



State of the States Paid Family and Medical Leave (PFML) overview

First quarter 2026

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State of the States

The purpose of our State of the States report is to provide you with a convenient overview of enacted legislation covering state-mandated disability, paid family leave (PFL), and paid family and medical leave (PFML) programs. We are providing this for informational purposes only based on the resources shown below and you should not construe this as legal advice. As the laws change across the U.S., you can stay up to date with our reader-friendly summary that can help you to quickly identify new legislation by state.

Several states provide, or require employers to provide, state mandated disability insurance. These disability programs provide partial wage replacement to workers who are ill, unable to work, or injured. Though similar, the rules on eligibility for these programs and how they operate vary significantly between states.

Over time most of the states with mandated disability insurance programs added a separate additional type of mandated paid leave. Those states enacted Paid Family Leave (PFL) requirements aimed at easing employees' financial burden when they need to take time from work to act as a caregiver. As PFL programs have grown in popularity, the pressure is on for employers to keep on top of the rapidly changing landscape of laws, with every jurisdiction adopting plans that vary in terms of length of leave, amount of payment, and funding mechanism.

Currently, more states have chosen to combine their state-mandated disability with a PFL program to create a Paid Family and Medical Leave (PFML) program. PFML legislation continues to evolve as more states continue to propose, fund, and launch their programs to support the needs of today's workforce and to attract and retain top talent.

Quarter 1 summary of changes

The updates to this edition include the following:

1. Updated verbiage for clarity in various states.
2. Updated "Important Dates" for each state program throughout the document.
3. Removed 2025 information throughout the document.

Voya Leave Management services provided in part by Disability Reinsurance Management Services, Inc.

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Resources

California

<https://edd.ca.gov/en/disability/>

Colorado

<https://famli.colorado.gov>

Connecticut

<https://ctpaidleave.org/>

Delaware

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

District of Columbia

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

Hawaii

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

Maine

<https://www.maine.gov/paidleave/>

Maryland

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

Massachusetts

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

Minnesota

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

New Hampshire

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

New Jersey

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

New York

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

Oregon

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

Rhode Island

www.dlt.ri.gov/tdi

Vermont

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

Washington

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

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

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California












State Disability Insurance (SDI)/Voluntary Disability Insurance (VDI) and Paid Family Leave (PFL) overview

 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. Individuals who are unemployed but actively looking for work when their need for disability or paid family leave begins, may be eligible for SDI/VDI or PFL if they meet certain criteria specified in the law.
 Reason for leave	<ul style="list-style-type: none"> 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; or to bond with a new child entering an employee’s life by birth, adoption, or foster care placement.
 Benefit duration	<ul style="list-style-type: none"> SDI: Up to 52 weeks. PFL: 8 weeks in a 12-month period.
 Waiting period	<ul style="list-style-type: none"> SDI: 7 calendar days. PFL: No waiting period.
 Benefit amount	Workers whose highest quarterly earnings (HQE) from the base period is equal to or less than 70% of the state average quarterly wage (SAQW), which is \$23,257 for 2026, will receive 90% of their average wages. Workers whose HQE from the base period are greater than 70% of the SAQW, will receive the greater of 70% of their average wages or 63% of the state average weekly wage, which is \$1,789 for 2026, up to the weekly max of \$1,765 in 2026. Workers whose HQE are less than \$722.50 will receive a weekly benefit of \$50.
 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/VDI or CA PFL.
 Important dates	<ul style="list-style-type: none"> April 1, 2026: Q1 2026 premium payment deadline. July 1, 2026: Q2 2026 premium payment deadline. October 1, 2026: Q3 2026 premium payment deadline. January 1, 2027: Q4 2026 premium payment deadline.
 Resources	https://edd.ca.gov/en/disability/ https://edd.ca.gov/en/disability/paid-family-leave/



