

Paid Family and Medical Leave





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Summary of State-Paid Family and Medical Leave Programs

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 for family-related reasons, including but not limited to, bonding with a new child, caring for a sick family member, and addressing issues that arise due to a family member’s military service. Some states have passed laws that allow for voluntary participation in paid family and medical leave programs.

Unum provides Short Term Disability coverage or “STD” that is often 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 the Unum PML and PFL offer in each state can be viewed in the table on the following page.

At a Glance

State	Private plan allowed?	Coverage reasons	Unum offer*
CA	Yes	PML/PFL	Self-funded plan
CO	Yes	PML/PFL	Fully insured private plan and self-funded plan
CT	Yes	PML/PFL	Self-funded plan
DE	Yes	PML/PFL	Fully insured private plan and self-funded plan
D.C.	No	PML/PFL	N/A
HI	Yes	PML	Fully insured PML plan
MD	Yes	PML/PFL	Fully insured private plan and self-funded plan
MA	Yes	PML/PFL	Fully insured private plan and self-funded plan
ME	Yes	PML/PFL	Fully insured private plan and self-funded plan
MN	Yes	PML/PFL	Fully insured private plan and self-funded plan
NH**	Yes	PML/PFL	Leave service administration that can provide similar coverage to the state voluntary plan
NJ	Yes	PML/PFL	PML plan only: fully insured private plan and self-funded plan
NY	Yes	PML/PFL	Fully insured private plan
OR	Yes	PML/PFL	Fully insured private plan and self-funded plan
RI	No	PML/PFL	N/A
VT**	Yes	PML/PFL	Leave service administration that can provide similar coverage to the state voluntary plan
WA	Yes	PML/PFL	Self-funded plan

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. This information is based on current laws and regulations that are subject to change.

*Subject to a minimum number of eligible lives and packaging requirement. Please consult with your Unum representative for more information. For more information on coverage requirements, please visit: <https://www.unum.com/employers/solutions/leave-absence-management/paid-leave-laws> or each state's website.

**Voluntary plan

California

Program	PML: State Disability Insurance (SDI) PFL: Paid Family Leave (PFL)
Type of coverage allowed	- State plan or state-approved private plan - Private plans must be approved by majority of employees and must be more generous than the state plan
Eligibility	To be eligible for PFML benefits, employees must have contributed to the Paid Medical Leave (PML) program and earned at least \$300 in gross wages during the base period during which PML deductions were taken.
Leave reasons	Care of a family member, bonding, medical, qualifying exigency and caring for a service member
Job protection	Does not provide job protection
Benefit percentage and maximum benefit	- For employees who earn up to 70% of the state's average quarterly wage (SAQW), 90% of the employee's quarterly base wages increases to 90% in 2025) - For those who make more than 70% of the SAQW, 70% of the employee's quarterly base wages (increases to 70% in 2025) - Maximum weekly benefit = \$1,681
Waiting period (elim. period)	PML: 7 days PFL: None
Maximum duration	PML: 52 weeks PFL: 8 weeks in a 12-month period
Taxable wage base	Effective 1/1/24, the taxable wage base limit was removed
Maximum employee contribution	PML/PFL 1.2% of taxable wage base
Cost to employer	Employer may elect to pay all or part of employee contribution. The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	Administration of an employer's self-funded plan PML and PFL (referred to by the state as Voluntary Plan)
Benefits reporting requirements	Employers of self-insured voluntary plans are responsible for submitting benefits reports annually by February 15th
Private plan state exemption link	CA Private Voluntary Plan Information
Additional resources	www.edd.ca.gov California Paid Leave Laws Unum Paid Leave Solutions

