



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

Second quarter 2025

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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 pay 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 due to 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 2 summary of changes

The updates to this edition include the following:

1. Refreshed "Important Dates" for each state program throughout the document
2. Updated Information on Maryland Paid Family and Medical Leave's Delayed Implementation

Voya Leave Management is 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/s/?language=en_US

Delaware:

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

District of Columbia:

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

Hawaii:

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

Maine:

<https://www.maine.gov/labor/pfml/>

Maryland:

<https://paidleave.maryland.gov/Pages/default.aspx>

Massachusetts:

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

Minnesota:

<https://mn.gov/deed/programs-services/paid-family/>

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/>

Puerto Rico*:

<http://www.trabajo.pr.gov>

* Please note that website is in Spanish

Rhode Island:

www.dlt.ri.gov/tdi

Vermont:

<https://legislature.vermont.gov/Documents/2024/Docs/BILLS/H-0066/H-0066%20As%20passed%20by%20the%20House%20Official.pdf>

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, or pregnancy.• PFL: Eligible employees who take time off for a family member's qualifying military exigency or to care for a seriously ill child, spouse, parent, parent-in-law, grandparent, grandchild, sibling, or domestic partner. Benefits are also available 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 earning less than 70% of the state average weekly wage (SAWW) receive 90% of their wages. Workers earning more than 70% of the SAWW receive 70% of their wages up to the weekly max of \$1,681. Effective January 1, 2025, employers may no longer require employees to use up to two (2) weeks of company-provided paid time off (PTO) before they receive CA PFL benefits.
 Funding mechanism:	The state-administered plan is funded by employee contributions taken as deductions from each employee's paycheck. For 2025, the withholding rate is 1.2%.
 Private Plan option:	An employer can opt-out of the state plan by providing a private plan that offers all the benefits of the state plan and exceeds the state plan benefit in at least one provision. To be approved for a voluntary plan, the employer needs written approval from the majority of eligible employees and must post a security deposit.
 Job protection:	None. However, another leave that provides job protection, such as FMLA or CFRA, may run concurrently with CA SDI or CA PFL.
 Important dates	July 31, 2025 – Q2 premium payment deadline. October 31, 2025 – Q3 premium payment deadline. February 2, 2026 – Q4 premium payment deadline.
 Resources	https://edd.ca.gov/en/disability/

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Colorado

Family and Medical Leave Insurance Program (FAMLI) overview












 Covered employer:	All employers employing one or more employees in the state of Colorado, with a few exceptions.
 Employee eligibility requirements:	Any employee is eligible if they have worked for a covered employer and earned at least \$2,500 in wages subject to premium during the person's base period or alternative base period. Self-employed 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">• Bonding with the employee's newborn or newly placed child within a year of the birth, adoption, or foster care placement;• Caring for a family member with a serious health condition;• Employee's own serious health condition;• Qualifying military exigency, and• Need for safe leave
 Benefit duration:	The maximum available leave that can be taken for any leave reason is 12 weeks. However, an additional 4 weeks of leave is available due to a serious health condition related to pregnancy or childbirth complications. Therefore, the maximum available leave is 12 or 16 weeks. 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 up to 50% of the state's average weekly wage. Earnings greater than 50% of the state's average weekly wage will be paid at 50%. The maximum benefit will be set to 90% of the state average weekly wage which is \$1,324.21 per week in 2025.
 Funding mechanism:	The premium through 12/31/25 is 0.9% of each employee's wages, up to the Social Security annual taxable wage cap of \$176,100 for 2025, with half paid by the employee and half paid by the employer. Employers with fewer than ten employees, however, do not need to pay the employer portion of the premium.
 Job protection:	Yes, after 180 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 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	July 31, 2025: Q2 premiums payment due. October 31, 2025: Q3 premium payment due. January 31, 2026: Q4 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 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 12 weeks of their termination.
 Reason for leave:	<ul style="list-style-type: none">• For employee's own serious health condition, including pregnancy;• For employee's organ or bone marrow donation;• To care for a family member who has a serious health condition;• To bond with a new child following birth, adoption, or foster placement;• To care for a family member injured in military duty;• For qualifying military exigencies; and• To address family violence or sexual assault situations.
 Benefit duration:	Eligible employees will be entitled to up to 12 weeks of paid family and/or medical leave in any twelve-month period. An additional two weeks of paid leave is available if medical leave is needed for pregnancy-related disability for a combined maximum of 14 weeks. Pay for family violence/sexual assault leave is limited to 12 days in a 12-month period and is included as part of the 12-week total of PFML benefits.
 Waiting period:	None.
 Benefit amount:	Eligible employees can receive up to 95% of their average weekly earnings, up to a weekly maximum of 60 times the state minimum wage. Employees who earn more than 40 times the CT minimum wage will receive 60% of their wages that exceed that amount (subject to the cap). Effective January 1, 2025, the maximum weekly benefit will increase to \$981 per week for leaves beginning on or after January 1, 2025.
 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 \$176,100 in 2025. 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	July 31, 2025: Deadline for employers to submit Q2 2025 contributions. October 31, 2025: Deadline for employers to submit Q3 2025 contributions. January 31, 2026: Deadline for employers to submit Q4 2025 contributions.
 Resources	https://ctpaidleave.org/s/?language=en_US