Colorado

Family and Medical Leave Insurance Program (FAMLI) overview

 Covered employer	All employers employing 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 alternate base period. Self-employed persons can elect coverage. An employee of a local government can also elect coverage where the local government has declined participation in the program.
 Reason for leave	<ul style="list-style-type: none"> Employee's own serious health condition, including pregnancy; Caring for a family member with a serious health condition; Bonding with the employee's newborn or newly placed child within a year of the birth, adoption, or foster care placement; Qualifying military exigency; Safe leave; and Neonatal Intensive Care Unit (NICU) leave as of 1/1/2026
 Benefit duration	A combined maximum of 12 weeks of leave is available for the leave reasons listed above. An additional 4 weeks of leave is available for 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 leave maximums are available per "application year" which is measured as the 12-month period beginning on the 1st day of the calendar week in which an employee files an application for family and medical leave insurance benefits.
 Waiting period	None.
 Benefit amount	Benefits are paid at 90% of the employee's average weekly wage (AWW) up to 50% of the state's average weekly wage (SAWW). Earnings greater than 50% of the SAWW will be paid at 50%. The maximum benefit is set to 90% of the SAWW. Effective July 1, 2025, the SAWW applicable to new and in-flight claims is \$1,534.94 and the maximum weekly benefit amount for new and in-flight claims is \$1,381.45.
 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 with the balance paid by the employer. Employers with fewer than ten (10) employees do not need to pay the employer portion of the premium.
 Job protection	Yes, after 180 calendar days of employment with their current employer. The 180 days need not be consecutive as long as the gap in employment does not exceed 365 days. For continuous leaves, the 180 days must be met as of the start of the leave. For intermittent and reduced schedule leaves, the 180 days may be met during the approved leave period.
 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.
 Important dates	<ul style="list-style-type: none"> April 30, 2026: Q1 2026 premium payment due. July 31, 2026: Q2 2026 premium payment due. October 31, 2026: Q3 2026 premium payment due.
 Resources	https://famli.colorado.gov

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Connecticut












Paid Family and Medical Leave (PFML) overview

 Covered employer	All employers employing 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 twelve (12) weeks. Employees need not reside in CT to be eligible. Terminated employees may continue to be eligible under their prior employer's plan if they are not re-employed by a new covered employer within twelve (12) weeks of their termination.
 Reason for leave	<ul style="list-style-type: none"> 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 within a year of the 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 for a serious health condition resulting in incapacitation that occurs during pregnancy for a combined maximum of 14 weeks. The two (2) additional weeks are only available during the pregnancy and are not available after the birth of the child. Family violence/sexual assault leave is limited to twelve (12) days in a twelve-month period and is included as part of the twelve-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 sixty (60) times the state minimum wage. Employees who earn more than forty (40) times the CT minimum wage will receive 60% of their average wages that exceed that amount (subject to the cap). Effective January 1, 2026, the maximum weekly benefit increased to \$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. There is no employer contribution.
 Job protection	None. However, another leave that provides job protection, such as FMLA or CT FMLA, may run concurrently with CT PFML.
 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.
 Important dates	<ul style="list-style-type: none"> March 31, 2026: Deadline for employers to submit Q1 2026 contributions. June 30, 2026: Deadline for employers to submit Q2 2026 contributions. September 30, 2026: Deadline for employers to submit Q3 2026 contributions. January 31, 2027: Deadline for employers to submit Q4 2026 contributions.
 Resources	https://ctpaidleave.org/



Delaware

Family and Medical Leave Insurance (FMLI) overview

 Covered employer	Employers with twenty-five (25) or more employees who worked in DE during the previous twelve (12) months must provide all PFML coverage (i.e., parental, family caregiving which includes military exigency, 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. An employer cannot charge employees for additional lines of coverage the employer chooses, but is not required, to provide.
 Employee eligibility requirements	Employees who work at least 1,250 hours over the twelve-month period prior to the start of leave and who report for work primarily at a worksite within DE are eligible.
 Reason for leave	<ul style="list-style-type: none"> ▪ 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; and ▪ Medical leave: Employee’s own serious health condition, including pregnancy.
 Benefit duration	<ul style="list-style-type: none"> ▪ Parental leave: Up to twelve (12) weeks of leave in an application year (i.e., the twelve-month period measured forward); ▪ Up to six (6) weeks in any 24-month period, each, for care of a family member with a serious health condition, medical leave, or a qualifying military exigency <p>The total combined amount of leave for all allowable leave reasons is twelve (12) weeks in an application year.</p>
 Waiting period	None.
 Benefit amount	Benefits are paid at 80% of the employee’s average weekly wage (AWW) during the four (4) quarters 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	<p>An employer may, but is not required to, deduct up to 50% of the required contributions from employee wages up to the Social Security maximum of \$184,500 for 2026. Employers with 25 or more employees must collect and contribute 0.8% of taxable wages for:</p> <ul style="list-style-type: none"> ▪ Parental leave benefits: 0.32% of wages ▪ Family caregiving leave benefits: 0.08% of wages ▪ Medical leave benefits: 0.4% of wages. <p>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.</p>
 Job protection	Yes.
 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. Depending on the number of Delaware employees, employers may offer a private plan for parental leave only or offer a private plan for all three leave reasons. Private plans may be self-insured or insured through a carrier and must start at the beginning of a quarter.
 Important dates	<ul style="list-style-type: none"> • April 30, 2026: Private plan quarterly hours and wage report and contributions for Q1 2026 due. • July 30, 2026: Q2 2026 reports and contributions due. • October 30, 2026: Q3 2026 reports and contributions due. • January 30, 2027: Q4 2026 reports and contributions due
 Resources	https://labor.delaware.gov/delaware-paid-leave/