Colorado

Program	PFML: Colorado Paid Family and Medical Leave Insurance (FAMLI)
Type of coverage allowed	State plan or state-approved private plan
Eligibility	Employees who have earned \$2,500 in wages that were subject to the Paid Family and Medical Leave (PFML) premiums during the first four of the last five completed quarters.
Leave reasons	Caring for a family member, bonding, medical, qualifying exigency, and safe leave
Job protection	Requires continuation of health insurance benefits. Employees cannot be subject to any adverse employment action for leave taken under CO FAMLI, including application of attendance policies. In addition, employees entitlement to reinstatement to previous or equivalent position if employed at least 180 days before taking leave.
Benefit percentage and maximum benefit	- Up to 90% of average weekly wage on a sliding scale - Maximum weekly benefit = \$1,324.21 (effective 7/1/25 increasing to \$1,381.45)
Waiting period (elim. period)	None
Maximum duration	12 weeks of paid leave total in a 12-month period - Additional 4 weeks for pregnancy or childbirth complications
Taxable wage base	\$176,100
Maximum employee contribution	PML/PFL (combined contribution): 0.45% of taxable wage base
Cost to employer	- PML/PFL (combined contribution): 0.45% of taxable wage base - Employers may elect to pay all or part of the employee contribution. Employers with fewer than 10 employees nationwide are exempt from paying the employer portion of the premium. The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	- A fully insured plan to replace the state program - Administration of an employer's self-funded plan
Benefits reporting requirements	Insurance companies are responsible for submitting benefits reporting for fully insured private plans and employers are responsible for submitting benefits reporting for self-insured plans quarterly by January 31st, April 30th, July 31st, and October 31st.
Private plan state exemption link	CO Private Voluntary Plan Information
Additional resources	https://famli.colorado.gov Colorado Paid Leave Laws Unum Paid Leave Solutions

Connecticut

Program	PFML: Connecticut Paid Leave
Type of coverage allowed	• State plan or state-approved private plan • Private plans must be approved by a majority of employees.
Eligibility	• Employees who have earned at least \$2,325 during the highest earning quarter within the base period and are presently employed by an employer or employed by an employer in the previous 12 weeks • The base period is the first four of five most recently completed quarters
Leave reasons	Caring for a family member, bonding, medical, qualifying exigency, caring for a service member, bone marrow/organ donation, and safe leave
Job protection	Does not provide job protection
Benefit percentage and maximum benefit	• Employees receive up to 95% of their average weekly wage on a sliding scale • Maximum weekly benefit = 60X current state minimum wage (\$981.00)
Waiting period (elim. period)	None
Maximum duration	• 12 weeks in a 12-month period and an additional 2 weeks if incapacitated by pregnancy • Safe leave maximum is 12 days
Taxable wage base	\$176,100
Maximum employee contribution	PML/PFL: 0.5% of taxable wage base
Cost to employer	None The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	Administration of an employer's self-funded plan
Benefits reporting requirements	Employers of self-insured voluntary plans are responsible for submitting benefits reports annually by May 15th
Private plan state exemption link	CT Private Voluntary Plan Information
Additional resources	www.ctpaidleave.org Connecticut Paid Leave Laws Unum Paid Leave Solutions

*The enacted law may be revised and specific program details may be subject to change.

Delaware

Program	PFML: Delaware Paid Leave - January 1, 2025: Contributions began - January 1, 2026: Benefits begin
Type of coverage allowed	State plan or state-approved private plan
Eligibility	An employee who has been employed for at least 12 months and at least 1,250 hours of service with the employer during the previous 12-month period
Leave reasons	Caring for a family member, bonding, medical and qualifying exigency
Job protection	Requires continuation of health insurance benefits, and reinstatement to previous or equivalent position
Benefit percentage and maximum benefit	- Up to 80% of average weekly wage on a sliding scale - Maximum weekly benefit for 2026 and 2027 = \$900
Waiting period (elim. period)	None
Maximum duration	12 weeks of parental leave in 12-month period defined by FMLA 6 weeks of medical and family caregiver leave in a 24-month duration - Maximum duration is 12 weeks in 12-month period defined by FMLA
Taxable wage base	\$176,100
Maximum employee contribution	- Medical Leave: 0.2% of taxable wage - Family Caregiving Leave: 0.04% of taxable wage - Parental Leave: 0.16% of taxable wage Employer may elect to pay all or part of the employee contribution.
Cost to employer	50% of total contribution rates of 0.4% for medical, 0.08 percent for family caregiving, and 0.32% for parental leave The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	- A fully insured plan to replace the state program. - Administration of an employer's self-funded plan.
Benefits reporting requirements	Insurance carriers are responsible for submitting benefits reporting for fully insured private plans and employers are responsible for submitting benefits reporting for self-insured private plans annually by January 30th.
Private plan state exemption link	DE PFML Private Plan Exemption Information
Additional resources	Delaware Paid Leave Laws Unum Paid Leave Solutions https://labor.delaware.gov/delaware-paid-leave-is-coming/