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Delaware

Family and Medical Leave Insurance (FMLI) overview










 Covered employer:	Employers with 25 or more employees who worked in DE during the previous 12 months must provide all PFML coverage (i.e., parental, family caregiving, and medical leave). Employers with 10-24 employees who work in the state are subject only to the parental leave provisions. Small businesses who do not meet those thresholds may opt into the program.
 Employee eligibility requirements:	Employees who work at least 1,250 hours over the 12-month period prior to the start of leave and who report for work primarily at a worksite within DE are eligible.
 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.
 Benefit duration:	Benefits begin January 1, 2026 as follows: <ul style="list-style-type: none">• Parental leave: Up to 12 weeks of leave in an application year (i.e., the 12-month period as defined in the FMLA);• Family caregiving and medical leave: Up to 6 weeks in any 24-month period (combined) The total combined amount of leave for all allowable leave reasons is 12 weeks in an application year.
 Waiting period:	None.
 Benefit amount:	Benefits are paid at 80% of the employee's average weekly wage during the 12 months preceding submission of the leave application. The minimum weekly benefit is \$100 and the maximum weekly benefit for 2026 and 2027 is \$900.
 Funding mechanism:	Funding for the program began on January 1, 2025. An employer may, but is not required to, deduct up to 50% of the required contributions from employee wages. Employers with 25 or more employees must collect and contribute 0.8% of taxable wages for: <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. 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.
 Job protection:	Yes.
 Private Plan option:	Employers can apply for a private plan exemption for a plan 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 (between 10 and 24 employees) or offer a private plan for all three leave reasons (i.e., parental, family caregiving, and medical) if they have 25 or more employees in Delaware. Private plans may be self-insured or insured through a carrier.
 Important dates	July 31, 2025: Deadline for quarterly filing employers to submit Q2 (April 1 – June 30, 2025) contributions to the district. October 31, 2025: Deadline for quarterly filing employers to submit Q3 (July 1 – September 30, 2025) contributions. January 31, 2026: Deadline for quarterly filing employers to submit Q4 (October 1 – December 31, 2025) contributions.
 Resources	https://labor.delaware.gov/delaware-paid-leave-is-coming/