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District of Columbia












Paid Family Leave (PFL) overview

 Covered employer	All employers with 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 the District; 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 their work in another jurisdiction.
 Reason for leave	<ul style="list-style-type: none"> ▪ 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	<p>Eligible employees are entitled to be paid for leave up to the following:</p> <ul style="list-style-type: none"> ▪ Bonding/parental leave: twelve (12) weeks; ▪ Family leave to care for a family member with a serious health condition: twelve (12) weeks; ▪ Medical leave for employee's own serious health condition: twelve (12) weeks; and ▪ Prenatal leave: two (2) weeks <p>Combined Leave Benefits: An employee may not take more than twelve (12) weeks total of leave in a 52-week period, unless the individual takes both prenatal leave (up to two weeks) and parental bonding leave (up to twelve weeks) for a total of fourteen (14) weeks of combined leave.</p>
 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 9/28/2025.
 Funding mechanism	The program is funded entirely by employers. The contribution rate is 0.75% of worker wages. No employee contribution is allowed.
 Job protection	None. However, another leave that provides job protection, such as FMLA or DC FMLA, may run concurrently with DC PFML.
 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.
 Important dates	<ul style="list-style-type: none"> • April 30, 2026: Deadline for quarterly filing employers to submit Q1 2026 contributions.
 Resources	https://dcpaidfamilyleave.dc.gov/



Hawaii












Temporary Disability Insurance (TDI) overview

 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 fourteen (14) weeks of covered employment during which time the employee was paid for twenty (20) hours or more and earned at least \$400 in the first fifty-two (52) weeks prior to the day of disability. The fourteen (14) weeks need not be consecutive nor with only one employer, but the employee must be currently employed. If the employee was separated from their job at the time the disability occurred, they are considered currently employed if the disability occurred within two (2) weeks of their last day of work.
 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 (AWW), up to a maximum set annually by the state, which is \$871/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.
 Job protection	None. However, another leave that provides job protection, such as FMLA of HI Family Leave Law (HFLL), may run concurrently with HI TDI.
 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.
 Important dates	No important dates this quarter.
 Resources	https://labor.hawaii.gov/dcd/tdi-links/



Maine

Paid Family and Medical Leave (PFML) overview

 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 (SAWW) 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.
 Reason for leave	Eligible employees are entitled to paid leave for: <ul style="list-style-type: none"> Employee's own serious health condition, including pregnancy; Care for a family member with a serious health condition; Bonding with a new child within a year of the birth, adoption, or foster placement; Military caregiver leave; The death of an employee's spouse, domestic partner, parent, or child if they are a service member and died while on active duty; Safe leave (when employee or employee's family member has experienced violence, assault, sexual assault, stalking, or other abusive acts); Organ donation (per statute this falls under family leave); and Qualifying military exigencies.
 Benefit duration	Beginning May 1, 2026, eligible employees may take up to twelve (12) weeks of PFML in a benefit year.
 Waiting period	<ul style="list-style-type: none"> Medical leave: seven (7) calendar days. There is only one waiting period per benefit year and the waiting period counts towards the overall leave allotment. Family leave: None.
 Benefit amount	Benefit amounts vary depending on the employee's average weekly wage (AWW). The portion of the employee's AWW that is equal to or less than 50% of the SAWW rounded up is replaced at 90% and rounded up, while the portion of the AWW that is more than 50% of the SAWW rounded up is replaced at 66% rounded up. The maximum weekly benefit is the SAWW, which is \$1,198.84 effective 7/1/25.
 Funding mechanism	Starting January 1, 2025, employers with fifteen (15) or more employees began making 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 fifteen (15) employees must contribute 0.5% of wages and may deduct the entire amount from employee's wages.
 Job protection	Yes, after 120 consecutive days of employment with the current employer.
 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.
 Important dates	<ul style="list-style-type: none"> April 30, 2026: Deadline for employers to submit Q1 2026 contributions and wage reports May 1, 2026: Benefits begin
 Resources	https://www.maine.gov/paidleave/

