



Addendum: Private Equivalent Plan Product Examples – Oregon, Massachusetts, New York

OREGON

Unum is offering the following OR PFMLI solutions for employers:

- Paid Leave–OR Plan (fully insured offering)
- STD Offset Plans (Traditional STD plans that offset with the state OR PFMLI plan or a Unum Paid Leave-OR Plan)
- Self-Insured Paid Leave-OR Plans
- Extended Tracking Services

Note: Contributions begin 01/01/2023 for employers participating in the state program. All benefits become effective 09/03/2023.

General OR PFMLI Requirements

Employer Eligibility	All Oregon employers are subject to the PFML, with some exceptions: <ul style="list-style-type: none">• Self-employed individuals (they may opt-in).• Tribal Governments (they may opt-in)• Federal Governments
Employee Eligibility	To be eligible an employee must have earned: <ul style="list-style-type: none">• At least \$1,000 during the base year or alternate base period<ul style="list-style-type: none">◦ Base period - the first four of the last five completed calendar quarters◦ Alternate base period - the last four

	<p>completed calendar quarters</p> <p>Note: All eligible employees must participate (they cannot opt out of the OR PFMLI coverage).</p> <p>The following are not considered covered employees:</p> <ul style="list-style-type: none"> • Independent contractors • Volunteers • Railroad workers • Work training/work study program participants
Reasons for Leave	<p>Paid Family and Medical Leave qualifying reasons:</p> <p>12 weeks of paid leave in a 12-month period for:</p> <ul style="list-style-type: none"> • Birth, adoption or foster care placement of a child • Care for self or family member with serious health condition • Safe leave for an employee experiencing issues related to domestic violence, harassment, sexual assault or stalking. <p><i>*Up to 14 weeks of leave if limitations related to pregnancy, childbirth or a related medical condition, including but not limited to lactation</i></p>
Benefit Waiting Period	N/A
Maximum Annual Leave Duration	12 weeks (<i>*Up to 14 weeks of leave if limitations related to pregnancy, childbirth or a related medical condition, including but not limited to lactation</i>)
Benefit Effective Dates	09/03/2023

<p>Benefit Payments During Leave</p>	<ul style="list-style-type: none"> • Employees earning equal to or less than 65% of the state average weekly wage (AWW) receive 100% of their wages. Employees earning more than 65% of the state AWW receive an additional 50% of their wages above that amount. <p>Employers may permit an employee to use paid sick time, vacation leave or any other paid leave earned by the employee in addition to receiving paid family and medical leave insurance benefits to replace an employee's wages up to 100 percent of the eligible employee's average weekly wage.</p> <p>NOTE: For any week in which an employee is eligible to received Worker's Compensation or Unemployment benefits, they will not qualify for OR PFMLI benefits.</p>
<p>Maximum Weekly Benefit</p>	<p>120% of State Average Weekly Wage (current max \$1,376)</p> <p>Adjusted annually</p>
<p>Minimum Weekly Benefit</p>	<p>5% of State Average Weekly Wage (current min. \$57.35)</p>
<p>Contributions</p>	<p>For the state plan: 1% of taxable wages</p> <ul style="list-style-type: none"> • Capped at annual Consumer Price Index for all Urban Consumers, West Region Maximum (2022 = \$132,900 = \$1,329/year max) • Split: Employee = 60%, Employer = 40% • Employers with less than 25 employees are not required to pay the 40 percent employer contribution. • However, if an employee does pay the 40 percent employer contribution, they are eligible to receive assistance grants.

	<ul style="list-style-type: none"> Individuals who opt-in pay only their 60% share but receive full benefits <p>Note: See the funding/contribution requirements below for Unum's fully-insured Paid Leave-OR plan.</p>
Minimum Leave Increment	Leave can be taken intermittently in increments of one work day.
Other Protections and Provisions	<p>If the employee has been employed by the employer for 90 days or more:</p> <ul style="list-style-type: none"> Employers must provide continuation of health insurance benefits Employers must restore the employee to his/her previous or equivalent position

UNUM OFFERINGS

Paid Leave-OR Plan (Fully insured offering)

Minimum Number of Lives	10 OR employees
Description	<p>Unum's Paid Leave - OR offering is an equivalent plan to the OR PFMLI program and covers qualified paid medical and family leaves:</p> <ul style="list-style-type: none"> Unum writes a PML policy situated in OR; PFL is a rider attached to that policy. Paid Leave-OR has its own separate policy number and its own product code: 826.
Contributions/Funding	Contributions can be 100% employer-paid or can be Shared ER/EE Shared. Employers can pay the employee's