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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 D.C.; or whose employment for the covered employer is based in the District and who regularly spends a substantial amount of their work time for that covered employer in the District and not more than 50% of his or her work in another jurisdiction.
 Reason for leave:	Eligible employees will be entitled to paid leave for the birth or placement of a child into the household, to care for a family member with a serious health condition, for an employee's own serious health condition, and for prenatal care.
 Benefit duration:	<p>Eligible employees are entitled to be paid for up to the following:</p> <ul style="list-style-type: none">• Bonding/parental leave: 12 weeks;• Family leave to care for a family member with a serious health condition: 12 weeks;• Medical leave for employee's own serious health condition: 12 weeks; and• Prenatal leave: 2 weeks <p>Combined Leave Benefits: An employee may not take more than 12 weeks total of PFL in a 52-week period, unless the individual takes both prenatal leave (up to 2 weeks) and parental bonding leave (up to 12 weeks) for a total of 14 weeks of combined leave.</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 \$1,153 per week.
 Funding mechanism:	The program is funded entirely by employers. Effective July 1, 2024, 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	<p>July 31, 2025: Deadline for quarterly filing employers to submit Q2 (April 1 – June 30, 2025) contributions to the district.</p> <p>October 31, 2025: Deadline for quarterly filing employers to submit Q3 (July 1 – September 30, 2025) contributions.</p> <p>January 31, 2026: Deadline for quarterly filing employers to submit Q4 (October 1 – December 31, 2025) contributions.</p>
 Resources	https://dcpaidfamilyleave.dc.gov/

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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 14 weeks of covered employment during which time the employee was paid for 20 hours or more and earned at least \$400 in the first 52 weeks prior to the day of disability. The 14 weeks need not be consecutive nor with only one employer, but the employee must be currently employed. 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 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 consecutive days.
 Benefit duration:	The maximum benefit available is 26 weeks per benefit year.
 Waiting period:	7 calendar days.
 Benefit amount:	Weekly benefits are 58% of the employee's average weekly wages, up to a maximum set annually by the state, which is \$837/week for 2025.
 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 \$7.21 per week during 2025.
 Job protection:	None. However, another leave that provides job protection, such as FMLA, 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/

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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 during the employee's base period.
 Reason for leave:	Eligible employees are entitled to paid leave for: <ul style="list-style-type: none">• Employee's own serious health condition;• To care for a family member with a serious health condition;• To bond with a newly born or newly adopted/placed child;• Military caregiver leave;• Safe leave (when employee or employee's family member has experienced violence, assault, sexual assault, stalking, or other abusive acts);• Organ donation; and• For qualifying military exigencies.
 Benefit duration:	Beginning May 1, 2026, eligible employees may take up to 12 weeks of PFML in a benefit year.
 Waiting period:	<ul style="list-style-type: none">• Medical leave: 7 calendar days.• Family leave: None.
 Benefit amount:	Benefit amounts vary depending on the employee's average weekly wage, up to 90% of an employee's average weekly wage. The maximum weekly benefit will be the state's average weekly wage.
 Funding mechanism:	Starting January 1, 2025, employers with 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, with contributions split between employers and employees 50/50. Employers with fewer than 15 employees must contribute 0.5% of wages and may deduct the entire amount from employee's wages.
 Job protection:	Yes, after 120 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.
 Important dates	July 31, 2025: Deadline for employers to submit Q2 2025 contributions. October 31, 2025: Deadline for employers to submit Q3 2025 contributions. January 31, 2026: Deadline for employers to submit Q4 2025 contributions. May 1, 2026: Benefits begin.
 Resources	https://www.maine.gov/labor/pfml/

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Maryland

Paid Family and Medical Leave (PFML) overview - Launch delayed












 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 4 most recently completed calendar quarters before leave is to begin.
 Reason for leave:	Eligible employees are entitled to paid leave for: <ul style="list-style-type: none">• Employee's own serious health condition;• To care for a family member with a serious health condition;• To bond with a newly born or newly adopted/placed child or kinship care;• To care for a covered service member with a serious health condition resulting from military service who is the employee's next of kin; and• For qualifying military exigencies arising out of the deployment of a service member who is a covered family member of the employee.
 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• May be entitled to an additional 12 weeks of PFML if the employee uses bonding leave and medical leave for the employee's own serious health condition (clarity needed from the state).
 Waiting period:	None.
 Benefit amount:	Benefit amounts vary depending on the employee's average weekly wage, up to 90% of an employee's average weekly wage.
 Funding mechanism:	Beginning January 1, 2027, contributions to the MD PFML program begin at a rate of 0.9% of covered wages, up to the Social Security cap, with the contributions split between employers and employees 50/50. Employers with fewer than 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	Launch delay issued 05/06/25 January 1, 2027: Contributions to the state PFML program begin. January 3, 2028: Benefits begin.
 Resources	https://paidleave.maryland.gov/Pages/default.aspx

