

Our Journey to becoming a fully operational agency

November 30, 2021

How We Started

Statute passed in July 2019

Law established the Paid Family and Medical Leave Authority (all businesses with one of more employees)

Made extensive changes to Connecticut's current FMLA, (job protection after 3 months, no hours worked); AND

Established the paid leave benefit

Agency Incubation

- Independent Quasi-Governmental agency
- Incubated by the Department of Administrative Services
 - Accounting
 - IT support
- CEO hired in January 2020, started in March 2020
- 15-person Board of Directors
- Collaboration with other state agencies:
 - Department of Insurance
 - Department of Labor
 - Department of Revenue Services
 - Office of the Treasurer
 - Department of Economic and Community Development

Year 1

- Create a year-long work plan
- Build a team
- Select a vendor to build a website, registration system and contribution collection system
- Establish policies and procedures for all agency major functions
- Create an applications process for private plans; review and approve private plans
- Work with state agency partners to establish key agency functions
- Educate and support small businesses
- Plan and execute outreach and engagement efforts
- Partnership with United Way as a support center
- Establish the Trust Fund
- Establish procedures for accepting and managing contributions to the Trust Fund

Year 2

- Accept and track contributions to the Trust Fund
- Approve private plans
- Select a vendor partner for claims administration
- Continue outreach, education and engagement efforts
- Work with vendor partner to establish claims administration
- Work with Department of Labor to create an appeals process for denied paid family and leave claims
- Educating and supporting small businesses

Where We Are Now



Agency Metrics



Staff of 25



Completely Remote Operation



Monthly Board and Committee Meetings



95 webinars held



Website: www.ctpaidleave.org



Program Metrics – As of 11/9/2021

122,979

• Businesses Registered

\$300,127,058

Contributions received or in transit (as of 11/8/21)

438 Approved Private Plans

- 389 insured
- 49 Self-insured

254

Open Contact Us Inquiries 23,797

• Contact Us Inquiries Closed Since Sept. 2020

882 Tax Accountants/TPAs Registered

- 428 TPA's
- 454 Tax Accountants





Media Plan Recap



Radio

- 17 English Language Stations
- 8 Spanish Language Stations
- Over 4,000 commercials, plus additional PSA's
 - Ten interviews already completed or confirmed
- Added value banner ads on station websites

Print

- La Voz Hispana (Spanish) –
 528k (nearly 15% of state population)
- White Eagle (Polish) 284k
 (over 8% of state population)
 - Inquiring News 55k

Outdoor

- over 5 million impressions per week
- two digital boards rotating at all times
- Coverage in Hartford, New Haven and Fairfield Counties

Transit – Buses

- 12 buses total
- Route covers lower Ffld County from Norwalk to Greenwich
- 5.4 million impressions over 12 weeks

Digital

- Static banner ads, video preroll ads, streaming audio ads (Spotify, Bloomberg, iHeart), and CTV/OTT ads
 - Demographically and geographically targeted
 - English and Spanish

MetroNorth

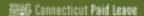
- 23 units, 8 week duration
- Strategically chosen stations will include New Haven, W. Haven, Milford, Stratford, Bpt, East Norwalk, So. Norwalk, Stamford

Transit (Buses in Lower Fairfield County)





Military Outreach



CT PAID LEAVE For military families

CT Paid Leave offers up to 12 weeks of income replacement benefits for qualifying reasons, starting in January 2022.





Military Caregiver

military caregiver leave is caken by a worker to care for a covered family member who is in the military and has experienced a serious injury or linear that happened in the line of Federal active duty, while on duty in the armed rocket.



Qualifying Exigency Leave

Qualifying exigency leave is taken by a worker to engage in certain activities when a spouse, child or parent is on federal active ducy, or has been notified of an impending call to order to active duty in the armed Services.

Eligibility Criteria For CT Paid Leave

- To be eligible for income replacement benefits at a military family member for either military Caregiver Leave or Qualifying edgency leave, you must need the following collection.
- Currently employed with a covered employer, or had been employed by a covered employer within the 12 weeks immediately preceding the leave.
- carried at least \$2,320 in the highest earning quarter of the previous four of the five most recently completed quarters (wages from multiple covered employers may be combined and wages include salary and/or hourly pay, receden pay, holiday pay, doc, commissions, severance pay, or the cash value of any "in kind" services)

Job Protection Eligibility Under CT FMLA Effective January 1, 2022

Up to 26 weeks of job protected leave are available for Military Caregiver Leave.