	<p>share of premium. Employees cannot opt out.</p> <p>Unum can rate above the state cost and the additional cost can be passed to employers; however the additional cost cannot be passed on to employees:</p> <p>Employees can contribute up to the state maximum \$.60/\$100 of taxable wages. Amounts from a covered individual's wages cannot exceed \$.60/\$100 of eligible wages.</p>
<p>Employer Reimbursement</p>	<p>The employer may choose to use a reimbursement arrangement which allows the employer to pay the employee through salary continuation rather than the employee receiving payment directly from Unum. Unum will reimburse the Employer up to the Weekly Benefit Amount due to the employee.</p>
<p>Plan Design</p>	<p>Paid Leave-OR will match the OR PFMLI state plan for all eligibility guidelines and benefits. See the above section called General OR-PFML Requirements.</p>

MASSACHUSETTS

Unum is offering the following MA PFML solutions for employers:

- Paid Leave–MA Plans (fully insured offering)
- STD Offset Plans (Traditional STD plans that offset with the state MA PFML plan or a Unum Paid Leave-MA Plan)
- Self-Insured Paid Leave-MA Plans
- Extended Tracking Services

General MA PFML Requirements

Employer Eligibility	<p>All Massachusetts employers are subject to the PFML, with some exceptions:</p> <ul style="list-style-type: none">• Self-employed individuals and most independent contractors are excluded (they may opt-in).• Municipal employers are excluded (they may opt-in in some cases). <p>Other exceptions may apply; refer to MA PFML.gov website for details.</p>
Employee Eligibility	<p>To be eligible an employee must have earned both:</p> <ul style="list-style-type: none">• \$5,700 during the last 4 completed calendar quarters• 30 times the weekly benefit amount they are eligible to collect• Terminated employees (within 26 weeks of separation) must be covered• Independent contractors if they work for a company that issues 1099s to at least 50% of its workforce <p>Note: All eligible employees must participate (EE cannot opt out of the MA PFML coverage).</p>

<p>Reasons for Leave</p>	<p>Paid medical leave</p> <ul style="list-style-type: none"> • To care for an employee’s own serious health condition <p>Paid family leave</p> <ul style="list-style-type: none"> • To care for a family member with a serious health condition (child, spouse, domestic partner, parent, parent-in-law, grandparent, grandchild, sibling) • To bond with a new child due to birth, adoption or foster-care placement within the first year of the child’s birth or placement • To care for a for a family member who is a covered service member with a serious injury or illness that was incurred or aggravated in the line of duty • For qualifying military events related to a family member on active military duty
<p>Benefit Waiting Period</p>	<p>An unpaid waiting period of 7 consecutive calendar days is applicable to medical and most family leaves. This waiting period counts toward the maximum annual duration of the benefits shown below.</p>
<p>Maximum Annual Leave Duration</p>	<ul style="list-style-type: none"> • Family Leave: 12 weeks • Medical Leave: 20 weeks • Military Caregiver Leave: 26 weeks • Combined Leave per Calendar Year: 26 weeks
<p>Benefit Effective Dates</p>	<ul style="list-style-type: none"> • 1/1/21 - Benefits available for welcoming a new child, personal medical leave, and specific events related to a family member’s active-duty military service • 7/1/21 - Benefits available to care for a family

	member with a serious health condition
Benefit Payments During Leave	<ul style="list-style-type: none"> • Employees earning equal to or less than 50% of the state average weekly wage (AWW) receive 80% of their wages. Employees earning more than 50% of the state AWW receive an additional 50% of their wages above that amount. • Benefit amount cannot exceed the maximum weekly benefit: <ul style="list-style-type: none"> ○ \$850 as of 10/2020 ○ \$1,085 as of 1/1/2022
Maximum Weekly Benefit	\$850 as of 10/2020; increasing to \$1,085 as of 1/1/2022
Contributions	<p>Contributions from employers and employees to fund the program began on October 1, 2019. For the state PFML plan, employers with fewer than 25 employees are not required to pay the employer portion of the premiums. Their employees in Massachusetts will still pay into the program and be able to access full leave benefits.</p> <p>Note: See the funding/contribution requirements below for Unum’s fully-insured Paid Leave-MA plan.</p>
Other Protections and Provisions	<p>Employers must provide continuation of health insurance benefits</p> <p>Employers must restore the employee to his/her previous or equivalent position</p>

UNUM OFFERINGS

Paid Leave-MA Plan (Fully insured offering)