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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 of earning at least \$6,300 during the last four completed calendar quarters, and at least 30 times more than 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 26 weeks of their termination.
 Reason for leave:	Eligible employees are entitled to paid leave for their own serious medical condition, to care for a family member with a serious health condition, to bond with a newly born or newly adopted/placed child, to care for a covered service member, or for qualifying military exigency.
 Benefit duration:	<p>Eligible employees may take up to:</p> <ul style="list-style-type: none">• 20 weeks of paid medical leave for employee's own serious health condition;• 12 weeks of paid family, bonding, and military exigency leave; and• 26 weeks of paid leave to care for a covered service member. <p>An employee may not take more than 26 weeks of combined leave in a benefit year. The "benefit year" is the 12 months preceding the Sunday immediately before leave begins.</p>
 Waiting period:	7 calendar days (except there is no waiting period for bonding that is taken immediately after medical leave for childbirth).
 Benefit amount:	Benefit amounts vary depending on the employee's average weekly wage, up to 80% and subject to the maximum cap of \$1,170.64 for 2025.
 Funding mechanism:	The program will be funded by premiums paid by employees and employers. The Massachusetts PFML contribution is 0.88% of an employee's wages up to the Social Security limit of \$176,100 for 2025. Employers with fewer than 25 employees need not make an employer contribution.
 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	July 31, 2025: Deadline for employers to submit Q2 2025 contributions. October 31, 2025: Deadline for employers to submit Q3 2025 contributions. January 31, 2026: Deadline for employers to submit Q4 2025 contributions.
 Resources	https://www.mass.gov/orgs/departments-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 during the employee's base period (currently, that amounts to earning at least \$3,500 per year).
 Reason for leave:	Eligible employees will be entitled to paid leave for their own serious medical condition, to care for a family member with a serious health condition, to bond with a newly born or newly adopted/placed child, for qualifying military exigency, and for safe leave (due to domestic abuse, sexual assault, or stalking of the employee or the employee's family member).
 Benefit duration:	Beginning January 1, 2026, eligible employee may take up to 12 weeks of medical leave for their own serious health condition and up to 12 weeks of family leave, up to a combined maximum of 20 weeks of leave in a benefit year.
 Waiting period:	None.
 Benefit amount:	Benefit amounts vary depending on the employee's average weekly wage, up to 90% and subject to the maximum cap of the state's average weekly wage.
 Funding mechanism:	When the program begins in 2026, the premium rate will be .88% up to the Social Security cap for the year, with employers required to cover at least 50% of the premiums. Employers with less than 30 employees and an average employee wage of less than 150% of the statewide average weekly wage, will owe a reduced premium of .66% of wages (2/3 may be employee paid).
 Job protection:	Yes, after 90 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	January 1, 2026: Contributions to the state program begin AND benefits begin. April 30, 2026: First premiums are due based on wages between January 1 and March 31, 2026.
 Resources	https://mn.gov/deed/programs-services/paid-family/

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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 with more than 50 employees 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. For workers whose employer chooses not to offer NH PFML, individual workers may purchase PFML benefits through a purchasing pool, which includes a 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);• The birth or placement of a child into the household;• To care for a family member with a serious health condition;• For a qualifying military exigency; or• To care for a service member with a serious injury or illness.
 Benefit duration:	Private employers may choose a plan that provides up to six (6) weeks per year, or twelve (12) weeks per year.
 Waiting period:	7 calendar days.
 Benefit amount:	Eligible employees receive 60% of their average weekly wage, with the wages capped at the amount of the Social Security taxable wage maximum, which is \$176,100 in 2025.
 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/