District of Columbia

Program	PFML: Universal Paid Leave (UPL)
Type of coverage allowed	State plan only
Eligibility	Employees who have spent 50% of the time working in D.C. in the year 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
Leave reasons	Caring for a family member, bonding, and medical
Job protection	Does not provide job protection
Benefit percentage and maximum benefit	- Up to 90% of average weekly wage on a sliding scale - Maximum weekly benefit = \$1,153
Waiting period (elim. period)	None
Maximum duration	- PFML: 12 weeks in a 52-week period - Additional 2 weeks of qualifying prenatal leave in a 52-week period
Taxable wage base	N/A
Maximum employee contribution	None
Cost to employer	Effective 07/01/2024, a covered employer shall contribute an amount equal to 0.75% of wages of each of its covered employees.
Unum offer	N/A
Benefits reporting requirements	N/A
Private plan state exemption link	N/A
Additional resources	www.does.dc.gov D.C. Paid Leave Laws Unum Paid Leave Solutions

Hawaii

Program	PML: Temporary Disability Insurance (TDI)
Type of coverage allowed	State-approved private plan from an authorized carrier or a self-funded plan
Eligibility	The employee must be in current employment to be eligible for at least 14 weeks of Hawaii employment in which they were paid for 20+ hours and earned no less than \$400 in the year prior to the first day of disability.
Leave reasons	Medical
Job protection	Does not provide job protection
Benefit percentage and maximum benefit	• 58% of average weekly earnings • If average weekly wage is less than \$26, PML benefit is the average weekly wage but not more than \$14. • Maximum weekly benefit = \$837
Waiting period (elim. period)	PML: 7 days
Maximum duration	26 weeks in a one-year period
Taxable wage base	\$1,441.72 (Maximum Weekly Wage Base)
Maximum employee contribution	The maximum employee contribution is the lesser of: • 1/2 the cost of the coverage • .5% of taxable wages • \$7.21
Cost to employer	Employers fund the additional cost of the private plan above the employee maximum contribution limit. The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	A fully insured PML insurance plan
Benefits reporting requirements	Insurance carriers are responsible for submitting benefits reporting for fully insured private plans on an annual basis.
Private plan state exemption link	HI TDI Private Plan Exemption Information
Additional resources	www.labor.hawaii.gov/dcd Hawaii Paid Leave Laws Unum Paid Leave Solutions

Maine

Program	PFML: Maine Paid Family and Medical Leave - January 1, 2025: Contributions begin - May 1, 2026: Benefits begin
Type of coverage allowed	State plan or state-approved private plan
Eligibility	Employees who have earned at least six times the state average weekly wage in wages subject to premiums during the first 4 calendar quarters immediately preceding the first day of an individual's benefit year, or self-employed individuals who elect coverage under the plan.
Leave reasons	Caring for a family member, bonding, medical, qualifying exigency, caring for a service member and safe leave
Job protection	Yes (if an employee has been employed for 120 days with employer)
Benefit percentage and maximum benefit	- Up to 90% of average weekly wage on a sliding scale - Maximum weekly benefit = \$1,198.84 (100% of the state average weekly wage)
Waiting period (elim. period)	PML: 7 days PFL: none
Maximum duration	12 weeks of paid leave total in a 12-month period
Taxable wage base	Based on Social Security taxable wage base — TBD for 2025 contribution begin date
Maximum employee contribution	.50% of taxable wage base
Cost to employer	.50% of taxable wage base - Employer may elect to pay all or part of employee contribution. - Employers with fewer than 15 employees are not required to pay the employer portion of the premiums.
Unum offer	- A fully insured plan to replace the state program. - Administration of an employer's self-funded plan.
Benefits reporting requirements	TBD
Private plan state exemption link	ME PFML Private Plan Exemption Information
Additional resources	https://www.maine.gov/labor/pfml/ Maine Paid Leave Laws Unum Paid Leave Solutions