- You may be eligible for job protected leave after three months of
- There is no hours worked requirement or minimum earning requirement to qualify for job protection under CT FMLA.



For more information, visit our website at CTpaidleave.org or scan the QR code. 386 Connecticut Paid Leave

LA LICENCIA PAGADA DE CT PARA FAMILIAS DE MILITARES

La licencia pagada de CT ofrece hasta 12 semanas de beneficios de reemplazo de ingresos por razones de calificación a partir de enero de 2022.





Licencia de cuidador militar

Un trabajador puede tomar la licencia de cuidador militar para cuidar a un miembro cubierto de su familia que está en el ajército y ha sufrido una enfermedad o lesión grave que sucedió en el cumplimiento del servicio activo federal en las fectosa armadas.



Licencia por exigencia calificada

Un trabajador puede tomar la licencia por extigencia calificada para participar en ciercas actividades cuando un cónyuge, padre, o hijo está en servicio activo federal o ha sido notificado de una inminente llamada al orden para el servicio activo en las fuerzas armadas.

Criterios de elegibilidad para la licencia pagada de CT

- Para ser alegible para recibir los baneficios de reemplaco de ingresos como miembro de la familia de un militar, ya sea para una licencia de cuidador militar o una licencia por exigencia culficada, debe cumbir con los siguientes critarios:
- Actualmente empleado por un empleador cubierto o ha sido empleado por un empleador cubierto destro de las 12 semanas inmediatemente enteriores e la licencia.
- Canó al menos \$2,325 en el trimestre con mayores ingresos de los cuatro trimestres anteriores de los cinco trimestres completados más reclentemente (puede combinar los salarios de vinco empleadores y salarios incluyen salario y/o pago por hora, pago de vecaciones, pago de festivos, propinas, comisiones, indeminacción por despido, y el valor en efectivo de cualquier servicio "en especie").

Elegibilidad para protección laboral bajo la FMLA de CT Efectivo a partir del 1 de enero de 2022

Están disponsibles hasta 26 semanas de licencia con protección laboral para licencia de cuidador militar.

- Puede ser elegible para una licencia con protección laboral después de 3 meses de empleo.
- No hay un requisito de horas trabajadas o un requisito de ganancia mínima para calificar para una protección laboral bajo la FMLA de CT.



Obtenga más información en CTpaidleave.org o escanee el codigo QR.

Additional Media Presence

- Inquiring News and White Eagle
- Both will also print articles about CTPL





National - International News

AFRICAN WINNER OF NOBEL BOOK PRIZE **IGNITES DEBATE IN ZANZIBAR**

of celebration, excitement was also generous with at the age of 21. Abdulrazak Gumah.

and pride when this year's praise, calling the book an "I dedicate this Nobel "The prize is an honor fate of the refugee in the gulf ter the announcement. to you, our Tanzanian na- between cultures and conti- But the award has ignited

Suluhu Hassan tweeted. ing in English, Gurrah's 10 and passionate discussions Zanzibur leader Hussein Ali novels include "Paradise", about belonging and identity.

tween 1901 and 2021, only related to colonialism. Such Prize for Fiction, and "Deser-between Zanzibar and the months and years were domisix have gone to African landmarks being honor not tion." Though Swahili was mainland (Tanzania) has not nated by deep division, tenwriters with only two to only to us but to all human-his first language, English always been rosy - even sions and vengeance.

prize was awarded to Zan- "uncompromising and com- Prize to Africa and Africans. Zanzibar and Tanganyika in Gurnah should be an awak- Pointing out that many in writer possionate penetration of the and to all my readers," the 72 April 1964 was driven by ening call & a trigger to our Tanzania are yet to read this effects of colonialism and the year old Gurnah tweeted af. U.S. and UK fears of a Zan-government to think of the writer's books, she called on

became Gurnah's literary though Zanzibar is semi-au- Writes social scientist So there was a measure The Swedish Academy tool when he began writing tomorous, with its own presi- Aikande Kwaya: "The de- and a Zanzibari native, is curdent and parliament, he says, bute about the "Tanzanian"

ziburi Cuba in Africa.