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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 20 calendar weeks and for 2025 have earned a minimum of \$303 weekly or have earned a combined total of \$15,200 for 2025 in the period consisting of the first four of the last five completed quarters preceding the first day of 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 and to care for family member with a serious health condition. Family care leave can also be used to care for eligible family members who are victims of domestic and sexual violence.
 Benefit duration:	<ul style="list-style-type: none">• TDI: 26 weeks or the period necessary for benefits to equal 1/3 of total wages in base year, whichever is the lesser.• FLI: 12 consecutive weeks or 56 intermittent days during a 12-month period beginning with the first date of the claim.
 Waiting period:	<ul style="list-style-type: none">• TDI: 7 calendar days (but those 7 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 employee's average weekly wage. The maximum weekly benefit amount for 2025 is \$1,081.00.
 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 2025, the employee contribution rate will be 0.23%, up to a maximum of \$380.42. Employers contribute between \$43.30 and \$324.75 on the first \$43,300 earned by each employee during the 2025 calendar year.• FLI: For 2025, the employee contribution rate is 0.33% of the annual taxable wage base of \$165,400, with a maximum contribution of \$545.82 per year.
 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	July 30, 2025: Deadline to submit contributions to the state for Q2. October 30, 2025: Deadline to submit contributions to the state for Q3. January 30, 2026: Deadline to submit contributions to the state for Q4.
 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 30 days in any calendar year.
 Employee eligibility requirements:	<ul style="list-style-type: none">• DBL: Employees who work 4 consecutive weeks of covered employment are eligible for benefits. Terminated employees are eligible for DBL benefits for 30 days after their termination.• PFL: Employee must have been employed by a covered employer for 26 or more consecutive weeks (or 175 days of employment for part-time employees).
 Reason for leave:	<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 newly born or newly placed child, to care for family member with serious health condition, or for a qualifying exigency arising out of spouse, domestic partner, child or parent being on active duty (or having been notified of an impending call or order to active duty).
 Benefit duration:	<p>Eligible employees are entitled to:</p> <ul style="list-style-type: none">• DBL: 26 weeks within 52-week period.• PFL: 12 weeks.• The maximum length for DBL & PFL benefits combined cannot exceed 26 weeks in a consecutive 52-week period.
 Waiting period:	<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 based on the previous 8 weeks of earnings. Eligible employees will receive at least \$20 per week and no more than \$170 per week.• PFL: 67% of a worker's average weekly wage not to exceed 67% of the state average weekly wage of \$1,757.19 for 2025. The maximum weekly benefit is \$1,177.32 for 2025.
 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 2025, the contribution rate for PFL is 0.388% of the employee's gross annualized wages. The 2025 maximum annual contribution rate per employee for PFL is \$354.53.
 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 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/

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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, 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">• For the employee's own serious health condition.• To care for a family member with a serious health condition.• For bonding with a new child (birth, adoption, or foster placement); and• For matters related to domestic violence, harassment, sexual assault, bias crimes, or stalking.• Pre-placement leave for employees planning to adopt or foster a child (effective 1/1/2025).
 Benefit duration:	Eligible employees in Oregon are entitled to 12 weeks of paid leave. Women with pregnancy related medical conditions may take two extra weeks for a total of 14 weeks of paid leave.
 Waiting period:	None.
 Benefit amount:	Employees who earn 65% of the state average weekly wage or less will be paid 100% of their average weekly wage. Employees who make greater than 65% of the state average weekly wage will be paid 65% of the state average weekly wage plus 50% of the employee's average weekly wage that exceeds 65% of the state average weekly wage. The maximum weekly benefit is capped at 120% of the state average weekly wage. Effective July 1, 2024 through June 30, 2025, the maximum weekly benefit is \$1,568.60 for claims beginning on or after July 1, 2024.
 Funding mechanism:	The cost of the program is shared by employers and eligible employees. For 2025, the contribution rate is 1% of the employee's wages, up to the Social Security taxable wage limit of \$176,100. Employers with 25 or more employees will contribute 40% of that premium and will collect 60% (of that 1%) through a payroll deduction from employee wages. Employers with fewer than 25 employees are not required to contribute the employer 40% (though are "encouraged" to do so).
 Job protection:	Yes, after 90 days of employment with their current employer (with a few exceptions for small employers).
 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	July 31, 2025: Q2 contributions are due. October 31, 2025: Q3 contributions are due. February 2, 2026: 2025 Q4 contributions are due.
 Resources	https://paidleave.oregon.gov/