Maryland*

Program	PFML: Maryland Paid Family and Medical Leave - January 1, 2027**: Contributions begin - January 3, 2028**: Benefits begin
Type of coverage allowed	State plan or state-approved private plan
Eligibility	Employee must have worked a minimum of 680 hours in the 12-month period immediately prior to the date leave begins. Self-employed individuals may elect to participate in the program.
Leave reasons	Caring for a family member, bonding, medical, and qualifying exigency.
Job protection	Requires continuation of health insurance benefits, and with limited exceptions, reinstatement to equivalent position
Benefit percentage and maximum benefit	- Up to 90% of average weekly wage on a sliding scale - Maximum weekly benefit = \$1,000
Waiting period (elim. period)	None
Maximum duration	12 weeks of paid leave total per defined 12-month period - In limited circumstances, may be eligible for an additional 12 weeks if employee's own serious health condition and bonding event occur in the same 12-month period
Taxable wage base	TBD based on 2027 Taxable Wage Base
Maximum employee contribution	0.45% of taxable wage base
Cost to employer	0.45% of taxable wage base The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit. Employers with 14 or less employees are exempt from the employer contribution.
Unum offer	- A fully insured plan to replace the state program. - Administration of an employer's self-funded plan.
Benefits reporting requirements	TBD
Private plan state exemption link	MD PFML Private Plan Exemption Information
Additional resources	https://paidleave.maryland.gov/employers/Pages/home.aspx Maryland Paid Leave Laws Unum Paid Leave Solutions

*The enacted law may be revised and specific program details may be subject to change

**Updated dates based on proposed delay to program.

Massachusetts

Program	PFML: Massachusetts Paid Family and Medical Leave
Type of coverage allowed	State plan or state-approved private plan
Eligibility	Employee must have earned at least \$6,300 in the last four completed calendar quarters and at least 30 times the weekly unemployment benefit amount.
Leave reasons	Caring for a family member, bonding, medical, qualifying exigency and caring for a service member
Job protection	Requires continuation of health insurance benefits, and reinstatement to previous or equivalent position
Benefit percentage and maximum benefit	- Up to 80% of average weekly wage on a sliding scale - Maximum weekly benefit = \$1,170.64 (increasing to \$1,230.39 effective 1/1/2026)
Waiting period (elim. period)	- PML: 7 days - PFL: 7 days
Maximum duration	- PML: 20 weeks in a 52-week period - PFL: 12 weeks in a 52-week period - Military caregiver: 26 weeks in a 52-week period - Combined: 26 weeks in a 52-week period
Taxable wage base	\$176,100 and remove the rest
Maximum employee contribution	- PML: 0.28% of taxable wage base - PFL: 0.18%
Cost to employer	- PML: 0.42% of taxable wages - PFL: N/A - Employer may elect to pay all or part of employee contribution for PML and PFL. The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit. Employers with fewer than 25 covered individuals are not required to pay the employer portion of the premium.
Unum offer	- A fully insured plan to replace the state program - Administration of an employer's self-funded plan
Benefits reporting requirements	Insurance carriers are responsible for submitting benefits reporting for fully insured private plans and employers are responsible for submitting benefits reporting for self-insured private plans annually by August 31st.
Private plan state exemption link	MA PFML Private Plan Exemption Information
Additional resources	Paid Family and Medical Leave (PFML) overview and benefits Mass.gov Massachusetts Paid Leave Laws Unum Paid Leave Solutions

Minnesota

Program	PFML: Minnesota Paid Family and Medical Leave - January 1, 2026: Contribution Start Date - January 1, 2026: Benefits Begin
Type of coverage allowed	State plan or state-approved private plan
Eligibility	Employee must have earned at least 5.3% of the state average weekly wage in the individual's base period or self-employed individuals who elect coverage under the plan. Some seasonal workers are excluded.
Leave reasons	Caring for a family member, bonding, medical, safe leave, qualifying exigency
Job protection	Requires continuation of benefits, right to reinstatement after 90 days tenure
Benefit percentage and maximum benefit	- Up to 90% of average weekly wage on a sliding scale - Maximum weekly benefit = 100% of the state average weekly wage
Waiting period (elim. period)	N/A
Maximum duration	- PML: 12 weeks medical leave - PFL: 12 weeks family leave - Combined: 20 weeks combined max
Taxable wage base	Based on the Social Security Wage Base — TBD for 01/01/2026 contribution begin date
Maximum employee contribution	An employer may not deduct more than a max of 50% (0.44%) of this premium from their employees through wage deduction.
Cost to employer	- PML/PFL (combined contribution): 0.88% - PML: 0.44% - PFL: 0.44% - Future Cap: 1.2%, 1.1% effective 1/1/2026
Unum offer	- A fully insured plan to replace the state program. - Administration of an employer's self-funded plan.
Benefits reporting requirements	TBD
Private plan state exemption link	MN PFML Private Plan Exemption Information
Additional resources	https://mn.gov/deed/programs-services/paid-family/employers/ Minnesota Paid Leave Laws Unum Paid Leave Solutions