Minimum Number of Lives	10 MA employees
Description	<p>Although PML and PFL are packaged separately by the state, Unum's Paid Leave-MA offering requires PML and PFL to be packaged together.</p> <ul style="list-style-type: none"> • Unum writes a PML policy situated in MA; PFL is a rider attached to that policy. • Paid Leave-MA has its own separate policy number and its own product code: 826.
Contributions/ Funding	<p>Contributions can be 100% employer-paid or can be Shared ER/EE Shared. Employers can pay the employee's share of premium. Employees cannot opt out.</p> <p>Unum can rate above the state cost and the additional cost can be passed to employers; however the additional cost cannot be passed on to employees:</p> <p>PML: Employees can contribute up to 40% of medical leave. Amounts withheld from a covered individual's wages cannot exceed \$.248/\$100 of eligible wages (not to exceed \$.224/\$100 as of 1/1/2022)</p> <p>PFL: Employees can contribute up to 100% of the family leave not to exceed \$.13/\$100 of eligible wages (not to exceed .12/\$100 as of 1/1/2022)</p>
Employer Reimbursement	<p>The employer may choose to use a reimbursement arrangement which allows the employer to pay the employee through salary continuation rather than the employee receiving payment directly from Unum. Unum will reimburse the Employer up to the Weekly Benefit Amount due to the employee.</p>
Plan Design	<p>Paid Leave-MA will match the MA PFML state plan for all eligibility guidelines and benefits. See the above section</p>

	called General MA-PFML Requirements .
Benefit Offsets	<p>Benefits are reduced by payments under any state or federal temporary or permanent disability law or a permanent disability policy of an employer.</p> <p><i>Examples:</i></p> <ul style="list-style-type: none"> • If the employer has a fully insured Unum STD plan and elects the state MA PFML plan, Unum’s STD benefits are reduced by the amount paid under the state plan for an employee’s medical leave. • If the employer has a fully insured Unum STD plan and Unum’s Paid Leave-MA plan, STD benefits are reduced by the amount paid under the Paid Leave-MA plan for an employee’s medical leave.
Minimum Leave Requirements	<p>Intermittent requirement: An employer may require that intermittent leave be taken in increments consistent with their established policy for use of other forms of leave but cannot be greater than one hour. However, pay will not occur until 8 hours have been reached, and benefits will be payable in 15 minute increments thereafter. If the employee has not reached 8 hours of leave within 30 days of the absence then Unum will pay the actual time taken.</p> <p>Intermittent leave or reduced leave for bonding requires agreement of the employer</p>
Terminated Employees	<p>Terminated employees are covered for 26 weeks after the termination date as long as they are not employed by another covered Employer.</p> <ul style="list-style-type: none"> • Premium payments are not required.

- We will not require terminated employees on the census for rating as there is a load built into our pricing assumptions for these employees.

NEW YORK

Unum Offer:

- Fully insured NY DBL and PFL (must be packaged as PFL is a rider to DBL policy)

New York's program provides paid medical leave benefits through the Disability Benefit Law (DBL) and Paid Family Leave (PFL) wage replacement benefits to eligible employees who need time off from work for qualifying reasons. Employees may be eligible for DBL if they are unable to work due to a non-work-related injury or illness, during pregnancy and/or childbirth. Employees may be eligible for PFL to bond with a new child, care for a sick family member, which could include organ donation, and address a qualifying military exigency.

Employee Eligibility:

- DBL/PML: Employee must have worked at least 4 weeks in New York for the same covered employer.
- PFL: Full-time employees will be eligible for coverage after 26 consecutive weeks of covered NY employment. Part-time employees working less than 20 hours per week will be eligible after 175 work days of covered NY employment for the same covered employer.
- If an employee changes employers, they will need to satisfy a new eligibility waiting period.

Benefits:

- DBL/PML: 50% of average weekly wage to \$170 maximum weekly. 7 day elimination period. 26 weeks maximum.
- PFL: 67% of wages to a maximum of the State's average weekly wage. No elimination period. 12 weeks maximum.
- 26 weeks combined between DBL/PML and PFL.

Contributions:

- DBL/PML: Employee contribution (payroll deduction) of 0.5% of taxable wages up to a maximum of \$0.60/week. Employer will fund the additional cost of the private plan above the employee maximum contribution limit. The employer can pay all or part of the employee contribution.
- PFL: For 2023, 100% employee-paid at 0.455% of first \$87,786 of pay up to a maximum of \$399.43 annually. Employer can choose to pay all or part of the contribution.

Job Protection:

- DBL/PML: No, but job protection may be provided through other laws such as FMLA.
- PFL: Yes, NY PFL is job protected and NY DBL



Senator Daughtry and Representative Cloutier –

Thank you again for the opportunity to provide public comment yesterday. As you continue to discuss program design options, we hope the below information will be helpful to the Commission. Unum's benefits and leave experts have compiled this information based on questions and comments raised throughout the meeting.