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Maryland

Paid Family and Medical Leave (PFML) overview – January 2028

 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 in Maryland over the four (4) most recently completed calendar quarters prior to the start of leave.
 Reason for leave	Eligible employees are entitled to paid leave for: <ul style="list-style-type: none"> Employee’s own serious health condition, including pregnancy; Care for a family member with a serious health condition; Bonding with a new child within a year of the birth, adoption, foster placement, or placement for 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
 Benefit duration	Beginning January 3, 2028, eligible employees may take up to: <ul style="list-style-type: none"> 12 weeks of PFML in an Application Year; and If the employee experiences both their own serious health condition and welcomes a child in the same year, they could be eligible for up to 12 weeks per event for a total of up to 24 weeks in an application year. While the two events could be related, they do not have to be.
 Waiting period	None.
 Benefit amount	If the employee’s average weekly wage (AWW) is 65% or less of the state average weekly wage (SAWW), the weekly benefit is 90% of the employee’s AWW. If the employee’s AWW is greater than 65% of the SAWW, the weekly benefit is the sum of 90% of the employee’s AWW up to 65% of the SAWW and 50% of the employee’s AWW that is greater than 65% of the SAWW. The minimum weekly benefit amount is \$50 and the maximum benefit amount for 2028 is \$1,000.
 Funding mechanism	Contributions to the MD PFML program begin January 1, 2027, with the contributions split evenly between employers and employees. Employers with fewer than fifteen (15) employees will not be required to pay an employer contribution.
 Job protection	Yes, with a few exceptions.
 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.
 Important dates	<ul style="list-style-type: none"> 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 1/1/28 January 3, 2028: Benefits expected to begin no later than this date
 Resources	https://paidleave.maryland.gov/

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Massachusetts

Paid Family and Medical Leave (PFML) overview

 Covered employer	All Massachusetts private sector employers with one or more employees in the Commonwealth of Massachusetts.
 Employee eligibility requirements	Employees must meet a financial eligibility requirement, earning at least \$6,300 during the last four completed calendar quarters, and earning at least thirty (30) times their weekly PFML benefits. Terminated employees may continue to be eligible under their prior employer’s plan if they are not re-employed by a new covered employer within twenty-six (26) weeks of their termination.
 Reason for leave	<ul style="list-style-type: none"> Employee’s own serious health condition, including pregnancy; Care for a family member with a serious health condition; Bonding with a new child within a year of the birth, adoption, or foster placement; Care for a covered service member; and Qualifying military exigency
 Benefit duration	<p>Eligible employees may take up to:</p> <ul style="list-style-type: none"> Twenty (20) weeks of paid medical leave for employee’s own serious health condition; Twelve (12) weeks of paid family, bonding, and military exigency leave; and Twenty-six (26) weeks of paid leave to care for a covered service member. <p>An employee may not take more than twenty-six (26) weeks of combined leave in a benefit year. The “benefit year” begins the Sunday of the week in which leave is first taken and lasts for fifty-two (52) consecutive weeks.</p>
 Waiting period	7 calendar days (except there is no waiting period for bonding that is taken immediately after medical leave for childbirth). The waiting period applies to each instance of leave, except as previously mentioned or when an individual is extending leave. The waiting period counts towards the overall leave allotment.
 Benefit amount	Benefit amounts vary depending on the employee’s average weekly wage (AWW). The portion of the individual’s AWW that is equal to or less than 50% of the state average weekly wage (SAWW) is replaced at 80% while the portion of the AWW that is more than 50% of the SAWW is replaced at 50% 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 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 2026. For employers with fewer than twenty-five (25) employees, the contribution rate is 0.46% 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.
 Job protection	Yes.
 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.
 Important dates	<ul style="list-style-type: none"> April 30, 2026: Deadline for employers to submit Q1 2026 contributions.
 Resources	https://www.mass.gov/orgs/departement-of-family-and-medical-leave