a vigorous debate in the refugee for the United King- ity education and after a revolution which sought to end the pority tan island remains divided

(GIN) - Out of 118 recognize your writings that during World War I and the online edition of Arab population over the Af-Nobel Prize laureates be- are centered on discourses short-listed for the Booker Aljazeera. The relationship rican majority. The following political union with Tanza-

The contentious union of identity of Abdulrazak novel Paradise into Swahili. following: Justice; Dual Citi- the government to include his Gornaly left Zanzibar as a zenship: Union matters; qual-works in the school curricu-

LONG-AWAITED TRIAL TO BEGIN OF ACCUSED KILLERS OF PAN-AFRICAN ICON THOMAS SANKARA



Fourteen men are being ceedings. tried over the assassination

Guevara, Sankara pledged to tee, told the BBC. "decolonize minds" in Burking Faso and across the continent, but his revolutionary dreams were cut short after just four years in power. He was 37 years of age

accused killers of Thomas exile in neighboring Ivory wheat production. Sankara, revolutionary Coast, where he fled follow-

in 1987. Near the Thomas patriot. He loved his people. speculation about the pos-Sankara memorial site. He loved his country. He sible role of foreign countries many expressed hope that loved Africa. He gave his life including France, Ivory the trial would shed light on for us," Luc Damiba, secre- Coast, Liberia and Libya - in Dubbed Africa's Che Sankara Memorial Commit- 2017, French President

istration the country was re- files

named from Upper Volta Burkina Faso, meani *Land of Upright People

He reduced his own ary and that of all publ vants. He banned the a government chauffeu inst-class airline tick banned female gen lation, polygamy and marriages, among of

Education was a ority. While he was in the literacy rate inc from 13% in 1983 to 1987, and he also ov

dal landlords and give

leader of Burkina Faso - in- ing a wave of popular pro- united Africa to stand again cluding his former friend tests in 2014. Despite what he called the "neo-co Blaise Compaore who suc- Compaore's absence, the trial lonialism" of institution ceeded him as president and is hotly anticipated - with such as the International went on to rule for 27 years more than 200 hundred jour- Monetary Fund and the is slated to open this week. malists from across the world. World Bank, "He who feeds in the capital Ouagadougou, accredited to cover the pro- you, controls you," he was

There has been much tary general of the Thomas the killing of Sankara. In Emmanuel Macron promised During Sankara's admin- to declassify secret French

Drive Safe. & Buckle Up!



Till today, the cosmopoli-

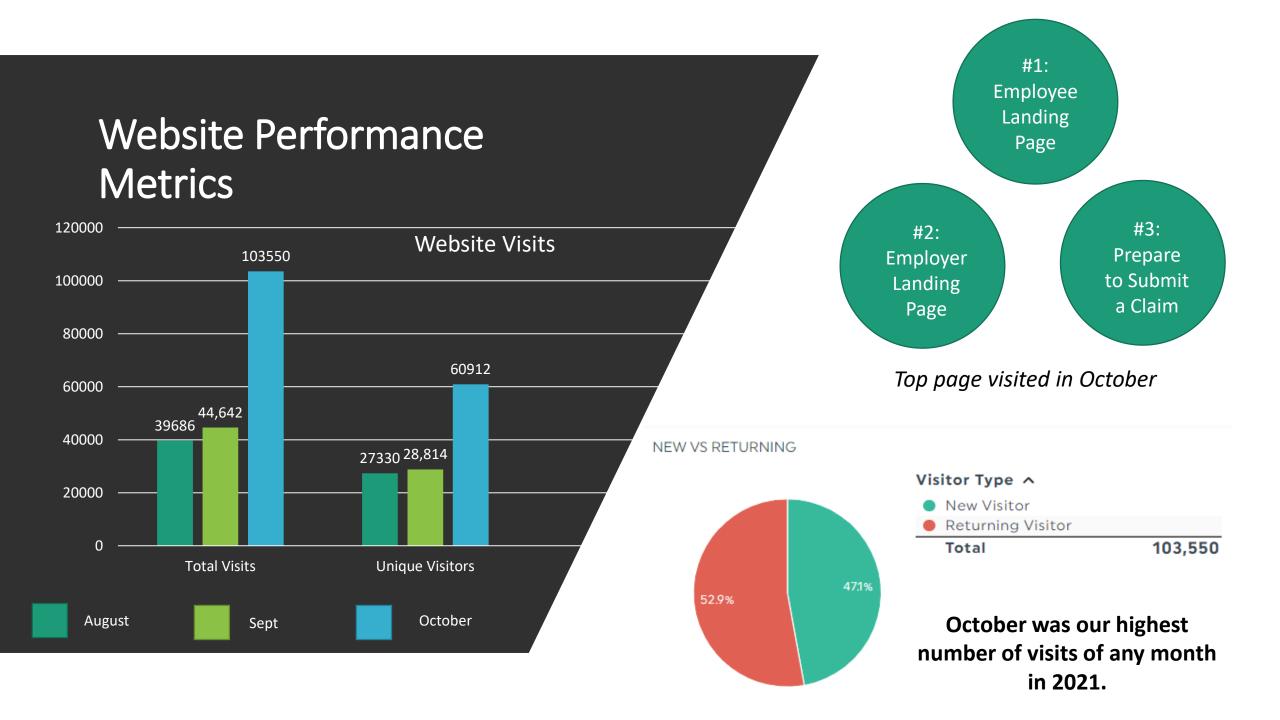
Care for your family and have income security