New Hampshire

Program	PFML: Granite State Paid Family Leave Plan
Type of coverage allowed	- Private employers and non-state public employers may choose to provide this coverage through a state-approved carrier. Participation in coverage is not mandatory. - Employees working for an employer that does not provide coverage may purchase coverage through the state-approved carrier.
Eligibility	Mandated coverage for New Hampshire State Government employees
Leave reasons	- Caring for a family member, bonding, qualifying exigency and caring for a service member - Individual Voluntary Coverage Leave reasons include the leave noted above but also includes medical leave if their employer does not offer short term disability insurance.
Job protection	Does not provide job protection.
Benefit percentage and maximum benefit	60% of an employee's average weekly wage capped at the Social Security Wage base
Waiting period (elim. period)	- Benefit waiting period: 7 days - For individuals who opt in: 7-month eligibility waiting period
Maximum duration	- Group Insurance: 6 or 12 weeks per year - Individual: 6 weeks per year
Taxable wage base	N/A
Maximum employee contribution	- No cost for state employees - No more than \$5/week for individuals who opt into the private plan
Cost to employer	- Employer pays premiums for group coverage purchased - Employer may elect to pay all or part of employee contribution. The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	Leave service administration that can provide similar coverage to the state voluntary plan
Benefits reporting requirements	N/A
Private plan state exemption link	N/A
Additional resources	https://www.paidfamilymedicalleave.nh.gov New Hampshire Paid Leave Laws Unum Paid Leave Solutions

New Jersey

Program	PML: Temporary Disability Insurance (TDI) PFL: Family Leave Insurance (FLI)
Type of coverage allowed	State plan, state-approved private plan, or self-funded private plan
Eligibility	Worked 20 weeks earning at least \$303 (increasing to \$310 effective 1/1/2026) weekly or have earned a combined total of \$15,200 (increasing to \$15,500 effective 1/1/2026) in the base year
Leave reasons	Caring for a family member, bonding, medical, and safe leave
Job protection	Does not provide job protection
Benefit percentage and maximum benefit	85% of average weekly wage - Maximum weekly benefit = \$1,081 (increasing to \$1,199 effective 1/1/2026) - Capped at one-third base-year wages
Waiting period (elim. period)	- PML: 7 days; retroactive to first day after 22 consecutive days of disability - PFL: None
Maximum duration	- PML: Up to 26 weeks, or until employee receives one-third base year wages - PFL: 12 weeks, or until employee receives one-third base year wages
Taxable wage base	\$165,400 (increasing to \$171,100 effective 1/1/2026)
Maximum employee contribution	- PML: 0.23% of taxable wage base - PFL: 0.33% of taxable wage base
Cost to employer	- PML: Rate varies from 0.1% to 0.75% of \$43,300 (increasing to \$44,800 effective 1/1/2026) - PFL: 0.00% The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	- A fully insured PML insurance plan - Administration of an employer's self-funded PML plan
Benefits reporting requirements	Insurance companies are responsible for submitting benefits reporting for fully insured private plans and employers are responsible for submitting benefits reporting for self-insured private plans on a semi-annual basis February 1st and July 1st.
Private plan state exemption link	NJ TDB Private Plan Exemption Information
Additional resources	Division of Temporary Disability and Family Leave Insurance (nj.gov) New Jersey Paid Leave Laws Unum Paid Leave Solutions

New York

Program	PML: Disability Benefits Law (DBL) PFL: Paid Family Leave (PFL)
Type of coverage allowed	State-approved private plan
Eligibility	• PML: Worked at least 4 weeks in NY for the same covered employer • PFL: Full time employees will be eligible for coverage after 26 consecutive weeks of employment with the same covered employer. Part time employees are eligible after working 175 days for the same covered employer.
Leave reasons	• PML: Medical Disability • PFL: Caring for a family member, bonding and qualifying exigency
Job protection	Only NY PFL is job protected
Benefit percentage and maximum benefit	• PML: 50% of average weekly wage. Maximum weekly benefit = \$170 • PFL: 67% of average weekly wage. Maximum weekly benefit = 67% of state average weekly wage • Maximum weekly benefit = \$1,177.32; increasing to \$1,228.53 effective 1/1/2026
Waiting period (elim. period)	• PML: 7 days • PFL: None
Maximum duration	• PML: 26 weeks in a 52-week period • PFL: 12 weeks in a 52-week period • Combined: 26 weeks in a 52-week period
Taxable wage base	\$91,373.88; increasing to \$95,348.71 effective 1/1/2026
Maximum employee contribution	• PML: 0.5% of wages up to a max of \$.60/week • PFL: 0.388% of taxable wage base; increasing to 0.432% effective 1/1/2026
Cost to employer	• PML: Employers fund the additional cost of the private plan above the employee contribution limit. • PFL: No employer contribution required. Funded 100% by employees. • Employer may elect to pay all or part of employee contribution The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	• A fully insured plan to replace the state program • PFL is a rider to the NY PML policy.
Benefits reporting requirements	NY DBL - Insurance companies are responsible for submitting benefits reporting for fully insured private plans and employers are responsible for submitting benefits reporting for self-insured private plans by January 31st on an annual basis. NY PFL - Insurance companies are responsible for submitting benefits reporting for fully insured private plans and employers are responsible for submitting benefits reporting for self-insured private plans by March 30 annually, as well as quarterly reports due April 30th, July 31st, October 31st, and January 31st.
Private plan state exemption link	NY Private Plan Exemption Information
Additional resources	www.paidfamilyleave.ny.gov New York Paid Leave Laws Unum Paid Leave Solutions