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Minnesota

Paid Family and Medical Leave (PFML) overview

 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 (SAAW) during the employee's base period (currently, that amounts to earning at least \$3,500 per year).
 Reason for leave	<ul style="list-style-type: none"> Employee's own serious health condition, including pregnancy; Care for a family member with a serious health condition; Bonding with a new child within a year of the birth, adoption, or foster placement; 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	Eligible employees may take up to twelve (12) weeks of medical leave for their own serious health condition and up to twelve (12) weeks of family leave. However, the combined maximum for all leave types is of twenty (20) weeks in a benefit year.
 Waiting period	None.
 Benefit amount	Benefit amounts vary depending on the employee's average weekly wage (AWW). The portion of the AWW that does not exceed 50% of the state average weekly wage (SAWW) is replaced at 90%; the portion of the AWW that exceeds 50% of the SAWW but not 100% of the SAWW is replaced at 66%; and the portion of the AWW that exceeds 100% of the SAWW is replaced at 55% subject to the maximum benefit amount, which is the SAWW and is currently \$1,423.
 Funding mechanism	The premium rate is 0.88% 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 thirty (30) employees and an average employee wage of less than 150% of the SAWW, will owe a reduced premium of 0.66% of wages (2/3 may be employee paid).
 Job protection	Yes, after ninety (90) calendar days of employment with their current employer.
 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. Coverage under a private plan will continue while an employee remains employed by the employer. An employee is not covered by a private plan if a leave occurs after the employment relationship with the private plan employer ends. An employee no longer covered by an approved private plan is immediately entitled to benefits under the state plan if otherwise eligible.
 Important dates	<ul style="list-style-type: none"> April 30, 2026: First premiums and wage reports are due based on wages between January 1 and March 31, 2026. July 31, 2026: Premiums and wage reports due for Q2 2026. October 31, 2026: Premiums and wage reports due for Q3 2026. January 31, 2027: Premiums and wage reports due for Q4 2026.
 Resources	https://paidleave.mn.gov/

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New Hampshire












Paid Family and Medical Leave (PFML) overview

 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 seven (7) month waiting period before benefits may begin.
 Reason for leave	<p>Paid leave may be used for:</p> <ul style="list-style-type: none"> ▪ Employee's own serious health condition (when disability coverage does not apply); ▪ Birth or placement of a child into the household; ▪ 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 (AWW), 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.
 Job protection	None. However, another leave that provides job protection, such as FMLA, may run concurrently with NH PFML.
 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.
 Important dates	Ongoing: 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) overview

 Covered employer	All private sector employers subject to the New Jersey Unemployment Compensation law.
 Employee eligibility requirements	Employees must work at least twenty (20) calendar weeks earning at least \$310 weekly, for 2026, or have earned a combined total of \$15,500 for 2026 in the base period (the first four of the last five completed calendar quarter preceding the first day of leave/disability), alternate base period 1 (the last four completed calendar quarters preceding the first day of leave/disability), of the alternate base period 2 (the last three completed calendar quarters immediately preceding the first day of leave/disability and including the weeks in the current calendar quarter up to the first day of leave/disability).
 Reason for leave	<ul style="list-style-type: none"> 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 within twelve months of the date of birth or placement, and to care for family member with a serious health condition. Family leave can also be used to care for eligible family members who are victims of domestic and sexual violence.
 Benefit duration	<ul style="list-style-type: none"> TDI: Twenty-six (26) weeks or the period necessary for benefits to equal 1/3 of total wages in the base year, whichever is the lesser. FLI: Twelve (12) consecutive weeks or fifty-six (56) intermittent days during a 12-month period beginning with the first date of the claim.
 Waiting period	<ul style="list-style-type: none"> TDI: Seven (7) calendar days (but those seven days become payable if the claimant is eligible for benefits for 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 (AWW). The maximum weekly benefit amount is \$1,119 for 2026.
 Funding mechanism	<p>The TDI program is funded by premiums paid by both employees and employers while the FLI program is funded 100% by employee payroll deduction.</p> <ul style="list-style-type: none"> TDI: For 2026, the employee contribution rate is 0.19%, 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: For 2026, the employee contribution rate is 0.23% of the annual taxable wage base of \$171,100, with a maximum contribution of \$393.53.
 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.
 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.
 Important dates	<ul style="list-style-type: none"> April 30, 2026: Deadline to submit contributions to the state for Q1 2026. July 30, 2026: Deadline to submit contributions to the state for Q2 2026. October 30, 2026: Deadline to submit contributions to the state for Q3 2026. January 30, 2027: Deadline to submit contributions to the state for Q4 2026.
 Resources	https://nj.gov/labor/myleavebenefits/