Starting in January, Connecticut Paid Leave will provide up to 12 weeks of income replacement if you take time away from work for certain family or health reasons.

oplications accepted starting Dec. 1, 2021. CTpaidleave.org

See is on the Woo! The New Inquiring News-CT Website. IngNews.com



What Lies Ahead



Opening application process on December 1, 2021



Benefits payable on January 1, 2022



Continued Education and support for small businesses



Audit private plans



Collaboration and oversight of third-party claims administrator



Continuing to collect and monitor contributions



Lessons Learned

Everything takes longer than you think it will

Choose excellent vendor partners. Your success depends in part on their expertise, competence and willingness to partner with you.

Don't hire staff – build a team

Over communicate to all key stakeholders. Don't wait for them to ask you what's going on and don't be defensive about anything.

Plan, plan, plan and then be ready for major unplanned change





About the CT Paid Leave Authority

About the CT Paid Leave Authority

The CT Paid Leave Authority serves a growing need in providing financial relief to Connecticut families, allowing individuals to care for a loved one, or themselves, without having to worry about lost income.

OUR MISSION

- To provide pathways to accessible paid family leave benefits; and
- To empower employers, administrators and healthcare providers by offering helpful tools for understanding their vital roles and provide support to navigate our program.
- Responsibilities include:



OUTREACH & ENGAGEMENT



DEVELOP THE
POLICIES AND
PROCEDURES
NEEDED TO RUN
THE CT PAID
LEAVE PROGRAM



ESTABLISH THE TRUST FUND CONTRIBUTION RATE & RECEIVE CONTRIBUTIONS



APPROVE AND
AUDIT
PRIVATE PLANS



ADMINISTER
CLAIMS FOR PAID
LEAVE BENEFITS

Covered Workers

Who is covered?

- Employers who have one or more people working in CT Including:
 - Non-profits
 - Private-sector employers with a unionized workforce
- Sole proprietors who choose to opt-in for themselves*
- Self-employed individuals who choose to optin for themselves*

Who is not covered?

- The federal government
- The State of Connecticut, except as to "covered public employees"
- Municipalities, unless they have "covered public employees"
- Local or regional boards of education unless they have "covered public employees"
- Non-public elementary or secondary schools

Other entities that are exempted as a result of other laws:

- Railroad workers
- Individuals who are employed by the governments of other state
- Employees of sovereign nations
- Employees engaged in interstate commerce who work in CT but live in another state and thus don't pay income tax in CT
- Spouses of active-duty military members who have opted to continue to pay taxes in their home state instead of where they are currently deployed

*Sole proprietors and self-employed individuals must stay in the plan for a minimum of three years.



