

PFML East Coast Update

Fall 2021

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Today's Discussion

01 PFML Landscape & Federal PFML

02 State Specific Updates

- CT PFML
- DC UPL
- NH PFL
- NY PFL
- MA PFML

03 Tools & Resources

04 Q&A

Featuring:



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PFML Landscape



The Paid Family and Medical Leave Landscape

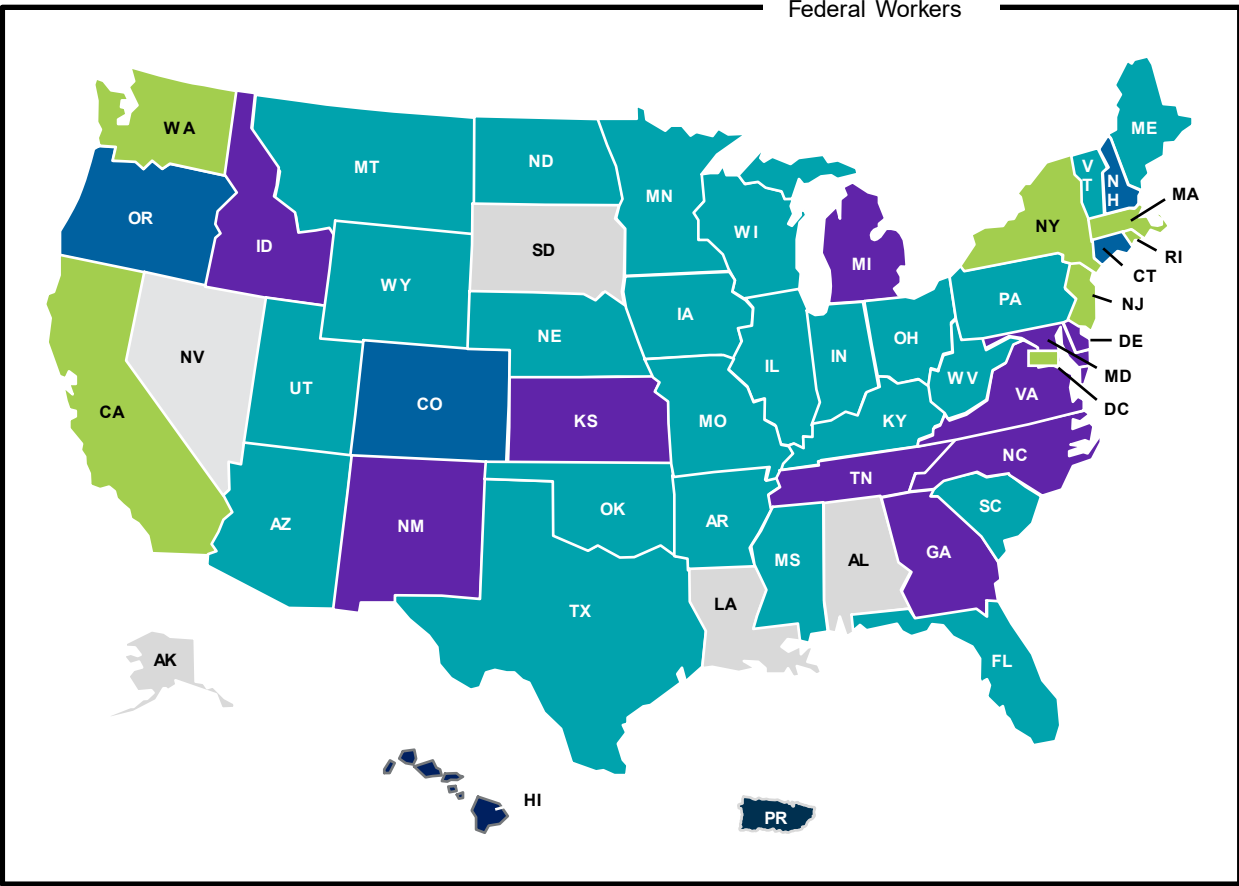
As of November 2021

Growing Landscape

- 7 Approved and active
- 4 Approved – future start date
- 27 Proposed bill
- 10 State workers/Executive Orders
- 2 DI only
- 5 No plan at this time

