland over the four (4) most recently completed calendar quarters prior to the start of leave.

Reasons for Leave:

- Employee’s own serious health condition;
- Care for a family member with a serious health condition;
- Bonding with a newly born or newly adopted/ placed child or kinship care;
- Care for a covered service member with a serious health condition resulting from military service who is the employee’s next of kin; and
- Qualifying military exigencies arising out of the deployment of a service member who is a covered family member of the employee.

Benefit Duration: Beginning no later than January 3, 2028, eligible employees may take up to:

- 12 weeks of PFML in an Application Year; and
- May be entitled to an additional 12 weeks of PFML if the employee uses bonding leave and medical leave for the employee’s own serious health condition (clarity needed from the state).

Waiting Period: None

Benefit Amount: Benefit amounts vary depending on the employee’s average weekly wage, up to 90% of an employee’s average weekly wage. PFML leave benefits will be the first payor benefits and cannot be reduced or offset by STD benefits. Employers cannot require workers to use employer-provided paid leave before using PFML, unless the leave is specifically designed to cover a PFML qualifying event. If this is the case, the employer can require the employee to take this alternative PFML purpose leave concurrently with PFML leave.

Funding Mechanism: Contributions to the MD PFML program begin January 1, 2027, with contributions split evenly between employers and employees. Employers with fewer than 15 employees will not be required to pay an employer contribution.

Private Plan Option: Maryland will permit the use of a private employer plan consisting of employer- provided benefits, insurance, or a combination of both. The private plan must be offered to all eligible employees and meet or exceed the rights and benefits offered under the state’s PFML program. A private plan also must be approved by the Maryland Department of Labor.

Job Protection: Yes, with a few exceptions.



IMPORTANT DATES

- May 1, 2026: State to set the total rate of contribution.
- January 1, 2027: Contributions to the state PFML program begin at 0.9% of wages up to the Social Security Cap.
- October 1, 2027: Expected deadline for filing private plans.
- November 1, 2027: State to announce new contribution rate effective January 1, 2028.
- January 3, 2028: Benefits expected to begin no later than this date.

RESOURCES

https://mgaleg.maryland.gov/2022rs/chapters_noln/ch_48_sb0275e.pdf



MASSACHUSETTS

Paid Family and Medical Leave (PFML)

Covered Employer: All Massachusetts private sector employers with one or more employees in the state.

Employee Eligibility Requirements: Employees must meet a financial eligibility requirement, earning at least \$6,300 during the last four completed calendar quarters, and at least 30 times more than weekly PFML benefits.

Reason for Leave:

- Employees own serious medical condition;
- Care for a family member with a serious health condition;
- Bonding with a newly born or newly adopted/ placed child;
- Care for a covered service member; and
- Qualifying military exigency.

Benefit Duration:

- 20 weeks of paid medical leave for employee’s own serious health condition;
- 12 weeks of paid family, bonding, and military exigency leave; and
- 26 weeks of paid leave to care for a covered service member.

An employee may not take more than 26 weeks of combined leave in a benefit year. The “benefit year” is the 12 months preceding the Sunday immediately before leave begins.

Waiting Period: 7 calendar days (except there is no waiting period for bonding that is taken immediately after medical leave for childbirth).

Benefit Amount: Benefit amounts vary depending on the employee’s average weekly wage, up to 80% and subject to the maximum cap of \$1,230.39 for 2026.

Funding Mechanism: The program is funded by premiums paid by employees and employers. For 2026, the Massachusetts PFML contribution rate is 0.88% of an employee’s wages (employers may require employees pay up to 40% of the medical leave premium and 100% of the family leave premium) up to the Social Security taxable wage base of \$184,500. For employers with fewer than 25

employees the contribution rate is .46% of covered wages. Small employers are not required to pay the employer share of the medical leave contribution but are still responsible for collecting and remitting the contributions from the employee’s wages.

Private Plan Option: Employers can apply for a private plan exemption if they have a plan that confers at least the same rights, protections and benefits as provided under the state program and does not cost employees more than the premium charged through the state program. Employers with self-insured plans must post a surety bond with the state. Employers may also purchase private plan coverage through an approved insurance carrier.

Job Protection: Yes.



IMPORTANT DATES

- January 31, 2026: Deadline for employers to submit Q4 2025 contributions.
- January 31, 2026: Dept. of Family and Medical Leave mailing 2025 1099-G tax forms.
- April 30, 2026: Deadline for employers to submit Q1 2026 contributions.

RESOURCES

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



MINNESOTA

Paid Family and Medical Leave (PFML)

Covered Employer: All Minnesota employers with one or more employees in the state.

