



Connecticut Paid Family & Medical Leave – Prepare for Success

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Connecticut Paid Family & Medical Leave – Preparations for Success

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What We'll Cover Today:

01 Explore CT PFML program and its influence on CT FMLA and other benefit programs

02 Employer obligations supporting your workers including participating in the claims process

03 Best practices for benefit overlap and coordination

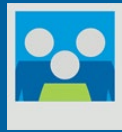
04 How to respond to questions from employees, carriers and the state

Connecticut Paid Family & Medical Leave Overview

Qualifying reasons for CT PFML

Starting January 1, 2022

Leave can be taken continuously, or under certain circumstances, intermittently, or on a reduced leave schedule



Paid Family Leave

- Child bonding
- Military exigency
- Military caregiver
- Care of family member with a serious health condition



Paid Medical Leave

- Employee's own serious health condition
- Organ/bone marrow donation
- Incapacity during pregnancy **+ 2 weeks**



NEW

- Paid Leave for employees impacted by family violence
- 12 Days

NO WAITING PERIOD

Max 12 weeks per year (14 if complications due to pregnancy)

How CT PFML impacts CT FMLA

Summary of changes to Connecticut Family and Medical Leave beginning January 1, 2022

CT DOL Guidance on Transition from 2021 to 2022:
[newfmlaguidance \(ct.gov\)](https://newfmlaguidance.ct.gov)



	Current State	Changes effective January 1, 2022
Covered Employers	Applies to employers with 75+ employees	Applies to employers with 1+ employees
Time Worked Requirement	Employees work at least 12 months and 1,000 hours in 12 months immediately preceding the date of leave	Employee must work at least 3 months
Leave Amount	16 weeks of leave allowed in a 24-month period (up to 26 weeks for military caregiver leave)	Up to 12 weeks of leave allowed (up to 26 weeks for military caregiver leave) in a 12-month period An additional 2 weeks of leave may be available for incapacitation during pregnancy

When applicable, the CT PFML and CT FMLA should run concurrently

Eligibility for CT PFML benefits

Virtually all employers are required to provide coverage



Covered Individuals

Financial eligibility test

Covered Employees

- Full time
- Part-time
- Seasonal
- Former employees for 12 weeks
- Certain self-employed individuals/sole proprietors

Not covered

- Certain employees of state/municipal governments
- Employees of the federal government
- Certain employees of local/regional Boards of Education
- Non-public elementary/secondary school workers

Financial Eligibility Test = \$2,325 during the highest earning quarter in the base period



Coverage options for CT PFML



State Run Program

CT Paid Family and Medical Leave Insurance Authority oversees the state program

Employee contribution amounts:

- Total: **0.5% of wages**
 - Capped at Social Security wage taxable maximum
- 2021 cap: **\$714**
- 2022 cap: **\$735**



Private Plan Options

Private plans and state contribution exemption – 3 years

- Insured by a carrier
- Self-insured

Musts

- Keep PFL and PML together and offer equal/better benefits
- Conduct an employee vote
- Obtain approval from the state

Carrier sets pricing, but employee contribution cap applies

December 1, 2021: deadline to have private plans approved for a January 1, 2022 effective date

Life of A Claim

Meet Imani



Employees must notify their employer of leave



Imani tells her manager that she is pregnant

Which notice rules apply?

- 30 days is the default notice period (7 days for safe leave)
- Notice must be as soon as practicable if delay is out of Imani's reasonable control
- Mutually agree on leave dates where feasible

Best Practices



Add instructions for notice requirements to your normal leave policies and procedures for employees



Provide notice to employees and new hires annually of these features of the PFML program (effective July 1, 2022):

- Employee entitlement to PFML and terms under which leave may be used;
- How to file a PFML claim;
- That retaliation is prohibited; and
- That employees can file a complaint with the DOL

Employees need to apply for CT PFML

Imani applies for CT PFML benefits

State Plan

Application for state benefits only

Separately

File for company benefits

Federal FMLA

CT FMLA



Private Plan

Coordinate state plans with other benefits

Paid parental leave

Federal FMLA

CT FMLA

Both the state and private plans will ask similar questions to prove the need for leave