A. Small-Employer Exemption

- a. The exemption does not exempt the employer from participating in the program. It only exempts them from paying the employer portion of the contributions.
- b. However, some states do provide financial assistance for purposes of training and temporary replacements but require contributions be paid in order to be eligible for those grants.
- c. Breakdown of small-employer exemption definitions:
 - WA – employers with < than 50 employees employed in WA
 - MA – employers with < than 25 employees in MA
 - OR – employers with < than 25 employees nationwide
 - CO – employers with < than 10 employees (Unclear whether this is in state or total nationwide – rulemaking ongoing)
 - NY – 100% employee funded however:
 1. The NY COVID Leave provisions did provide employer-size specific provisions to determine how much paid leave the employer pays before the carrier is liable.
 2. It is a blend of size (nationwide) and revenue:
 - a. Employers with 1-10 employees and a business net annual income less than \$1M are liable for only unpaid sick leave
 - b. Employers with 11-99 employees, and smaller employers (1-10 employees) with a business net annual income greater than \$1 million provide 5 days paid leave
 - c. Employers with 100+ employees provide 14 days paid leave
- d. CT – 100% employee paid
- e. DC – 100% employer paid, no exemptions
- f. The oldest programs (CA, NJ, RI) are disability based. All are 100% employee funded for the added family benefit portions.

B. Job Protection

- a. As mentioned, Maine already has an unpaid job protection statute for family and medical reasons providing 10 weeks of leave in a 2-year period.
- b. Employees must be employed for 12 consecutive months to be eligible.
- c. If that law is to remain, we recommend **not** adding job protection to the new paid leave law.
- d. It creates significant confusion and has been a source of great concern in OR for example. Other states have taken the following path:
 - WA sunset its unpaid law and then built the protection into PFML but with different eligibility requirements than the paid benefit (e.g. employees can collect benefits day one of employment but have to meet certain tenure requirements with the current employer for protection)
 - MA did not have an unpaid FML leave law – benefits and job protection have the same requirements
 - CT retained their unpaid job protection but amended it to coordinate better with the paid leave; paid leave by itself is not protected
 - CO does not have unpaid job protection so it's built into the new law but with different eligibility requirements than the paid benefit (e.g. employees can collect benefits day one of employment but have to meet certain tenure requirements with the current employer for protection)
 - CA is not job protected, but unpaid leave law remains in place

C. Other Key Considerations

a. Illustrative Example of Benefit and Premium - Tiered/graduated benefit

- 90% salary replacement up to 50% of SAWW
- 50% salary replacement after 50% of SAWW up to a maximum benefit equal to the SAWW
- State Average Weekly Wage for Maine \$1,338 (<https://www.wcc.state.md.us/PDF/Rates/2022.pdf>)
- SAWW used for current workers compensation benefit calculation.
- TWB: \$147,000 (**Social Security Wage Base Cap**)
- TWB Rate: 1.00%

Annual Salary	Annual Premium	Weekly Benefit	Income Replacement
\$ 20,000	\$ 200	\$ 353	90%
\$ 50,000	\$ 500	\$ 758	77%
\$ 80,000	\$ 800	\$ 1,052	67%
\$ 110,000	\$ 1,100	\$ 1,338	62%
\$ 140,000	\$ 1,400	\$ 1,338	49%
\$ 170,000	\$ 1,470	\$ 1,338	40%

- Annual premium increases up to \$147,000, but the weekly benefit stops increasing at ~\$110,000. Without the social security wage base cap, scenario arises in which some individuals would pay far more in premium than they ever could receive in benefits

b. Private Equivalent Plans and the Holistic Benefits Experience

- As Milliman noted in response to a Commission member question, one of the most valuable elements of private equivalent plan offerings is the ability for an employer to integrate the employee benefit experience under one umbrella
- Unum, for example, offers life, disability, dental, mental health, and many other supplemental benefits alongside vast leave tracking and administrative services
- Most often, employees take PFML during a difficult time. Allowing them to streamline that process while making use of medical professionals and return to work experts is a key part of the holistic benefits experience
- Nearly all in-force state plans require equivalent or better benefits, while CA requires equivalent plus one richer or more generous plan element
- Regarding rates – NY, for example, sets the rates for the entire program. Most other states allow insurers to set their own rates. However, all states programs essentially self-regulate from a rate perspective given that if an insurer equivalent plan rate is significantly higher compared to the state rate, the insurer would price itself out of the market

D. Additional Resources

- a. Attached is **Unum's PFML product grid**, outlining key program details of all statutory leave states, including:
 - Type of coverage allowed
 - Eligibility & maximum benefit
 - Benefit percentage
 - Waiting period
 - Maximum duration
 - Maximum employee contribution
 - Cost to employer
- b. The **NY PFL** Interactive Dashboard is the most robust state reporting system and database - [Paid Family Leave \(PFL\): Report | Department of Financial Services \(ny.gov\)](#)