Employee Eligibility Requirements: Employees must meet a financial eligibility requirement, earning at least 5.3% of the state's average annual wage during the employee's base period (currently, at least \$3,500 per year).

Reason for Leave:

- Employees own serious medical condition;
- Care for a family member with a serious health condition;
- Bonding with a newly born or newly adopted/ placed child;
- Qualifying military exigency; and
- Safe leave (due to domestic abuse, sexual assault, or stalking of the employee or the employee's family member).

Benefit Duration: Beginning January 1, 2026, eligible employees may take up to 12 weeks of medical leave for their own serious health condition, and up to 12 weeks of family leave. However, the combined maximum for all leave types is 20 weeks in a benefit year.

Waiting Period: None

Benefit Amount: Your payment is based on how much you normally earn. Most people will receive between 55% and 90% of their regular wages while on leave, with a maximum weekly benefit set at the state average weekly wage, which is \$1,423 for 2026.

Funding Mechanism: When the program begins in 2026, the premium rate will be .88% up to the Old-Age, Survivors, and Disability Insurance (OASDI) limit, which is \$185,000 for 2026, with employers required to cover at least 50% of the premiums. Employers with less than 30 employees and an average employee wage of less than 150% of the statewide average weekly wage, will owe a reduced premium of .66% of wages (2/3 may be employee paid).

Private Plan Option: Employers can apply for a private plan exemption if they have a plan that confers at least the same rights, protections, and benefits as provided under the state program and does not cost employees more than the premium charged through the state program. The Minnesota Department of Employment and Economic Development must approve all private plans, which may be self-insured or fully insured through a carrier.

Job Protection: Yes, after 90 days of employment with their current employer.



IMPORTANT DATES

- January 1, 2026: Contributions to the state program begin AND benefits begin. This is also the deadline for employers to post the MN PFML workplace poster.
- April 30, 2026: First premiums and wage reports are due based on wages between January 1 and March 31, 2026.
- July 31, 2026: new premium rate will be set for 2027.
- July 31, 2026: premiums and wage report due for Q2.
- October 31, 2026: premium and wage report due for Q3.
- January 31, 2027: premium and wage report due for Q4.

RESOURCES

<https://www.revisor.mn.gov/laws/2023/0/Session+Law/Chapter/59/>



NEW HAMPSHIRE

Paid Family and Medical Leave (PFML)

Covered Employer: Mandatory for state employees (i.e., the State of New Hampshire as employer) but voluntary for private employers and all public non-state employers. A tax credit of 50% of premiums is provided to employers who opt-in to the program and purchase a NH PFML plan from MetLife.

Employee Eligibility Requirements: Employees must be designated as working for a NH employer and report wages to NH for unemployment purposes to be eligible for NH PFML coverage. If a private employer does not have a NH PFML plan, individual workers may purchase PFML benefits through a purchasing pool, which includes a 7-month waiting period before benefits may begin.

Reasons for Leave:

- Employee's own serious health condition (when disability coverage does not apply);
- Birth or placement of a child;
- Care for a family member with a serious health condition;
- Qualifying military exigency; or
- Care for a service member with a serious injury or illness.

Benefit Duration: Private employers may choose a plan that provides up to six (6) weeks per year, or twelve (12) weeks per year.

Waiting Period: 7 calendar days

Benefit Amount: Eligible employees receive 60% of their average weekly wage, with the wages capped at the amount of the Social Security taxable wage maximum, which is \$184,500 for 2026.

Funding Mechanism: NH PFML is provided through MetLife. Employers who opt-in to the state program may get a quote from MetLife and either may pay for the full premiums for their employees or use payroll deduction for contributory payments from employees. Procedures for employers to remit premiums to the state fund must be determined.

Private Plan Option: Private employers who opt-in to the state program may contract directly with MetLife and get a tax credit equal to 50% of the NH PFML insurance premium. Employers also may choose to provide other PFML insurance approved by the New Hampshire Department of Insurance or provide PFML benefits through an equivalent self-insured benefit plan.

Job Protection: None. However, another leave that provides job protection, such as FMLA, may run concurrently with NH PFML.



IMPORTANT DATES

- Employers may enroll for this voluntary coverage at any time.

RESOURCES

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



NEW JERSEY

Temporary Disability Insurance (TDI) and Family Leave Insurance (FLI)

Covered Employer: All private sector employers subject to the New Jersey Unemployment Compensation law.

