

# Connecticut Paid Family and Medical Leave

CT PFML

# Table of Contents

This document is meant to answer some of the questions that employers may have and provide them with a quick summary of information related to the law and the state-mandated plan as of January 1, 2022.

<b>CT Paid Family and Medical Leave (CT PFML) Basics</b> .....	2
Is my business required to offer PFML benefits to employees? .....	2
Is my business required to use the state-run paid leave program? .....	2
How is the program funded? .....	2
How do you calculate PFML premium amounts due for each employee in 2022? .....	2
<b>Private Plan Option</b> .....	3
What are the private plan requirements? .....	3
What do I need for the state tax exemption? .....	3
What are the planned annual changes? .....	3
Annual changes will be published in November of each year. ....	3
Do employers with private plans need to re-file or re-apply with the state? .....	3
<b>MetLife’s Private Plan Solution</b> .....	3
What is MetLife’s premium rate for fully insured or self-insured PFML coverage? .....	3
How do I calculate MetLife’s premium? .....	3
How will MetLife coordinate employer-paid benefits? .....	3
<b>CT PFML Benefit Details</b> .....	3
Who is eligible for coverage? .....	3
What are the state benefits and what life events can they be used for? .....	4
How much of a benefit can an employee receive? .....	4
<b>Leave Request Process</b> .....	5
How do employees file for benefits? .....	5
<b>Coordination with Other Benefits</b> .....	5
Can an employee qualify for more than one benefit? .....	5
If an employer has a private plan for parental leave that pays 100% salary for a designated number of weeks how would MetLife coordinate the private plan with the CT PFML benefit? .....	6
If an employee takes a private plan benefit at a different time, can my company be reimbursed benefits? .....	6
What proof or supporting documentation is needed to support a claim? .....	6
<b>Claims Processing</b> .....	7
What happens if an employee is out on STD or approved absence starting in 2021, which extends into 2022? .....	7
Can CT PFML be taken intermittently or on a reduced leave schedule? .....	7
Can an employee who is out on maternity leave in the fall of 2021 wait until 2022 to take CT PFL-child bonding to get the paid benefits? .....	7
Why does the law say the employee must give a 30-day advance notice of foreseeable leave? .....	7
What if a claim is denied? .....	8
Who is a covered family member? .....	8
<b>General Tax Questions</b> .....	8
Are benefits taxable? .....	8
Are taxes automatically withheld from benefits? .....	8
How do I report payroll contribution? .....	8
<b>Resources</b> .....	8

## CT Paid Family and Medical Leave (CT PFML) Basics

### Is my business required to offer PFML benefits to employees?

Likely yes. Currently, private employers that employ one or more individuals are required to offer the new paid family and medical leave. Those who are self-employed or are sole proprietors are also eligible to opt-in to the program.

### Is my business required to use the state-run paid leave program?

No, while private employers with one or more employee are required to offer PFML, they may choose to apply for an exemption if they want to offer the same benefits or better to all employees through private insurance or a self-funded program.

### How is the program funded?

The state-run program is 100% funded by employee contributions\*. Private plans can be funded by both employee and employer contributions. Annual employee contributions are capped at the same rate as the state program which is 0.5% up to the social security cap. For 2022, that is \$147,000 x 0.5% = \$735.

CT PFML
No more than 0.5% per week up to cap
Max Annual Contribution: \$735
0.5% up to the Social Security (SS) cap: \$147,000

\*Payroll deduction must start day one of employment.

### How do you calculate PFML premium amounts due for each employee in 2022?

Wages x 0.5% = PFML payroll deduction. When the **cumulative total** of the employee's contributions\*\* reaches **\$735** for the 2022 calendar year, the payroll deductions stop.

Employee Taxes	Employee A	Employee B	Employee C	Employee D
<b>Annual Salary</b>	\$45,000	\$75,000	\$147,000	\$180,000
<b>Contribution Rate for 2022</b>	0.5%	0.5%	0.5%	0.5%
<b>Total Annual Premium</b>	\$225	\$375	\$735	\$735
<b>Weekly Payroll Deduction</b>	\$4.33	\$7.21	\$14.13	\$14.13

\*\*The state will collect the contributions quarterly bases in arrears. Private plans contributions can be aligned to billing frequency of other coverages.