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Puerto Rico

Temporary Disability Benefits Act (TDB) Overview












 Covered employer:	All private sector employers with one or more employees in Puerto Rico.
 Employee eligibility requirements:	<p>During the base year an eligible employee must have earned at least \$150 in covered employment. A base year is defined as the first four of the last five consecutive calendar quarters immediately preceding the period of disability.</p> <p>NOTE: New hires may be eligible on their first day worked based on prior employment. Coverage continues for 14 days after termination unless the employee becomes subsequently employed and covered.</p>
 Reason for leave:	<p>Eligible employees are entitled to leave for their own serious health condition not caused by their occupation or an automobile accident.</p> <p>NOTE: Maternity benefits are payable under the 'Working Mothers Protection Act' which requires employers to pay 8 weeks of rest benefits at 100% of the employees salary.</p>
 Benefit duration:	Eligible employees in Puerto Rico are entitled to 26 weeks of paid leave in a 52-week period.
 Waiting period:	7 days for accident and sickness leaves; however, no waiting period applies when the employee is hospitalized.
 Benefit amount:	Graduated schedule based upon earnings prior to the disability with a minimum weekly benefit of \$12 and a maximum weekly benefit of \$113 (\$55 for agricultural workers). Additional benefits may be payable if the employee sustains a dismemberment or death.
 Funding mechanism:	Both the employer and the employee contribute to the Disability Fund. The contribution will be .60% of the salary received by the worker, up to a maximum of \$9,000.00 dollars per calendar year. The worker's contribution may not be greater than .30%. Employers have the option of paying the full amount on behalf of their employee.
 Job protection:	Yes, the employer is required to reinstate the employee to the same position, subject to specific conditions outlined in the law.
 Private Plan option:	<p>With Puerto Rico business registration, employers are automatically enrolled in the government plan and must continue to participate for at least 1 year before they are permitted to apply for a private plan. Options include:</p> <ul style="list-style-type: none">• Insured private plan provided by an insurance carrier, or;• Self-insured private plan filed by the employer for approval from Puerto Rico and posts a security deposit.
 Important dates	All private plans must be filed with Puerto Rico by April 30th for a July 1st effective date of the same year.
 Resources	<p>http://www.trabajo.pr.gov</p> <p>* Please note that website is in Spanish</p>

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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 \$15,600 in the base period and paid into the TDI/TCI fund. Alternately, employees qualify if they earned at least \$2,600 in a quarter of their base period, their total base period taxable wages were at least 150 percent of their highest quarter of earnings, and their taxable wages during their base period are \$5,200 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 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: 30 weeks in any benefit year.• TCI: Up to 7 weeks in a benefit year and effective 1/1/26, increases to 8 weeks.• The combined maximum benefit for both TDI and TCI is 30 weeks in a benefit year.
 Waiting period:	None.
 Benefit amount:	The average weekly benefit rate is 4.62% of wages paid during the highest quarter of worker's base period. Effective July 1, 2024, the minimum weekly benefit is \$130 and the maximum is \$1,070 per week. The benefit increases if the employee has dependents. The maximum dependents allowance is the greater of \$10 per dependent or 7% of the weekly benefit rate (up to five dependents) and effective July 1, 2024, the maximum weekly benefit with up to five dependents is \$1,444.
 Funding mechanism:	TDI and TCI benefits are funded through employee contributions. For 2025, the withholding rate is 1.3% of worker's first \$89,200 in wages.
 Job protection:	None. However, another leave that provides job protection, such as FMLA or RI Parental & Family Medical Leave Act, may run concurrently with RI TDI/TCI.
 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	January 1, 2026: RI TCI increases to 8 weeks.
 Resources	www.dlt.ri.gov/tdi