Employee Eligibility Requirements: Employees must work 20 calendar weeks and earned a minimum of \$303 weekly (for 2025), or have earned a combined total of \$15,200 in the period consisting of the first four (4) of the last five (5) completed quarters preceding the first day of disability.

Reason for Leave:

- TDI: Eligible employees are entitled to paid leave when they are unable to work due to a non-work-related illness, injury, or other disability, including pregnancy.
- FLI: Eligible employees are entitled to family leave to care for a newly born or newly placed child and to care for a family member with a serious health condition. Family care leave can also be used to care for eligible family members who are victims of domestic and sexual violence.

Benefit Duration:

- TDI: 26 weeks or the period necessary for benefits to equal 1/3 of total wages in base year, whichever is the lesser.
- FLI: 12 consecutive weeks or 56 intermittent days during a 12-month period beginning with the first date of the claim.

Waiting Period:

- TDI: 7 calendar days (but those 7 days become payable if the claimant is eligible for benefits for (3) three or more consecutive weeks after the waiting period and the claimant has not been paid by the employer).
- FLI: None

Benefit Amount: TDI and FLI: Up to 85% of an employee’s average weekly wage. The maximum weekly benefit amount is \$1,199 for 2026.

Funding Mechanism: The TDI program is funded by premiums paid by both employees and employers while the FLI program is funded 100% by employee payroll deduction.

- TDI: For 2026, the employee contribution rate is .19%, up to a maximum of \$325.09. Employers contribute between \$44.80 and \$336.00 (depending on experience rating) on the first \$44,800 earned by each employee during the 2026 calendar year.
- FLI: The employee contribution rate is .23% for 2026 of the annual taxable wage base of \$171,100 for 2026, with a maximum contribution of \$393.53.

Private Plan Option: Employers can choose the state plan or an insured or self-insured plan, which must at least equal the provisions of the state plan.

Job Protection: None. However, another leave that provides job protection, such as FMLA or New Jersey Family Leave Act, may run concurrently with NJ TDI/FLI.



IMPORTANT DATES

- January 30, 2026: Deadline to submit contributions to the state for Q4 2025.
- April 30, 2026: Deadline to submit contributions to the state for Q1.
- July 30, 2026: Deadline to submit contributions to the state for Q2.
- October 30, 2026: Deadline to submit contributions to the state for Q3.
- January 30, 2027: Deadline to submit contributions to the state for Q4 2026.

RESOURCES

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



NEW YORK

Disability Benefits Law (DBL) and Paid Family Leave (PFL)

Covered Employer: All employers who employ one or more employees in New York for at least 30 days in any calendar year.

Employee Eligibility Requirements:

- DBL: Employees who work 4 consecutive weeks of covered employment are eligible for benefits.
- PFL: Employee must have been employed by a covered employer for 26 or more consecutive weeks (or 175 days of employment for part-time employees).

Reason for Leave:

- DBL: Employee who cannot work due to an illness that was not caused by their job or a disability from a non-occupational injury.
- PFL: Paid family leave to bond with a newly born or newly placed child, to care for family member with serious health condition, or for a qualifying exigency arising out of spouse, domestic partner, child or parent being on active duty (or having been notified of an impending call or order to active duty).

Benefit Duration:

- DBL: 26 weeks within 52-week period.
- PFL: 12 weeks.
- The maximum length for DBL & PFL benefits combined cannot exceed 26 weeks in a consecutive 52-week period.

Waiting Period:

- DBL: 7 calendar days
- PFL: None

Benefit Amount:

- DBL: 50% of an employee’s average weekly wage based on the previous 8 weeks of earnings. Eligible employees will receive at least \$20 per week and no more than \$170 per week.
- PFL: 67% of a worker’s average weekly wage not to exceed 67% of the state average weekly wage of \$1,833.63 for 2026. The maximum weekly benefit for 2026 is \$1,228.53.

Funding Mechanism: DBL and PFL are funded through employee wage deductions.

- DBL: Employee contribution is 0.5% of weekly taxable wage base of \$120.00, not to exceed \$0.60 per week.
- PFL: For 2026, the contribution rate for PFL is .432% of the employee’s gross annualized wages. The 2026 maximum annual contribution rate per employee for PFL is \$411.91.

Private Plan Option:

- DBL: An employer can either self-insure, insure the benefits through the NY State Insurance Fund (NYSIF), or insure the benefits through a private insurance carrier.
- PFL: An employer can purchase PFL coverage from a private insurer or through NYSIF. An employer can self-insure PFL if they are currently self-insured for DBL.