Oregon

Program	PFML: Paid Leave Oregon (PLO)
Type of coverage allowed	State plan or state-approved private plan
Eligibility	Employees who have contributed to the PFML Insurance Fund earning at least \$1,000 in wages during the base or alternate base year • Base year: first 4 of the last 5 completed calendar quarters • Alternate base: last 4 completed calendar quarters
Leave reasons	Caring for a family member, bonding, medical and safe leave
Job protection	If employed more than 90 days, employer must continue health insurance benefits and employee must be reinstated to their previous position.
Benefit percentage and maximum benefit	• Up to 100% of average weekly wage on a sliding scale • Maximum weekly benefit = \$1,568.60 (effective 7/6/25 increasing to \$1,636.56)
Minimum benefit	\$65.36
Waiting period (elim. period)	None
Maximum duration	• 12 weeks of paid leave total in a 52-week period • 2 additional weeks for pregnancy-related limitations
Taxable wage base	\$176,100
Maximum employee contribution	PML/PFL (combined contribution): 0.6% of taxable wage base
Cost to employer	• PML/PFL (combined contribution): 0.4% of taxable wage base • Employers with fewer than 25 employees nationwide are not required to pay the employer portion of the premiums. The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	• A fully insured plan to replace the state program • Administration of an employer's self-funded plan
Benefits reporting requirements	Insurance companies are responsible for submitting benefits reporting annually by January 31st for fully insured private plans. Employers are responsible for submitting benefits reporting annually by March 1st each year for self-insured private plans.
Private plan state exemption link	OR PFML Private Plan Exemption Information
Additional resources	www.oregon.gov/employ/PFMLI/Pages/default.aspx Oregon Paid Leave Laws Unum Paid Leave Solutions

Rhode Island

Program	PML: Temporary Disability Insurance (TDI) PFL: Temporary Caregiver Insurance (TCI)
Type of coverage allowed	State plan only
Eligibility	Employee must have been paid wages in Rhode Island and have paid into the Temporary Disability Insurance (TDI)/TCI fund. • Earned \$18,000 in the base period or \$3,000 in one quarter • Total taxable wages must be at least 1.5 times the highest quarter of earnings, and base-period taxable wages equal to at least \$6,000
Leave reasons	Caring for a family member, bonding, and medical
Job protection	For PFL only: Requires continuation of health insurance benefits, and reinstatement to previous or equivalent position
Benefit percentage and maximum benefit	• 4.62% of total base period high quarter wages • Minimum weekly benefit = \$139 • Maximum weekly benefit = \$1,103 • Maximum weekly benefit amount with 5 dependents = \$1,489
Waiting period (elim. period)	Leave must last 7 or more consecutive days to be eligible for benefits
Maximum duration	• PML: 30 weeks • PFL: 7 weeks and effective 01/01/2026 increases to 8 weeks) • Combined: 30 weeks • Effective 1/1/26, 5 business days of recovery from a bone marrow transplant and 30 business days recovery from a living organ donor transplant.
Taxable wage base	• \$89,200 • Effective 1/1/26, taxable wage base shall be equal to the greater of \$100,000 or the annual earnings needed to qualify for the maximum weekly benefit amount and the maximum duration.
Maximum employee contribution	PML/PFL (combined contribution): 1.3% of taxable wage base
Cost to employer	None The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	N/A
Benefits reporting requirements	N/A
Private plan state exemption link	N/A
Additional resources	https://dlt.ri.gov/tdi Rhode Island Paid Leave Laws Unum Paid Leave Solutions