Employers must participate in the claim process



Within 10 calendar days

Employers need to reply to state with employment details supporting the claim

Best Practice Recommendations



State Plan

- Update your company's [CT PFML registration](#) for leave administration
- Create a template for repeatable information
 - Job descriptions
 - Company paid leave benefits



Private Plan

- Administrator may already have key details
- Provide tip sheet to your carrier for company benefits that may overlap

Calculating Imani's leave allotment



STEP
01

How much PFML time is available based on work schedule?

Imani works 5 days per week

STEP 1 12 weeks normal (+2 weeks if incapacitation during pregnancy)

STEP
02

How much PFML has already been used?

STEP 2 0 days

STEP
03

How much time does the certification allow?

STEP 3 12 weeks for PML and PFL (allowing 2 extra weeks if she has pregnancy complications)

TOTAL 12-14 weeks for pregnancy and bonding

Calculating Imani's benefit amount



The state has a benefit calculation formula:

STEP 1 95% up to 40x CT minimum wage (\$13/hour or \$520/week)

STEP 2 60% of the difference between base weekly earnings and Step 1 calculation

STEP 3 Combine Steps 1+2, up to cap of 60x CT minimum wage (\$780/week)

Imani earns
\$1,000/week

STEP 1
\$ 494.00

STEP 2
\$ 288.00

STEP 3
\$ 782.00 more than cap

WEEKLY BENEFIT
\$ 780.00

CT PFML impacted by state's minimum wage

[Minimum Wage Public Act No. 19-4](#)



	CT Minimum Wage	CT PFML Maximum 60x Minimum Wage
January 1, 2022	\$13/hour	\$780
July 1, 2022	\$14/hour	\$840
June 1, 2023	\$15/hour	\$900

CT PFML's statute allows for the benefit to be reduced if the contributions collected are insufficient to support the increase in benefits.

CT PFML benefit payments may be supplemented or replaced



Supplements to CT PFML

Likely may be received at same time as CT PFML

STD or LTD (if less than 100% pay)

Accrued leave as a top up to PFML benefit

CT PFML max benefit is \$780/week

Supplemental benefits recommended to replace lost wages due to qualifying events



Substitute for CT PFML

Cannot be received at same time as CT PFML

Unemployment

Workers' Compensation

Any federal/state wage replacement benefit

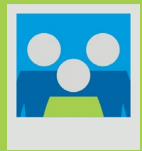
Still unclear: employer-provided benefits that pay 100% of pay, like PTO, vacation time, sick time, or salary continuance

When intermittent and reduced schedule leaves may apply



Medical Leave

Own or family member's serious health condition: only when medically necessary



Family Leave

- Bonding: only if the employer and employee mutually agree
- Qualifying exigency: when requested