Job Protection:

- NY DBL: None. However, another leave that provides job protection, such as FMLA or certain state laws, may run concurrently with NY DBL.
- NY PFL: Yes



IMPORTANT DATES

- No important dates this quarter.

RESOURCES

<https://paidfamilyleave.ny.gov/>



OREGON

Paid Family and Medical Leave (PFML)

Covered Employer: All private sector employers with one or more employees in the state of Oregon.

Employee Eligibility Requirements: During the base year or alternative base year, must have earned at least \$1,000 in wages and paid into the Paid Family and Medical Leave Insurance Fund.

Reason for Leave:

- Employee’s own serious health condition;
- Care for a family member with a serious health condition;
- Bonding with a new child (birth, adoption, or foster placement); and
- Matters related to domestic violence, harassment, sexual assault, bias crimes, or stalking.
- Pre-placement leave for employees planning to adopt or foster a child.

Benefit Duration: Eligible employees in Oregon are entitled to 12 weeks of paid leave. Women with pregnancy related medical conditions may take 2 extra weeks for a total of 14 weeks of paid leave.

Waiting Period: None

Benefit Amount: Employees who earn 65% of the state average weekly wage or less will be paid 100% of their average weekly wage. Employees who make greater than 65% of the state average weekly wage will be paid 65% of the state average weekly wage plus 50% of the employee’s average weekly wage that exceeds 65% of the state average weekly wage. The maximum weekly benefit is capped at 120% of the state average weekly wage, which is \$1,363.80 effective 7/6/2025. Effective 7/6/2025, the maximum weekly benefit is \$1,636.56 for new claims.

Funding Mechanism: The cost of the program is shared by employers and eligible employees. For 2026, the contribution rate is 1% of the employee’s wages, up to the Social Security taxable wage limit of \$184,500.

Employers with 25 or more employees will contribute 40% of that premium and will collect 60% (of that 1%) through a payroll deduction from employee wages. Employers with fewer than 25 employees are not required to contribute.

Private Plan Option: Employers may apply to have an approved equivalent plan to replace the State Plan. The equivalent plan must be equivalent to the states’ Program and may be either fully insured or self-insured. Employers with approved plans are required to report financial and claim information to Paid Leave Oregon annually and if the private plan ends via termination or withdrawal.

Job Protection: Yes, after 90 days of employment with their current employer (with a few exceptions for small employers).



IMPORTANT DATES

- January 31, 2026: 2025 Q4 contributions are due.
- April 30, 2026: Q1 contributions are due.
- July 31, 2026: Q2 contributions are due.
- October 31, 2026: Q3 contributions are due.
- January 31, 2026: Q4 contributions are due.

RESOURCES

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



RHODE ISLAND

Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance (TCI)

Covered Employer: All private sector employers with one or more employees in the state of Rhode Island.

Employee Eligibility Requirements: Employee must have been paid wages in Rhode Island of at least \$16,800 in the base period and paid into the TDI/TCI fund. Alternately, employees qualify if they earned at least \$2,800 in a quarter of their base period, their total base period taxable wages were at least 150 % of their highest quarter of earnings, and their taxable wages during their base period are \$5,600 or more.

Reason for Leave:

- TDI: Eligible employees are entitled to TDI when they have been unable to work for at least 7 days due to a non-job-related illness or injury.
- TCI: Eligible employees are entitled to family leave to bond with newly born or newly placed child, or to care for family member with serious health condition.

Benefit Duration:

- TDI: 30 weeks in any benefit year.
- TCI: Up to seven (8) weeks in a benefit year.

Waiting Period: None

Benefit Amount: The average weekly benefit rate is 4.62% of wages paid during the highest quarter of the worker's base period. The minimum weekly benefit is \$148, and the maximum is \$1,103 per week. The benefit increases if the employee has dependents. The maximum dependents allowance is the greater of \$20 per dependent or 7% of the weekly benefit rate (up to five dependents).

Funding Mechanism: TDI and TCI benefits are funded through employee contributions. For 2026, the withholding rate is 1.1% of the employee's first \$100,000. The maximum annual employee contribution is \$1,100.00.

Private Plan Option: There is no private plan option in Rhode Island. The Rhode Island Department of Labor and Training administers TDI and TCI. Eligible employees will apply for benefits, receive their eligibility determinations, and benefit awards from the state of Rhode Island.

Job Protection:

- No for TDI. However, another leave that provides job protection, such as FMLA or RI Parental & Family Medical Leave Act, may run concurrently with RI TDI.
- Yes for TCI.



IMPORTANT DATES

- January 1, 2026: RI TCI increases to eight (8) weeks available in a benefit year.