## Private Plan Option

### What are the private plan requirements?

CT PFML private plans can be self-insured or fully insured. They must be available to all covered workers under the CT PFML law and contain the same or better benefits and protections. A private plan must be for both paid family and medical leave coverage.

### What do I need for the state tax exemption?

To qualify for a state tax exemption, you need to apply for the tax exemption with an approved private plan. MetLife has developed a CT PFML private plan tool kit outlining the steps needed to apply for the tax exemption. Ask your MetLife representative for this toolkit.

### What are the planned annual changes?

Annual changes will be published in November of each year.

### Do employers with private plans need to re-file or re-apply with the state?

CT private plan approval is effective for 3 years, however if you make a material change to your plan the employees will need to vote on the changes and a new state approval will be required.

## MetLife's Private Plan Solution

### What is MetLife's premium rate for fully insured or self-insured PFML coverage?

**Fully Insured:** CT Paid Family and Medical Leave is underwritten based on the customer. Employee contribution is 0.5% up to the SS cap of \$735 per year, or \$14.13 per week, and the employer funds the balance of the cost if there is any.

**Self-Insured:** MetLife's prices are based on a service fee for administering the program. Employee contributions cannot be used to pay the service fee. However, employers may collect the contribution to help fund benefits payable under the PFML program.

### How do I calculate MetLife's premium?

MetLife uses the Self Administer Premium Billing (SAP) method and can be aligned with the frequency of other coverages offered. Since CT requires the contribution to be assessed on every dollar earned, as premiums are collected, they should be submitted to MetLife. See example above for payroll deduction.

### How will MetLife coordinate employer-paid benefits?

Your MetLife service team can help you review your employer-paid benefit that may overlap with the state leave benefit. We document overlaps and your preferred contact and action when the overlap happens on a Claim Benefit Coordination Tip Sheet. The same Tip Sheet can be used for multiple states with paid leave programs.

## CT PFML Benefit Details

### Who is eligible for coverage?

All employees working for a covered employer are eligible for benefit.

CT PFML
<p>An employee*** is covered if they:</p> <ul style="list-style-type: none"><li>• Work for a covered employer in the state of CT. The worker does not need to reside in Connecticut to be eligible.</li><li>• Earn \$2,325 or more in during the employee's highest earning quarter within the first four of the five most recently completed quarters.</li><li>• Currently employed or was employed in the previous 12 weeks before the Leave.</li><li>• Are self-employed or a sole proprietor and a CT resident who has enrolled in the program.</li></ul>

\*\*\*Individual employees are not allowed to opt out of the program.

## What are the state benefits and what life events can they be used for?

Eligible workers can receive wage replacement benefits for the below qualifying events, but no job protection\*\*\*\*:



Paid Medical Leave	Safe Leave	Paid Family Leave		
<b>Own Serious Health</b> Employee's own medical need including organ or bone marrow donations and pregnancy	<b>Family Violence</b> When a covered employee is impacted by family violence	<b>Child Bonding</b> Including newborn, adoption, and foster care placement	<b>Family Caregiver</b> When a covered family member or covered service member has a serious health condition	<b>Military Exigency</b> When a covered family member is called to active service overseas
<b>Benefit Duration</b>				
Up to 12 weeks in a 12-month period. Extra 2 weeks if employee is incapacitated during a pregnancy. 12 days if an employee has been victim of violence in a 12-month period. No waiting period.				

\*\*\*\*Job protection under a separate law called the CT FMLA should run concurrent with PFML when applicable.

## How much of a benefit can an eligible employee receive?

Benefits are paid as a percentage of employee's average weekly wage.

Maximum weekly benefit cap at 60 times the CT minimum wage	
Benefit calculation	
For wages less than 40 times the CT minimum wage: <ul style="list-style-type: none"> <li>95% of a worker's average weekly wage up to an amount equal to 40 times the CT fair minimum wage</li> </ul>	For wages greater than 40 times the CT minimum wage: <ul style="list-style-type: none"> <li>95% of a worker's average weekly wage up to an amount equal to 40 times the CT fair minimum wage</li> <li style="text-align: center;">+</li> <li>60% of a worker's average weekly wage above an amount equal to 40 times the CT fair minimum wage</li> </ul>
40 times the CT minimum wage: 1/2022 – 6/2022 = \$520 7/2022 – 7/2022 = \$560	60 times the CT minimum wage: 1/2022 – 6/2022 = \$780 7/2022 – 7/2022 = \$840
The benefit amount will adjust as the minimum wage increases.	