MetLife Offerings

Self-Insured and Insured, depending on jurisdiction



~30%
 workers will be covered under a mandate by 2024



Key Dates

State	Tax	Benefit
CT	1/2021	1/2022
NH	N/A	1/2023
OR	1/2023	9/2023
CO	1/2023	1/2024

Visit our [PFML microsite](#) for updates on all new state legislative activity as it develops

Paid Family and Medical Leave Status	Number of States, Etc.	List of States, Etc.
Approved and active	7	CA, DC, MA, NJ, NY, RI, WA
Approved - future start date	4	CO, CT, NH, OR
Proposed bill	27	AR, AZ, FL, IA, IL, IN, KY, ME, MN, MO, MS, MT, ND, NE, OH, OK, PA, SC, TX, UT, VT, WI, WV, WY
State workers/Executive Orders	10	DE, GA, ID, KS, MD, MI, NC, NM, TN, VA
DI only	2	HI, PR
No plan at this time	5	AK, AL, LA, NV, SD

Federal PFML Status

2021 Proposals	Timing	MetLife/Insurance Industry Actions
<ul style="list-style-type: none">• Universal Paid Leave (UPL)• Building on Economy for Families Act (BEFA)• American Families Plan – President’s initiative• Protecting Worker Paychecks and Family Choice Act• Family and Medical Insurance Leave Act (FAMILY)	<ul style="list-style-type: none">• May 2021: Senate HELP committee hearing on PFML• September 2021: House Ways & Means Committee hearings on PFML• 4Q 2021: Potential vote in House and Senate• July 2023: Potential program deployed	<p>Stakeholder Consulting</p> <ul style="list-style-type: none">• White House• Senate• House of Representatives <p>Links</p> <ul style="list-style-type: none">• Paid Leave: https://paidleave.life/• National PFML Campaign Video: https://vimeo.com/605789124  

Connecticut



CT PFML Overview

[CT Paid Leave Authority \(PFMLA\) | Home | Official Site](#)

CT PFML Insurance Authority is creating educational materials and guidelines to support the law

State Administration

- CT PFML administered by Aflac
- CT FMLA changes will enable concurrency with paid leave
- Employee funded PFML at 0.5% up to social security wage cap

Employer Role

- Display Posters
- Collect payroll contributions
- Participate in Claim process
 - Register Benefit Coordinator
- Coordinating CT FMLA for job protection

Private Plan - Vote

- All employees must vote including Full-time, Part-Time and Provisional employees
- Vote may take one month or more to complete (similar to open enrollment)
 - Educational material required 2 weeks prior to a vote
 - 2 week voting period
- Affirmative vote needed before tax exemption filing

Key Dates

October 2021

Private Plan Policy and Procedures final

December 1, 2021

State will be accepting claims for absences starting in January

January 1, 2022

Benefits become payable

CT PFML Benefits New For 2022

No Waiting Period

12 Weeks

- Own medical
- Child bonding
- Care for sick family
- Military exigency
- Organ/Bone donor

- 12 days for Victim of Violence

+2 weeks

- Complications related to pregnancy

Weekly benefit payment cap may change in July 2022

\$780 / week

January 1, 2022 – June 30, 2022



\$840 / week

July 1, 2022 – May 31, 2023

Benefit Calculation:

95% of earnings up to 40 times the CT minimum wage*



60% of earnings above 40 times the CT minimum wage, capped at 60 times the minimum wage

*The CT minimum wage from August 1, 2021 to June 30, 2022 is \$13 per hour, which is increasing to \$14 per hour on July 1, 2022, and to \$15 per hour on June 1, 2023.