As noted in Unum's testimony, incidence increases as employer size increases

NY PFL Incidence per 1000				
Year	Total	Under 50	50-499	500+
2018	15.9	10.6	13.8	20.4
2019	17.3	8.7	16.2	23.3
2020	17.4	8.6	16.9	22.9
2021	19.6	11.0	19.3	24.5

- c. **Massachusetts** just released its [2022 Annual Report](#), outlining the state claims experience from July 1, 2021 – June 30, 2022
- d. **Connecticut** Insights regarding Private Administration of State Benefit
 - i. Original RFP: [PFMLIA TPA RFP \(v3\)\(12-31-2020\) eoc \(002\) compared with PFMLIA TPA RFP \(clean\)\(1-6-21\) \(ct.gov\)](#)
Provides incidence and cost projections starting on page 34
 - ii. Aflac Contract: [Aflac.CT Contract 06.21.21 SIGNED.pdf](#)
 - \$1.24 monthly fee per covered life, assumed to be 1,529,275 Additional \$1.5M in implementation services. \$24.3M in total annually for three years
 - 150 new jobs based in-state

Note: Employee voting requirements in CT potentially add administratively complex requirements on employers.

- Furthermore, given that private equivalent plan options must be equal to or greater than the state benefit, the vote itself places employees in a confusing situation that would require extensive education and awareness
- Employees may not recognize the value that a single point of contact for leave administration can provide, as opposed to seasoned HR decision-makers



Paid Family & Medical Leave

2022

Please note: The information contained in this brochure is not legal advice and should not be relied upon or construed as legal advice. This brochure is for general informational purposes only and does not purport to be complete or cover every situation. Please consult your own legal advisors to determine how these laws affect you.



Summary of state-mandated short-term disability and paid family leave benefits

State-mandated benefits are required for all employers with employees working in states with these laws in place. Short-term disability coverage required by the state is commonly referred to as “Paid Medical Leave” or “PML.” Many states require both PML and “Paid Family Leave” or “PFL.” PFL is paid time away from work to bond with a new child, take care of a sick family member, or for a military-related leave.

Unum provides short-term disability coverage or “STD” that is reduced by the amount an employee receives or is entitled to receive from a state-required PML program. Unum has fully insured STD plans or can administer self-funded STD plans. In addition, Unum offers the statutory PML and/or PFL programs in many states, which helps employers with compliance and promotes a streamlined experience with other Unum coverages. Details of Unum’s PML and PFL offer in each state can be viewed in the table below.

State & program	Type of coverage allowed	Eligibility	Benefit percentage & maximum benefit	Waiting period (elim. period)	Maximum duration	Maximum employee contribution	Cost to employer	Unum offer
<p>California PML also called State Disability Insurance (SDI)</p> <p>www.edd.ca.gov</p> <p>California also includes PFL</p>	State plan or state-approved private plan. Private plans must be approved by a majority of employees and must be more generous than the state plan.	Employees must have contributed to the PML program during the previous 18 months, and earned at least \$300 in gross wages during the base period during which PML deductions were taken.	<p>For employees who make up to 1/3 of the state’s average weekly wage (SAWW), 70% of the employee’s quarterly base wages</p> <p>For those who make more than 1/3 of the SAWW, 60% of the employee’s quarterly base wages</p> <p>Maximum weekly benefit = \$1,540</p>	<p>PML: 7 days</p> <p>PFL: None</p>	<p>PML: 52 weeks</p> <p>PFL: 8 weeks</p>	1.1% of first \$145,600 of annual gross earnings. Maximum annual contribution is \$1,601.60. This cost includes PML and PFL.	Employer may elect to pay all or part of employee contribution.	<p>Unum does not offer California PML or PFL insurance plans.</p> <p>Unum can administer an employer’s self-funded (ASO) PML/PFL plan (referred to by the state as Voluntary Disability Insurance).*</p>
<p>Colorado Paid Family and Medical Leave (PFML)</p> <p>Contributions begin 1/1/23</p> <p>Benefits begin 1/1/24</p> <p>https://famli.colorado.gov/</p>	Employers may use the state or a private plan.	Individuals are eligible to receive the benefits after they have earned \$2,500 in wages that were subject to the Paid Family and Medical Leave (PFML) premiums, and have been employed by the employer for at least 180 days.	<p>Employees receive up to 90% of their average weekly wage on a sliding scale.</p> <p>Maximum weekly benefit = \$1,100</p>	None	<p>12 weeks</p> <p>An additional four weeks of leave are allowed for pregnancy or childbirth complications.</p>	Contribution rate of 0.9% (that may increase to 1.2%) will be split evenly between employees and employers.	<p>Contribution rate of 0.9% (that may increase to 1.2%) will be split evenly between employees and employers.</p> <p>Employers can choose to pay a larger percentage of the cost up to 100%.</p> <p>The initiative exempts businesses with fewer than 10 employees from paying the premium.</p>	TBD

*Subject to a minimum number of eligible lives and packaging requirement. Please consult with your Unum representative for more information.