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New York

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

 Covered employer	Employers who have one or more employees in New York for at least thirty (30) days in any calendar year.
 Employee eligibility requirements	<ul style="list-style-type: none"> DBL: Employees who work four (4) consecutive weeks of covered employment are eligible for benefits. Terminated employees are eligible for DBL benefits for thirty (30) days after their termination. PFL: Employee must have been employed by a covered employer for twenty-six (26) or more consecutive weeks (or 175 days of employment for part-time employees).
 Reason for leave	<ul style="list-style-type: none"> 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 new child during the first year of birth, adoption, or placement in foster care; to care for family member with serious health condition; or for a qualifying exigency arising out of a 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	<p>Eligible employees are entitled to:</p> <ul style="list-style-type: none"> DBL: Twenty-six (26) weeks within 52-week period. PFL: Twelve (12) weeks. The maximum length for DBL & PFL benefits combined cannot exceed twenty-six (26) weeks in a consecutive 52-week period.
 Waiting period	<ul style="list-style-type: none"> DBL: 7 calendar days. PFL: None.
 Benefit amount	<ul style="list-style-type: none"> DBL: 50% of an employee's average weekly wage (AWW) 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 an employee's AWW not to exceed 67% of the state average weekly wage (SAWW) of \$1,833.63 for 2026. The maximum weekly benefit for 2026 is \$1,228.53.
 Funding mechanism	<p>DBL and PFL are funded through employee wage deductions.</p> <ul style="list-style-type: none"> DBL: Employee contribution is 0.5% of weekly taxable wage base of \$120.00, not to exceed \$0.60 per week. Employers pay the balance of plan cost. PFL: For 2026, the contribution rate for PFL is 0.432% of the employee's gross annualized wages. The 2026 maximum annual contribution rate per employee for PFL is \$411.91.
 Job protection	<ul style="list-style-type: none"> 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.
 Private Plan option	<ul style="list-style-type: none"> 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.
 Important dates	No important dates this quarter.
 Resources	https://paidfamilyleave.ny.gov/ Introduction to the Disability Benefits Law



Oregon

Paid Family and Medical Leave (PFML) overview

 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, an eligible employee must have earned at least \$1,000 in wages and paid into the Paid Family and Medical Leave Insurance Fund.
 Reason for leave	<ul style="list-style-type: none"> Employee's own serious health condition, including pregnancy; Care for a family member with a serious health condition; Bonding with a new child within a year of the birth, adoption, or foster placement; Safe leave for the employee or the employee's minor child who is a victim of domestic violence, harassment, sexual assault, bias crimes, or stalking; and Pre-placement leave for employees planning to adopt or foster a child
 Benefit duration	Eligible employees in Oregon are entitled to twelve (12) weeks of paid leave. An employee may take up to an additional two (2) weeks of leave for limitations for a serious health condition related to pregnancy, childbirth, or related medical conditions, including lactation, for a total of fourteen (14) weeks of paid leave. The two (2) additional weeks cannot be used more than once per pregnancy, regardless of whether the individual has started a new benefit year.
 Waiting period	None.
 Benefit amount	Employees who earn 65% or less of the state average weekly wage (SAWW) will be paid 100% of their average weekly wage (AWW) subject to the minimum benefit amount, which is \$68.19 effective July 6, 2025. Employees who earn greater than 65% of the SAWW will be paid 65% of the SAWW plus 50% of the employee's AWW that exceeds 65% of the SAWW. The maximum weekly benefit is capped at 120% of the SAWW, which is of \$1,363.80 effective July 6, 2025. The maximum weekly benefit is \$1,636.56 for new claims beginning on or after July 6, 2025.
 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 twenty-five (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 twenty-five (25) employees are not required to contribute.
 Job protection	Yes, after ninety (90) consecutive calendar days of employment with their current employer (with a few exceptions for small employers). The ninety (90) days must be met prior to the start of the leave.
 Private Plan option	Employers may apply to have an approved equivalent plan to replace the State Plan. The plan must be equivalent to the state program and may be either fully insured or self-insured.
 Important dates	<ul style="list-style-type: none"> April 30, 2026: Q1 2026 contributions are due. July 31, 2026: Q2 2026 contributions are due. October 31, 2026: Q3 2026 contributions are due. January 31, 2027: Q4 2026 contributions are due.
 Resources	https://paidleave.oregon.gov/