Reasons for Leave / Income Replacement

- To receive treatment and/or recover from your own serious health condition, including pregnancy and serving as an organ or bone marrow donor (aka "medical leave")
- To care for a family member who has a serious health condition (aka "caregiver leave")
- To bond with a newborn or newly placed adopted or foster child and, in the case of adoption and foster care, to attend to pre-placement activities (aka "bonding leave")
- To care for a family member injured on active duty in the military (aka "military caregiver leave")
- To attend to specific issues associated with a parent, spouse or child's overseas active duty (aka "qualifying exigency leave")
- To attend to specific issues associated with directly experiencing family violence (aka "family violence leave")

Current CT FMLA v. CT FMLA in 2022

CURRENT CT FMLA	CT FMLA IN 2022
Applies to employers with 75 or more employees	Applies to employers with one or more employees
Employees must have worked at least 12 months for the employer (can be non-consecutive); worked at least 1,000 hours during the 12 months immediately preceding the date of commencement of FMLA leave	No hours worked requirement
Job protection after 12 months	Job protection after 3 months
 16 weeks of leave in a 24-month period 26 weeks of leave is available for military caregiver leave 	 Up to 12 weeks in a 12-month period for all leave reasons, except: 26 weeks of leave is available for military caregiver leave an additional 2 weeks of leave may be available for incapacitation during pregnancy
Employer can require employees to use all accrued time for paid time off	Employer can require employees to use accrued time off but must allow employee to keep up to two weeks of accrued PTO.

Summary of Entitlements

Federal FMLA job-protected leave	CT FMLA job-protected leave (as of 1/1/22)	CT PL income replacement benefits (as of 1/1/22)
Up to 12 weeks in a 12-month period for all leave reasons <i>except</i> :	Up to 12 weeks in a 12-month period for all leave reasons <i>except:</i>	Up to 12 weeks in a 12-month period for all leave reasons including military caregiver leave <i>except:</i>
Up to 26 weeks in a 12-month period for military caregiver leave	Up to 26 weeks in a 12-month period for military caregiver leave	
	Up to 12 days in a calendar year can be used for family violence leave, per the Family Violence Leave Act	Up to 12 days of the 12 weeks could be used for income replacement during family violence leave
	An employee may be eligible for 2 additional weeks of leave for incapacity during pregnancy	An employee may be eligible for 2 additional weeks of income replacement during leave for incapacity during pregnancy



FORMULA FOR PAID LEAVE BENEFITS

If	worker's base weekly earnings are less than or equal to
	the minimum wage multiplied by 40

If worker's base weekly earnings are *more than* the CT minimum wage multiplied by 40

The weekly benefit payment will be 95% of the covered worker's base weekly earnings

The weekly benefit rate will 95% of 40 times the minimum wage,

PLUS 60% of the difference between the amount of the worker's base weekly earnings and the CT minimum wage multiplied by 40.

Current 2021 minimum wage = \$12.00/hour As of 8/1/2021, minimum wage = \$13.00/hour

The total weekly benefit payment is capped at sixty times (60x) the CT minimum wage.

60 X \$12.00 = \$720 60 X \$13.00 = 780



What does "Related by Affinity" mean?

"Any person with whom the employee has a significant personal bond that is like one of the family relationships listed in the statute, regardless of biological or legal relationship."

- This determination of "related by affinity" is necessarily situation specific and governed by the circumstances of the individuals involved.
- The <u>family</u> relationships listed in the statute are parent, spouse, child, sibling, grandparent, and grandchild.
- Examples of such relationships by affinity include, but are not limited to:
 - An aunt or uncle who relies on the employee for unpaid care and has maintained as strong and enduring a relationship with the employee as typically seen between individuals and their parents, grandparents, or siblings;
 - An unmarried, significant other of the employee with whom the employee maintains a familial, spouselike relationship, despite their lack of legal relationship to each other



CT Paid Leave Information Resources



For covered employees in the State of Connecticut, the Connecticut Paid Leave program offers the opportunity to take time to take care of personal and family health needs without worrying about lost income while you are away from work.

Oualifying Reasons for Leave

Starting or Expanding a Family

To bond with a new child - by birth, adoption, or

foster placement. For serious health conditions resulting in incapacitation during pregnancy.

covered employees may qualify for two (2)

additional weeks of paid leave benefits.

Personal or Family Health Needs

To address a serious personal or family

Employees impacted by family violence may

be eligible to receive CTPL benefits to seek medical or psychological care, to seek care from

to participate in any civil or criminal proceeding

To care for a family member who is injured

or active duty in the armed forces.