State & program	Type of coverage allowed	Eligibility	Benefit percentage & maximum benefit	Waiting period (elim. period)	Maximum duration	Maximum employee contribution	Cost to employer	Unum offer
<p>Connecticut Paid Family and Medical Leave (PFML)</p> <p>www.ctpaidleave.org</p> <p>Employee vote and approval from majority of CT employees is required to opt out of state plan</p>	Employers may use the state or a private plan. Private plans must be approved by the state	Earned at least \$2,325 during the highest-earning quarter within the base period (first four of the five most recently completed quarters), and is either presently employed by an employer, or has been employed by an employer in the previous 12 weeks	<p>Employees receive up to 95% of their average weekly wage on a sliding scale.</p> <p>Maximum weekly benefit = 60x current state minimum wage</p>	None	<p>12 weeks in a 12-month period</p> <p>Additional 2 weeks of leave if incapacitated by pregnancy</p>	0.5% of gross wages up to the annual Social Security maximum	The state program is all employee paid so there is no cost to the employer.	Unum does administer an employer's self-funded Connecticut PFML plan.
<p>Delaware Paid Family, Medical and Parental Leave</p> <p>Contributions begin 1/1/2025</p> <p>Benefits begin 1/1/2026</p>	Employers may use the state or a private plan. The Delaware Department of Labor must approve private plans	An employee who has been employed for at least 12 months and at least 1,250 hours of service with the employer during the previous 12-month period.	<p>Employees receive up to 80% of their average weekly wage on a sliding scale</p> <p>Maximum weekly benefit for 2026 and 2027 = \$900</p>	None	<p>12 weeks of parental leave eligibility. 6 weeks of medical and family caregiver leave in a 24-month duration</p> <p>Maximum duration is 12 weeks in an application year.</p>	<p>An employer may not deduct more than a 50% contribution from an employee; however, an employer may elect to pay all or a portion of the employee's share. For 2025 and 2026, contribution rates will be based on an employee's eligible wages.</p> <ul style="list-style-type: none"> - Medical Leave: 0.4% - Family Caregiving Leave: 0.08% - Parental Leave: 0.32% 	<p>Employers will pay at least 50% of the rate. Employers may pay employee contributions.</p> <p>For private plans employers will fund the additional cost of the private plan above the employee maximum.</p> <p>Employers employing between 10 to 24 employees are subject to only the parental leave provisions. Employers with < 10 employees are not covered by the statute; however, small businesses may elect to participate in the program.</p>	TBD

*Subject to a minimum number of eligible lives and packaging requirement. Please consult with your Unum representative for more information.
For more information On coverage requirements, please visit: www.unum.com/employers/solutions/leave-absence-management/paid-leave-laws or each state's website.