## Leave Request process

### How do employees file for benefits?

1 Notify employer	2 Apply for benefits	3 Submit supporting documentation	4 Stay connected until return to work
<ul style="list-style-type: none"> <li>At least 30 days prior if leave is foreseeable or as soon as the employee can if unforeseeable</li> <li>7 calendar days for leaves related to family violence</li> </ul>	<ul style="list-style-type: none"> <li>Contact claim administrator within 30 days prior or within 30 days after leave starts</li> <li>MetLife can accept claims via web, telephone, or paper claim. The method is dependent on your employer's coverage plan</li> </ul>	<ul style="list-style-type: none"> <li>Proof may be required before the claim decision can be made</li> <li>MetLife will make a claim decision within 15 calendar days of receiving all information (or the first day of leave, whichever is later)</li> </ul>	Employer and MetLife will need to have the employee's anticipated return to work date scheduled or an intermittent leave plan on file to efficiently manage the claim

## Coordination with Other Benefits

CT PFML, CT FMLA, and the Federal FMLA can be taken at the same time and should be taken at the same time when applicable.

### Can an employee qualify for more than one benefit?

Employees may qualify for more than one benefit based on the leave reason. Some common events are listed below:

Leave reason	CT PFML		Federal FMLA	Company	Other
	CT PML	CT PFL			
Employee has complications due to pregnancy	Yes	No	Yes	STD	
Employee has a serious health condition requiring multiple days/weeks/months away from work (including acting as a bone/organ donor)	Yes	No	Yes	<b>STD-continuous or reduced leave schedules with partial disability</b> No intermittent leave	
Employee is injured at work	No	No	Yes	No	Workers Comp
Employee is bonding with newborn or fostering or adopting a child	No	Yes	Yes	Maybe (Parental/Bonding leave)	
Employee needs to care for a parent, child, spouse with a serious health condition	No	Yes	Yes	Sick leave, PTO	
Employee needs to care for other family members: grandparent, sibling, grandchild, or affinity family member with a serious health condition	No	Yes	No	Sick leave, PTO	

Leave reason	CT PFML		Federal FMLA	Company	Other
	CT PML	CT PFL			
Former employee receiving unemployment (less than 12 weeks post termination) has a qualifying event	No	No	No	No	Unemployment
Former employee not working and not on unemployment (less than 12 weeks post termination) has a qualifying event	Yes	Yes	No	No	

**If an employer has a private plan for parental leave that pays 100% salary for a designated number of weeks how would MetLife coordinate the private plan with the CT PFML benefit?**

CT PFML is a wage replacement benefit. If the employee is not losing wages, the PFML benefits may begin after the company paid leave ends. As part of our benefit coordination process, MetLife’s claims team will reach out to you to coordinate dates of the company leave that directly overlap with the state leave (i.e., Company’s parental leave and PFL-Child Bonding).

**If an employee takes a private plan benefit at a different time, can my company be reimbursed benefits?**

No. Per the state law, the CT PFML benefits cannot be reimbursed to the employer.

**What proof or supporting documentation is needed to support a claim?**

**For one’s own serious health condition (when you are sick or hurt and cannot work for an extended period of time):**

- Certification of a Serious Health Condition form filled out by the claimant and their healthcare provider. It can take two weeks or more for the doctor’s office to process this paperwork, so the claimant should be sure to submit it to them as soon as possible; or
- A doctor’s note or Attending Physician Statement (APS). Please make sure it includes the same information as the Certification of Serious Health Condition form.

**For child bonding for a newborn:**

- A copy of the child’s Birth Certificate, or
- A statement from the child’s health care provider stating child’s date of birth, or
- A statement from the mother’s health care provider stating child’s date of birth.

**For child bonding for adoption or foster care placement:**

- A copy of court documents finalizing the adoption; or
- Documentation from the child’s healthcare provider; or
- Foster/adoption agency paperwork containing adoption or placement.
- Please note: If the claimant is not the parent named in the court documents, they may also be asked to provide proof verifying the relationship to the parent in locos named in the court documentation, such as, but not limited to, marriage certificate, civil union, or domestic partnership documentation.