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Rhode Island












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

 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	<ul style="list-style-type: none"> TDI: Eligible employees are entitled to TDI when they have been unable to work for at least seven (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	<ul style="list-style-type: none"> TDI: Thirty (30) weeks in any benefit year. TCI: Up to eight (8) weeks in a benefit year. <p>The combined maximum benefit for both TDI and TCI is thirty (30) weeks in a benefit year.</p>
 Waiting period	None.
 Benefit amount	The average weekly benefit rate is 4.62% of wages paid during the highest quarter of the individual'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 worker's first \$100,000 in wages. The maximum annual employee contribution is \$1,100.
 Job protection	None 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. Employers are required to offer employees a comparable position when they return from TCI leave.
 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.
 Important dates	No important dates this quarter.
 Resources	www.dlt.ri.gov/tdi



Vermont












Family and Medical Leave Insurance (FMLI) overview

 Covered employer	Voluntary PFML program is available to most employers in the state.
 Employee eligibility requirements	No Employee eligibility requirements have been published.
 Reason for leave	<p>Paid leave may be used for:</p> <ul style="list-style-type: none"> 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; and 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	<ul style="list-style-type: none"> Medical leave: seven (7) calendar days. Family leave: None.
 Benefit amount	Up to 60% of the employee’s average weekly wages (AWW), 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.
 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.
 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 may also choose to provide alternative benefits on their own.
 Important dates	No important dates this quarter
 Resources	https://governor.vermont.gov/vtfmli



Washington

Paid Family and Medical Leave (PFML) overview

 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. If an employee was covered under a voluntary plan by their previous employer, they are immediately eligible for their new employer's voluntary plan.
 Reason for leave	<ul style="list-style-type: none"> Employee's own serious health condition, including pregnancy; Bonding with new child within the first twelve months after birth, adoption, or placement in foster care; Care for a family member with serious health condition; Qualifying exigency; and Bereavement for loss of a newborn or newly adopted/placed child
 Benefit duration	Eligible employees are entitled to use up to twelve (12) weeks of paid leave for their own medical condition or for family care. An employee may take an additional two (2) weeks of medical leave if needed because of incapacity due to pregnancy-related conditions, for a total of fourteen (14) weeks of medical leave. Child bereavement leave is up to seven (7) calendar days. An employee cannot take more than sixteen (16) weeks of combined medical and family leave per year or more than eighteen (18) weeks if the additional two (2) weeks of leave is needed due to pregnancy-related incapacitation.
 Waiting period	Up to seven (7) calendar days starting the Sunday of the week in which leave is first taken (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, or child bereavement. The waiting period does not count towards the overall leave allotment.
 Benefit amount	If the employee's average weekly wage (AWW) is equal to or less than 50% of the state average weekly wage (SAWW), the weekly benefit amount is 90% of the AWW rounded down to the next whole dollar. If the employee's AWW is greater than 50% of the SAWW, the weekly benefit amount is the sum of 90% of half of the SAWW and 50% of the difference between the AWW and half of the SAWW, rounded down to the next whole dollar. For 2026, the SAWW is \$1,830 and 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.
 Job protection	Yes, beginning 1/1/2026, for employer's with at least twenty-five (25) employees, job protection is required for any employee who has worked for at least 180 calendar days as of the start of leave. Beginning 1/1/2027, the employer threshold drops to employers with at least fifteen (15) employees.
 Private Plan option	Employers can 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.
 Important dates	<ul style="list-style-type: none"> April 30, 2026: Q1 2026 quarterly report and premiums due. July 31, 2026: Q2 2026 quarterly report and premiums due. October 31, 2026: Q3 quarterly report and premiums due. January 31, 2027: Q4 2026 quarterly report and premiums due.
 Resources	https://paidleave.wa.gov/



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State of the States: Paid Family Leave (PFL) Overview is prepared by Disability Reinsurance Management Services, Inc.

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