State & program	Type of coverage allowed	Eligibility	Benefit percentage & maximum benefit	Waiting period (elim. period)	Maximum duration	Maximum employee contribution	Cost to employer	Unum offer
District of Columbia PML and PFL (also called Paid Family Leave) www.does.dc.gov/	State plan only. Private plans are not allowed.	Workers must have worked over 50% of the time in D.C. in the 52 calendar weeks immediately preceding the leave; or regularly spend a substantial amount of time working in D.C. and work less than 50% of their time in another jurisdiction.	Employees receive up to 90% of their average weekly wage on a sliding scale. Maximum weekly benefit = \$1,009	7 calendar days in 52 calendar-week period Waiting Period waived 10/1/21–7/25/22 for COVID-19 public health emergency Waiting Period removed 7/25/22–10/17/22 due to enacted emergency rule	PML: 6 weeks PFL: 8 weeks to bond with a new child; 6 weeks to care for a sick family member Combined: 8 weeks	The D.C. program is fully funded by employers.	Covered employers must pay a 0.62% quarterly payroll tax based on the immediate past quarter of gross or total wages paid, much like the unemployment insurance tax.	D.C. requires coverage from the district so Unum is unable to offer the D.C. PFML plan.
Hawaii PML also called Temporary Disability Insurance (TDI) www.labor.hawaii.gov/dcd/	No state plan. All employers must provide PML benefits through a state-approved private plan from an authorized carrier or a self-funded plan.	Employee must have at least 14 weeks of Hawaii employment during each of which the employee was paid for 20 hours or more and earned not less than \$400 in the 52 weeks preceding the first day of disability. The 14 weeks need not be consecutive nor with only one employer. The employee must also be in current employment to be eligible.	58% of average weekly earnings. If average weekly wage is less than \$26, PML benefit = average weekly wage but not more than \$14. Maximum weekly benefit = \$697	7 days	26 weeks	Up to one-half of plan cost, but not more than 0.5% of average weekly earnings or \$6.00 per week, whichever is less	The employer is required to fund the additional cost of the private plan above the employee maximum contribution limit.	Unum does offer the Hawaii PML insurance plan. Unum does not administer an employer's self-funded Hawaii PML plan.
Maryland Paid Family and Medical Leave Contributions begin 10/01/2023 Benefits begin 01/01/2025	Employers may use the state or a private plan. The Maryland Department of Labor must approve private plans.	An employee who has worked at least 680 hours in the 12-month period immediately preceding the date leave begins. Self-employed individuals may elect to participate in the program.	Employees receive up to 90% of their average weekly wage on a sliding scale. 2025 maximum weekly benefit = \$1,000	None	12 weeks 12 weeks of paid leave per benefit year; however, when an employee needs leave for both the birth or placement of a child and the employee's own serious health condition in the same benefit year, the employee may be eligible for up to an additional 12 weeks of paid leave benefits.	On or before June 1, 2023, the Secretary of Labor will set the total rate of contribution including employee level contributions.	TBD on or before 06/01/2023 Employers employing fewer than 15 employees are not required to pay the employer contribution.	TBD

*Subject to a minimum number of eligible lives and packaging requirement. Please consult with your Unum representative for more information.

For more information On coverage requirements, please visit: www.unum.com/employers/solutions/leave-absence-management/paid-leave-laws or each state's website.

State & program	Type of coverage allowed	Eligibility	Benefit percentage & maximum benefit	Waiting period (elim. period)	Maximum duration	Maximum employee contribution	Cost to employer	Unum offer
<p>Massachusetts Paid Family and Medical Leave (PFML)</p> <p>www.mass.gov/guides/workers-guide-to-paid-family-and-medical-leave</p>	State plan or private plan	Employee must have earned at least \$5,700 in the last four completed calendar quarters and at least 30 times the weekly unemployment benefit amount that person would be eligible to collect.	<p>Employees receive up to 80% of their average weekly wage on a sliding scale.</p> <p>Maximum weekly benefit = \$1,085</p>	7 calendar days	<p>PML: 20 weeks</p> <p>PFL: 12 weeks</p> <p>Military caregiver: 26 weeks</p> <p>Combined: 26 weeks</p>	Total PFML cost is 0.68% (Effective 2022) of an employee's gross wages capped at the annual Social Security maximum of \$147,000. The employee maximum contribution is 34% of the total cost.	<p>Employers fund the additional cost of the above-the-employee-maximum-contribution limit. The employer can pay all or part of the employee contribution.</p> <p>Employers with fewer than 25 employees are not required to pay the employer portion of the premiums.</p>	<p>Unum does offer the Massachusetts PFML insurance plan*</p> <p>Unum does administer an employer's self-funded Massachusetts PFML plan.*</p>
<p>New Jersey PML also called Temporary Disability Benefits (TDB)</p> <p>www.myleavebenefits.nj.gov/worker/tdi/</p> <p>New Jersey also includes PFL coverage (also called Family Leave Insurance or FLI).</p> <p>Employee vote and approval from majority of NJ employees is required to opt out of state plan.</p>	State plan, state-approved private plan, or self-funded private plan	To qualify, a worker must have worked 20 weeks earning at least \$240 weekly, or have earned a combined total of \$12,000 in the base year.	<p>85% of average weekly wage</p> <p>Maximum weekly benefit = \$993</p>	<p>PML: 7 days; retroactive to first day after 22 consecutive days of disability</p> <p>PFL: None</p>	<p>PML: Up to 26 weeks, but capped at one-third base-year wages</p> <p>PFL: 12 weeks, but capped at one-third base-year wages</p>	<p>PML: 0.14% of \$151,900 taxable wages</p> <p>PFL: 0.14% of \$151,900 taxable wage base</p>	<p>Private PML plan: Employer will fund the additional cost of the private plan above the employee maximum contribution limit. The employer can pay all or part of the employee contribution.</p> <p>State PML plan: Rate varies from 0.1% to 0.75% with \$39,800 wage cap.</p> <p>PFL: Funded 100% by employees unless employer chooses to pay all or part of contribution</p>	<p>Unum does offer the New Jersey PML insurance plan but does not offer the New Jersey PFL insurance plan.*</p> <p>Unum does administer an employer's self-funded New Jersey PML plan, but does not administer an employer's self-funded New Jersey PFL plan.*</p>

*Subject to a minimum number of eligible lives and packaging requirement. Please consult with your Unum representative for more information.