RESOURCES

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



VERMONT

Family and Medical Leave Insurance (FMLI)

Covered Employer: Voluntary PFML program available for most employers in the state.

Employee Eligibility Requirements: No employee eligibility requirements have been published.

Reasons for Leave:

- Employee's own serious health condition;
- Birth, adoption, or placement from foster care of a child within one year of birth/placement;
- Care for a family member with a serious health condition;
- Qualifying military exigency; or
- Care for a service member with a serious injury or illness.

Benefit Duration: Up to six (6) weeks in a 12-month period.

Waiting Period:

- Medical leave: 7 calendar days
- Family leave: None

Benefit Amount: Up to 60% of the employee's average weekly wages, capped at the Social Security taxable wage maximum.

Funding Mechanism: VT PFML is provided through The Hartford. Employers who opt-in to the voluntary program may get a quote from The Hartford or their benefits brokers to select from a number of plan options. Premium payments will be made directly to The Hartford.

Private Plan Option: Private employers who opt-in to the voluntary program may contract directly with The Hartford. Because the VT FMLI program is voluntary for private employers, employers also may choose to provide alternative benefits on their own.

Job Protection: None. However, another leave that provides job protection, such as FMLA or VT Parental and Family Leave laws, may run concurrently with VT PFML.



IMPORTANT DATES

No important dates this quarter

RESOURCES

<https://governor.vermont.gov/vtfmli>



WASHINGTON

Paid Family and Medical Leave (PFML)

Covered Employer: All public and private employers with one or more employees in the state of Washington.

Employee Eligibility Requirements: Employees must have worked for at least 820 hours during the qualifying period for one or more employers in Washington.

Reason for Leave:

- Employee's own serious health condition;
- Bonding with newly born or placed child;
- Care for a family member with serious health condition;
- Qualifying exigency arising out of family member being on active duty (or having been notified of an impending call or order to active duty); or
- Bereavement for loss of a newborn or newly adopted/placed child.

Benefit Duration: Eligible employees are entitled to:

- Up to 12 weeks of paid leave to be used for:
 - Employee's own medical condition; or
 - for family care.
- An employee may take an additional 2 weeks of leave if needed because of incapacity due to pregnancy-related conditions, for up to a total of 14 weeks of medical leave.
- Child bereavement leave is up to 7 calendar days.

An employee cannot take more than 16 weeks of combined leave for their own serious health condition and family leave per year (18 weeks if leave is needed due to pregnancy-related incapacitation).

Waiting Period: Up to 7 calendar days (Benefits start the Sunday after the first day of leave.) The waiting period does NOT apply to leaves taken for bonding, medical leave taken during the postnatal period, military exigency, and child bereavement.

Benefit Amount: For workers paid 50% or less of the statewide average weekly wage (SAWW), the weekly benefit rate is 90% of the worker's AWW. For workers paid more than 50% of the SAWW, the weekly benefit rate is 90% of the employee's AWW up to 50% of the SAWW. The SAWW is \$1,830 effective 1/1/2026. For 2026, the maximum weekly benefit is \$1,647.

Funding Mechanism: For 2026, the contribution rate is 1.13%, up to the Social Security cap of \$184,500. The medical leave premium is 2/3 of that rate and the family leave premium is 1/3. The employee is responsible for all of the family leave premium. Therefore, employers pay up to 28.57% and employees pay 71.43% of the total premium.

Private Plan Option: Employers are able to apply for a private plan exemption for either paid family leave, paid medical leave, or both if their plan provides benefits that are greater than or equal to the benefits provided by the state PFML program. The state must approve all voluntary plans. A plan's effective date will be the first day of the quarter following state approval.

Job Protection: Yes, beginning 1/1/2026 for employer's with at least 25 employees, job protection is required for any employee who has worked for the employer for at least 180 calendar days as of the start of leave.

The new job protection standard will go into effect on 1/1/2027 for employers with at least 15 employees, and for employers with 8 or more employees, the job protection obligation begins 1/1/2028.



IMPORTANT DATES

- January 1, 2026: Standard for job protected leave changes for employers with at least 25 employees.
- January 31, 2026: 2025 Q4 report and payment due.
- April 30, 2026: Q1 quarterly report and premiums due.
- July 31, 2026: Q2 quarterly report and premiums due.
- October 31, 2026: Q3 quarterly report and premiums due.
- January 31, 2027: Q4 quarterly report and premiums due.

RESOURCES

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



This material is not legal advice and is provided for informational purposes only. Employers should consult their own attorney for advice concerning their obligations under state-mandated disability and paid family and medical leave laws.