District of Columbia



DC UPL – Recent Changes

[Employers » DOES Office of Paid Family Leave \(dc.gov\)](#)



DC UPL cannot be offset from insured STD

	Before September 30, 2021	October 1, 2021 – September 30, 2022	On / after October 1, 2022
Plan Design	Statute	Temporary enhancement	Potential future enhancements
Absence and Duration (weeks)	8 weeks parental 6 weeks family 2 weeks medical 1 week waiting period	8 weeks parental 6 weeks family 6 weeks medical 2 weeks pre-natal care Waived waiting period during and 1 year after pandemic	12 weeks parental 12 weeks family 12 weeks medical 2 weeks pre-natal care Waiting period depends on pandemic
Maximum duration in 52- week period	8 weeks	8 weeks or 10 with pre-natal	12 weeks or 14 with pre-natal
Wages	Highest 4Q out of last 5 (15 months)	Highest 4Q out of last 10 (30 months)	Depends on status of pandemic (15 months)

Maximum Weekly Benefit

\$1,009

Benefit Calculation

90% of a worker's average weekly wage up to an amount equal to 40 x 150% of the DC minimum wage

+

50% of a worker's average weekly wage above an amount equal to 40 x 150% of the DC minimum wage (if applicable)

New Hampshire



NH PFL – Granite State Paid Family Leave

NH Voluntary Paid Family Leave Program As an additional coverage to STD

Key Dates

June 25, 2021
Budget Signed

July 1, 2021
Law Effective Date

March 31, 2022
State RFP

January 1, 2023
Benefits become payable

State Program

- Budget to provide state workers access to PFL
- Allows private employers to purchase coverage from carrier(s) that provides coverage to the state
- Creates a pool for certain employees to purchase coverage
- Tax credits for employers that offer benefits

Employer / Employees

- Mandatory for state workers
- Voluntary for private employers
- State plan pool participation where employer does not offer benefits

Plan Design

- Benefit Amount: 60% of average weekly wage, capped at SS taxable wage max
- 6 weeks duration
- Absence Reasons:
 - Child bonding
 - Family Caregiver
 - Military Exigency
 - -----
 - Medical Leave – only part of the purchasing pool if employer does not offer STD

New York & Massachusetts



Other State Programs

NY PFL

- 2022 same rates
- No changes to
 - Policy/Rider
 - Poster
 - Notice of Rights
 - [New York Paid Family Leave Updates for 2022 | Paid Family Leave \(ny.gov\)](#)

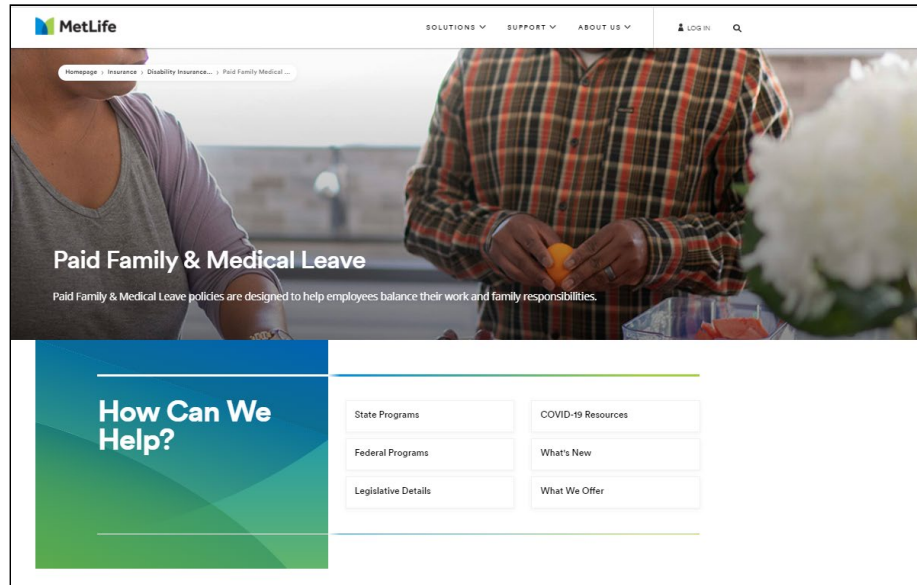
MA PFML

- 2022 plan changes announced
- All Private Plans must annually renew to keep their tax exemptions.
- Replacing private plans
- Re-entering state plan (retroactive contributions)
- [Department of Family and Medical Leave | Mass.gov](#)

Tools and Resources

Tools & Resources

[Metlife.com/PFML](https://www.metlife.com/PFML)



Private Plan Toolkits

- CT PFML
- MA PFML
- Other statutory state private or voluntary plan guides



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.