Vermont

Program	PFML: Vermont Voluntary Paid Family and Medical Leave Insurance (FMLI) - July 1, 2024: Program expands to include other private and non-state public employers with two or more employees on a voluntary basis. - July 1, 2025: Program expands to small employers with one employee and eligible individual employees, including self-employed individuals.
Type of coverage allowed	- Any public or private employer who resides and/or is registered in Vermont with two or more employees - Self-employed Vermont individuals (whose business resides and is registered in Vermont) and voluntarily elect to opt in for coverage - Eligible employees who work for Eligible Employers that do not elect FMLI coverage or who elect to purchase FMLI on their own
Eligibility	Vermont's PFML program provides for voluntary coverage and is not a state-mandated plan. An employee's eligibility is based on contract situs and is not employment based.
Leave reasons	Caring for a family member, bonding, medical, qualifying exigency and caring for a service member
Job protection	Does not provide job protection
Benefit percentage and maximum benefit	\$2,031.92 (60% of an employee's average weekly wage capped at the taxable wage base)
Waiting period (elim. period)	- PML: 7 days - PFL: None
Maximum duration	6 weeks of paid leave in a 12-month period
Taxable wage base	176,100
Maximum employee contribution	No cost for state employees
Cost to employer	Program is funded 100% by employer based on number of employees covered
Unum offer	Leave service administration that can provide similar coverage to the state voluntary plan
Benefits reporting requirements	N/A
Private plan state exemption link	N/A
Additional resources	Vermont Family and Medical Leave Frequently Asked Questions Vermont Paid Leave Laws The Hartford

Washington

Program	PFML: Washington Paid Family and Medical Leave
Type of coverage allowed	State or state-approved private plan
Eligibility	Worked at least 820 hours of employment during the qualifying period
Leave reasons	Caring for a family member, child bereavement, bonding, medical, and qualifying exigency
Job protection	If 1,250 hours worked are met in the 12 months before leave, employer must continue health insurance benefits and employee must be reinstated to their previous position (effective 1/1/26, the minimum hourly threshold is removed, and employees must have employment with their current employer at least 180 calendar days prior to taking leave to qualify for job protection)
Benefit percentage and maximum benefit	- Up to 90% of average weekly wage on a sliding scale - Maximum weekly benefit = \$1,542 (effective 1/1/26 increasing to \$1,647)
Waiting period (elim. period)	- Up to 7 days — Benefits start the Sunday after the first day of leave - No waiting period for child bonding, post-natal medical, and qualifying exigency leave
Maximum duration	- PML: 12 weeks total paid leave in a 52-week period - PFL: 12 weeks (14 weeks for a pregnancy that results in incapacity) total paid leave in a 52-week period - Bereavement: (limited to 7 days) following the death of a child within 12 months of birth or placement - Combined: 16 weeks (18 weeks for a pregnancy that results in incapacity) total paid leave in a 52-week period
Taxable wage base	\$176,100
Maximum employee contribution	Employee contribution: 0.6580%
Cost to employer	- PML/PFL (combined contribution): 0.92% of taxable wage base - Employer may elect to pay all or part of employee contribution. Employers with fewer than 50 employees are not required to pay the employer portion of the premiums. The rates above are applicable to the state programs. Private carriers can set their own rates; however, employers are required to fund any additional cost of a private plan above the employee maximum contribution limit.
Unum offer	Administration of an employer's self-funded plan
Benefits reporting requirements	Employers of self-insured voluntary plans are responsible for retaining records and information relating to that plan and claims for 6 years, which must be provided to the WA department upon request.
Private plan state exemption link	WA Private Voluntary Plan Information
Additional resources	www.paidleave.wa.gov Washington Paid Leave Laws Unum Paid Leave Solutions

Paid Family & Medical Leave Legislative Landscape

The National Council of Insurance Legislators (NCOIL) Paid Family Leave Insurance Model Law creates a new line of insurance known as Paid Family Leave Insurance. This law allows private carriers to provide paid family leave insurance to employers as a standalone policy or as a rider to life and/or disability plans. It is important to recognize that this is not state-mandated coverage. Employers are not required to provide paid family insurance to their employees under this law.