CT Paid Leave, access the Employe

relating to a family member's call to active duty

relating to family violence. Benefits for these reasons are limited to 12 days

Key Date

JANUARY 1, 2021: Employer to begin withholding employee contributions (one-half of one percent of each paycheck (0.5%), to the CT Paid Leave (CTPL) Authority trust fund.

JANUARY 1, 2022: Covered employees become eligible for paid leave benefits.

Employee Eligibility

All employers* with one or more employees are covered under the CTPL program.

Covered employees are eligible for CTPL program benefits if they have:

- Earned wages of at least \$2,325** in the highest quarter in the first four of five most recently completed quarters; and
- Are currently employed OR have been employed within the last 12 weeks.

secondary schools may not be covered, with some exceptions

**Wages may include solary or hourly pay, vacation pay, holis

pay, tips, commissions, severance pay and the cash valu "in-kind" payments.

Benefit Rates

Benefit rates* will be equal to 95% of an employee's average weethy wages in the wages are less than or equal to the CT mirm many might be requal to the CT mirm many might be the property of the company of the by 40, the employee's benefit rate will be 95% of the employee's average weetly wage or up to the CT minimum wage multiplied by 40 PLMS 60% of the amount the average weetly wage oreside the CT minimum wage multiplied by 40. The benefit rate is capped as 60 times the CT minimum wage.

The benefit rate is capped at 60 times the CT minimum wage.

For reference:

- T minimum wage multiplied by 40 will be equal to \$520 eekly in January 2022, increasing to \$560 on July 1, 2022, nd \$600 on June 1, 2023.
- CT minimum wage multiplied by 60 will be equal to \$780 weekly in January 2022, increasing to \$840 on July 1, 202.
 and \$900 on lives 1, 2023

and 3500 on 3400 1, 2023.

*The Paid Family and Medical Leave

nd Medical Leave Act stipulates benefit rates Scan with your smart phone camera or (
revenue is insufficient.

To file a grievance related to claims, please contact the Connectical Department of Labor

Scott with your smoot shope comerce or CD code

Employee Rack Card



Bringing Peace of Mind To Your Home, Family, and Workplace

The Paid Family and Medical Leave Act (PFMLA) offers Connecticut workers the opportunity to take time to attend to personal and family health needs without worrying about lost income.

The funding to support the CT Paid Leave (CTPL) program comes in the form of employee payroll deductions of one-half of one percent (0.5%) These payroll deductions begin January 1, 2021.

Covered employees become eligible for paid leave benefits beginning January 1, 2022.

Covered employees qualify for up to 12 weeks of paid leave benefits for the following reasons:

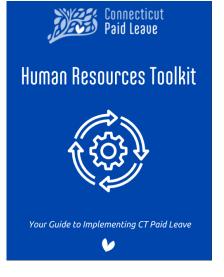
Starting or expanding a family. For incapacity during pregnancy, two (2) additional weeks may apply.





To care for a family member who is injured while on active duty or to address specific issues relating to a family member's call to active duty or active duty in the armed forces





Employer Toolkit

In January, 2021, you

Paid Leave

your paycheck

A 0 0 0

Keep up to date with @CTPaidLeave

will notice a change in

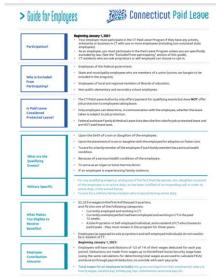
Human Resources Toolkit



To estimate how much will be deducted every pay period to support CT Paid Leave, use the contribution estimator found at ctpaidleave.org or use your smart phone/QR code reader to scan the QR code provided and scroll to the bottom of the page.

Your payroll contribution will be pooled into a single trust managed by the State Treasurer. This trust will be used for distributing family and medical leave compensation to covered employees, paying the costs of the authority, educating and informing the public about the program and paying the costs of administering the trust. Paid leave benefits begin January 1, 2022.

Employee Paycheck Mailer



Employee Fact Sheet







Questions? We're here to help.

- How to Reach Us
 - Contact Us portal at www.ctpaidleave.org
- Helpful Resources
 - Frequently Asked Questions
 - Helpful Videos