**For Leave to care for a family member with a serious health condition, including medical events related to pregnancy or childbirth, the claimant must provide ONE of the following:**

- Certification of a Serious Health Condition form filled out by the claimant and their healthcare provider. It can take two weeks or more for the doctor’s office to process this paperwork, so the claimant should be sure to submit it to them as soon as possible, or

- A doctor's note, or Attending Physician Statement (APS). Please make sure it includes the same information as the Certification of Serious Health Condition form.
- Please note: In some cases, a statement confirming the relationship between the covered employee and the family member may also be requested.

**For qualifying military exigency needs, claimants will need to verify their family member's service with one of the following:**

- Covered family member's active-duty orders, or
- Letter from the military unit documenting impending call or order to covered duty, or
- Documentation of military leave signed by the approval authority for the military member's rest and recuperation.
- If leave is requested to meet with a third party, such as a school official, counselor, or attorney, the claimant must provide documentation of the meeting that includes:
  - The name, address, and contact information of the individual or entity with whom they are meeting
  - A description of the meeting

**For caring for a family member who is a covered service member:**

- Certification of a Serious Health Condition form filled out by service member's healthcare provider. It can take two weeks or more for the doctor's office to process this paperwork, so the claimant should be sure to submit it to them as soon as possible, or
- A doctor's note, or Attending Physician Statement (APS). Please make sure it includes the same information as the Certification of Serious Health Condition form.
- An alternative form of certification can be Invitational Travel Order (ITO), or Invitational Travel Authorization (ITA) issued by the Department of Defense to any family member to join an injured or ill service member at his or her bedside.
- Please note: In some cases, a statement confirming the relationship between the covered employee and the family member may also be requested.

## Claims Processing

### What happens if an employee is out on STD or approved absence starting in 2021, which extends into 2022?

If **STD**, the employee may be eligible for Paid Medical Leave days beginning January 1, 2022. Claimants are encouraged to discuss the new CT PML with their STD claim specialist.

If **FMLA or CT FMLA**, the employee may be eligible for paid leave beginning January 1, 2022 as these leaves should run concurrently when applicable.

### Can CT PFML be taken intermittently or on a reduced leave schedule?

Yes, CT PFML may be taken intermittently or on a reduced leave schedule, depending on the qualifying event. You may need proof of need for intermittent leave.

### Can an employee who is out on maternity leave in the fall of 2021 wait until 2022 to take CT PFL-child bonding to get the paid benefits?

Yes, under CT PFML law, covered employees can take PFML for bonding with a new child at any time within the first 12 months of the child's birth, adoption, or foster care placement.

### Why does the law say the employee must give a 30-day advance notice of foreseeable leave?

The 30-day advance notice requirement is for the employee to alert their supervisor/employer that they will be absent. This may help with staffing and identify back up training to cover while the employee is out for an extended period of time. There is no requirement for the insurance claim to be submitted early.

### What if a claim is denied?

If a claim has been denied, the claimant may reach out to MetLife to have the claim reconsidered, especially if you have new information to support your claim. If, after a second review and the claim is still denied, you may file an appeal with the state. The denial letter will provide the appeal filing instructions.

### Who is a covered family member?



Family member means parent, spouse, son, daughter, sibling, grandparent, grandchild, or individual related to the employee by blood or affinity whose close association the employee shows to be the equivalent of those family relationships.

## General Tax Questions

### Are benefits taxable?

Yes.

### Are taxes automatically withheld from benefits?

**PFL:** No. Taxes will not automatically be withheld from benefits, but employees can request voluntary tax withholding. You simply need to submit a W-4S tax form to the claims team and taxes can be withheld.

**PML:** Yes. Medical leaves are treated similar to disability income, and taxes are automatically withheld from benefits.

### How do I report payroll contribution?

Employers should report employee contributions on Form W-2 using Box 14 – State disability insurance taxes withheld. The first W-2 reporting that will need to include this will be for the 2021 calendar year.

## Resources



### Need more information visit:

The MetLife PFML [website](#) regarding state mandated benefits.

For CT State PFML Resources [click here](#).

For details regarding your coverage, contact your MetLife Representative.

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