The following states have adopted this model:

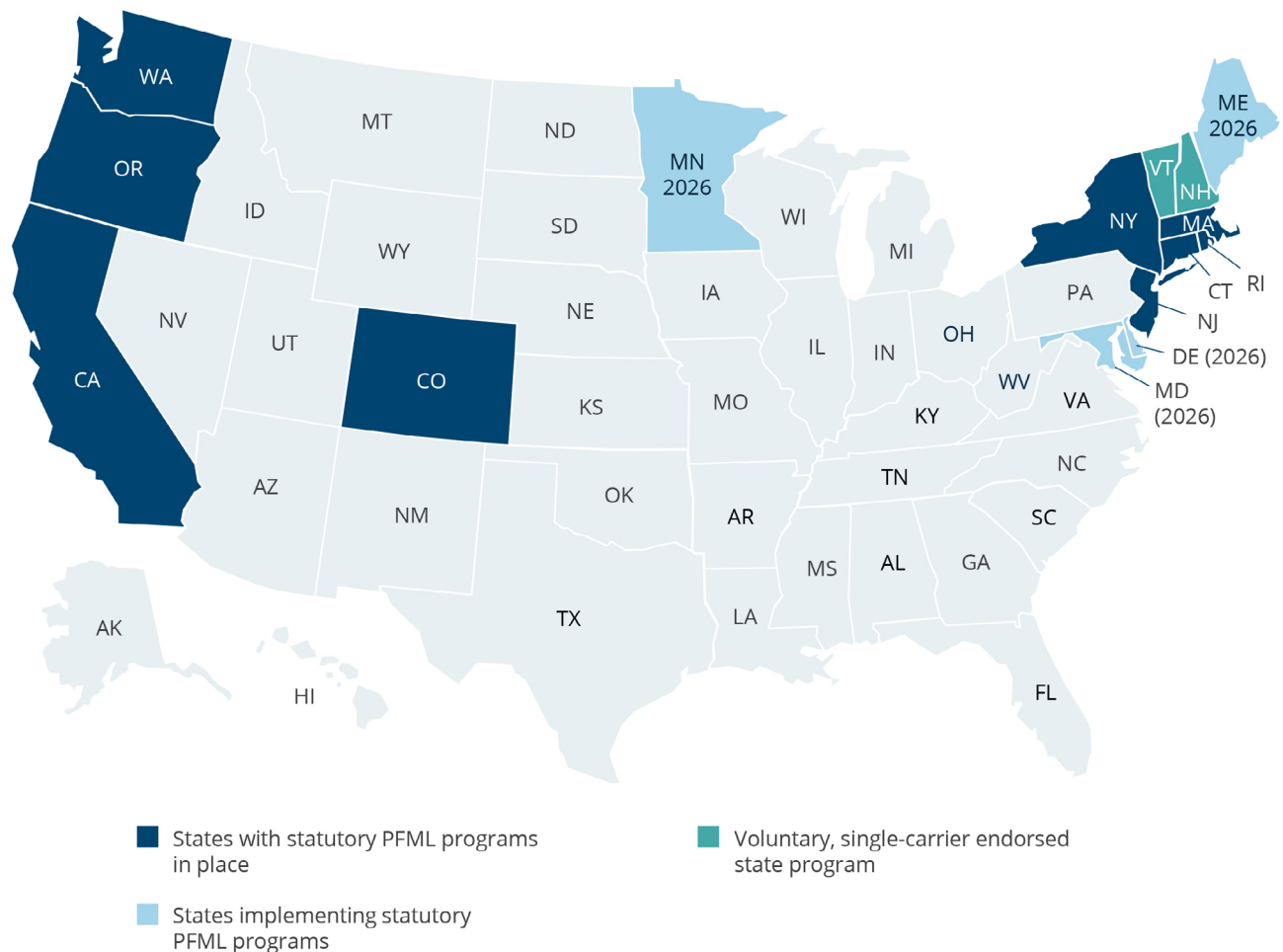
- Virginia, Arkansas, Tennessee, Alabama, Florida and Texas

We are actively monitoring as other states are considering passage of this law. We will update this page to reflect any new states that implement this law.

Several other states have suggested that they already have authorization to consider PFL insurance products and do not need legislative authority to do so.

Unum offers:

Unum does not currently offer Paid Family Leave Insurance under this model law but does provide coverage for existing state-mandated paid family and medical leave insurance programs. Please reference the state-specific pages for our available offerings in each state.





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Policy forms marketed by the company are too numerous to list here, but a list can be provided upon request.

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