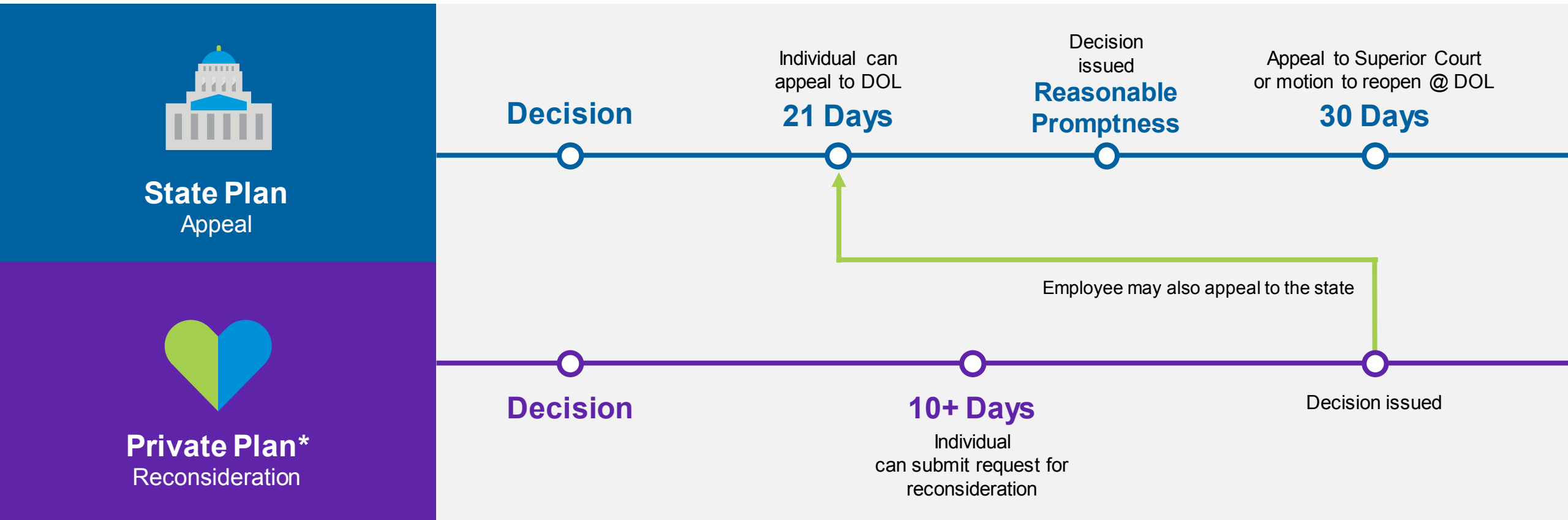
Safe Leave – Victim of Violence

- When requested

Best Practice

Add your minimum intermittent leave increment allowed for each leave type to your company benefit site and handbook

What is the reconsideration/appeals process?



* Employees do not need to request reconsideration before submitting an appeal to the state

Roles and responsibilities

CT DOL and PFML Authority

- PFML Insurance Authority can impose penalties and fines as appropriate if employers are not compliant
- DOL – adjudicate appeals relating to denials of claims and/or penalties

Employers

- Provide notices regarding the CT PFML to new hires and all employees annually
- Update website and benefit handbooks to describe the new benefits
 - Best Practice: Include how /w hen PFML will run currently w ith CT FMLA, CT Sick Leave, federal FMLA and your other benefit programs including how it fits into your PTO and attendance policies
- Define your plan for maintaining employees' insurance (including employee contributions) during the leave
- Train your people managers - PFML, FMLA and CT FMLA
- Identify a benefit coordinator
- Participate in the claim process
- Complete PFML employment verifications
- Validate employee benefits received during the claim
- Manage corresponding federal FMLA & CT FMLA for job protection

Individuals

- Notify employer about upcoming leave
- Read and follow plans set forth by their employer from their employer sponsored paid leave programs, such as PTO and STD, or for other benefits like federal FMLA and CT FMLA
- Submit a claim for paid leave AND forms required for company sponsored leaves
- Obtain evidence/certification supporting leave
- Details of other sources of income while on leave
- Keep contact with state and employer while on leave including intermittent leave, reduced leave schedules, leave changes, and return to work dates

Plan Administrators

- CT PFML state plan administrator is Aflac
 - Determine eligibility for benefits
 - Review supporting documents for claim decision
 - Calculate and pay benefits
 - Monitor ongoing claims
 - Manage appeals/reconsiderations
 - Investigate fraud
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- Private Plan Administrators also coordinate other benefits (FMLA, CT FMLA, Employer-sponsored benefits, etc.)

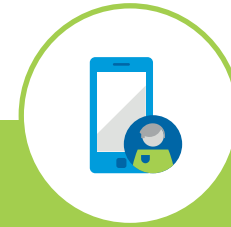
Tools, resources and contacts



Tools and Resources

Helpful Links:

-  [CT Paid Leave Authority \(PFMLA\) | Home | Official Site](#)
-  [CT Paid Leave Human Resources Toolkit](#)
-  [Paid Family Medical Leave \(metlife.com\)](#)



Contacts



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Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.