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Vermont

Family and Medical Leave Insurance (FMLI) overview












 Covered employer:	<p>Voluntary PFML program to be rolled out in three phases:</p> <ul style="list-style-type: none">• Phase 1: July 1, 2023, benefits began for employees of the State of Vermont;• Phase 2: July 1, 2024, private employers and non-state public employers with two or more employees may opt into the program;• Phase 3: July 1, 2025, small employers with one employee and eligible individual employees may opt into the program.
 Employee eligibility requirements:	<p>No Employee eligibility requirements have been published.</p>
 Reason for leave:	<p>Paid leave may be used for:</p> <ul style="list-style-type: none">• Employee's own serious health condition;• The birth, adoption, or placement from foster care of a child within one year of birth/placement;• To care for a family member with a serious health condition;• For a qualifying military exigency; or• To care for a service member with a serious injury or illness.
 Benefit duration:	<p>Up to six (6) weeks in a 12-month period.</p>
 Waiting period:	<ul style="list-style-type: none">• Medical leave: 7 calendar days.• Family leave: None.
 Benefit amount:	<p>Up to 60% of the employee's average weekly wages, capped at the Social Security taxable wage maximum.</p>
 Funding mechanism:	<p>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.</p>
 Job protection:	<p>None. However, another leave that provides job protection, such as FMLA or VT Parental and Family Leave law, may run concurrently with VT PFML.</p>
 Private Plan option:	<p>Private employers who opt-in to the voluntary program may contract directly with The Hartford. Because the VT FMLI program is voluntary for private employers, employers also may choose to provide alternative benefits on their own.</p>
 Important dates	<p>July 1, 2025: Benefits begin for small employers with one employee and eligible individual employees who opt in.</p>
 Resources	<p>https://legislature.vermont.gov/Documents/2024/Docs/BILLS/H-0066/H-0066%20As%20passed%20by%20the%20House%20Official.pdf</p>

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Washington

Paid Family and Medical Leave (PFML) overview

 Covered employer:	All private sector employers with one or more employees in the state of Washington.
 Employee eligibility requirements:	<p>Must have worked for at least 820 hours, during the qualifying period for one or more employers in Washington. Employees are eligible for benefit payments under an approved voluntary plan once they have worked 820 hours in the qualifying period and 340 hours for that employer.</p> <p>Employees who are not yet eligible for coverage under an approved voluntary plan are eligible for benefits under the state plan if they have worked 820 hours in the qualifying period. If an employee was covered under a voluntary plan by their previous employer, they are immediately eligible for their new employer's voluntary plan.</p>
 Reason for leave:	Eligible employees are entitled to paid leave for their own serious health condition, bonding with newly born or placed child, to care for family member with serious health condition, or for a qualifying exigency arising out of family member being on active duty (or having been notified of an impending call or order to active duty), or for the loss of a newborn or newly adopted/placed child (within a year of the child's death)
 Benefit duration:	Eligible employees are entitled to up to 12 weeks of paid leave to be used for either their own medical condition or for family care. An employee may take an additional two weeks of leave if needed because of incapacity due to pregnancy-related condition, for up total of 14 weeks of medical leave. Child bereavement leave is up to 7 calendar days. An employee cannot take more than 16 weeks of combined leave for their own serious health condition and family leave (18 if leave is needed due to pregnancy-related incapacitation) of paid leave a year.
 Waiting period:	Up to 7 calendar days (Benefits start the Sunday after the first day of leave.) The waiting period does NOT apply to leaves taken for bonding, medical leave taken during the postnatal period, military exigency, and child bereavement.
 Benefit amount:	Benefits are paid at 90% of the employee's average weekly wages, up to 50% of the state's average weekly wage (SAWW). Any portion of the employee's wages that exceed 50% of the SAWW will be paid at 50%. For 2025, the maximum weekly benefit is \$1,542.
 Funding mechanism:	For 2025, the contribution rate will increase to 0.92%, up to the Social Security cap of \$176,100. The medical leave premium is 51.78% of that rate and the family leave premium is 48.22%. The employee is responsible for all of the family leave premium. The employee pays 45% of the medical leave premium and the employer pays 55%.
 Job protection:	Yes, after 12 months of employment with their current employer and having worked 1,250 hours in the year prior to taking WA PFML (with exceptions for small employers; also, employers with approved voluntary plans must offer job protection to employees who have worked 9 months and 965 hours for that employer during the 12 months preceding the start of leave).
 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	July 31, 2025: Q2 report and payment due. October 31, 2025: Q3 report and payment due. January 31, 2026: 2025 Q4 report and payment 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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