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State & program	Type of coverage allowed	Eligibility	Benefit percentage & maximum benefit	Waiting period (elim. period)	Maximum duration	Maximum employee contribution	Cost to employer	Unum offer
<p>New York PML also called Disability Benefits Law (DBL)</p> <p>http://www.wcb.ny.gov/content/main/DisabilityBenefits/lp_disability-benefits.jsp</p> <p>www.paidfamilyleave.ny.gov</p> <p>New York also includes PFL coverage.</p> <p>New York also includes provisions for payment for mandatory or precautionary orders of quarantine as a result of COVID-19.</p>	<p>A policy written by an approved carrier in NY State (including the NY State Insurance Fund, an insurance company created by the State of NY which operates under the same premise as all other approved disability benefit carriers in NY)</p> <p>Through participation in a Workers' Compensation Board approved union, association or trust,</p> <p>or</p> <p>Being approved as a self-insured employer by the self-insurance unit of the Worker's Compensation Board</p>	<p>PML: Employee must have worked at least 4 weeks in New York for the same covered employer</p> <p>PFL: Full-time employees will be eligible for coverage after 26 consecutive weeks of covered NY employment. Part-time employees working less than 20 hours per week will be eligible after 175 work days of covered NY employment for the same covered employer.</p>	<p>PML: 50% of average weekly wage</p> <p>Maximum weekly benefit = \$170</p> <p>PFL: 67% of average weekly wage</p> <p>The max weekly benefit = 67% of state average weekly wage \$1,068.36</p>	<p>PML: 7 days</p> <p>PFL: None</p>	<p>PML: 26 weeks</p> <p>PFL: 12 weeks</p> <p>Combined: 26 weeks</p>	<p>PML: 0.5% of first \$120 of weekly wages up to a maximum of \$0.60 per week</p> <p>PFL: 0.511% of employee's gross wage to annual maximum of \$423.71</p>	<p>PML: Employer will fund the additional cost of the private plan above the employee maximum contribution limit. The employer can pay all or part of the employee contribution.</p> <p>PFL: Funded 100% by employees unless employer chooses to pay all or part of contribution</p>	<p>Unum does offer the New York PML and PFL insurance plans. NY PFL is a rider to the NY PML (or DBL) policy.*</p> <p>Unum does not administer an employer's self-funded New York PML or PFL plans.</p>
<p>NH State & Program: Granite State Paid Family Leave Act</p> <p>Contributions and Benefits begin 01/01/2023.</p>	<p>Private employers and non-state public employers may choose to provide this coverage through the carrier that is awarded the state's business; however, they are not mandated to provide coverage. Employees working for an employer that does not provide coverage may purchase coverage through the carrier that is awarded the state's business. Voluntary Paid Medical Leave extends only to the individual opt-ins.</p>	<p>Mandated coverage for New Hampshire State Government</p>	<p>60% of an employee's average weekly wage capped at the Social Security Wage base</p>	<p>Waiting period for state employees = none; waiting period for individuals who opt in = 7 months</p> <p>Elimination period for all = 7 days*</p> <p>*The period of time between the qualifying event and the day benefits begin</p>	<p>6 weeks</p>	<p>No cost to state employees; if employees choose to opt into a private plan it will be the defined state rate Maximum EE contribution — for individuals who opt in, no more than \$5/week</p>	<p>None</p>	<p>TBD</p>

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For more information On coverage requirements, please visit: www.unum.com/employers/solutions/leave-absence-management/paid-leave-laws or each state's website.

State & program	Type of coverage allowed	Eligibility	Benefit percentage & maximum benefit	Waiting period (elim. period)	Maximum duration	Maximum employee contribution	Cost to employer	Unum offer
<p>Oregon Paid Family and Medical Leave (PFML)</p> <p>Contributions begin 1/1/23</p> <p>Benefits to begin 9/3/23</p> <p>www.oregon.gov/employ/PFML/Default.aspx</p>	Employers may use the state or a private plan. Private plans must be approved by the state.	Employees who have contributed to the PFML Insurance Fund and have earned at least \$1,000 in wages during the base (first 4 of the last 5 completed calendar quarters) or alternate base (last 4 completed calendar quarters) year	<p>Employees receive up to 100% of their average weekly wage on a sliding scale.</p> <p>Maximum weekly benefit = 120% of the state average weekly wage</p>	None specified (but could be added during rule making)	<p>12 weeks of paid leave per benefit year (14 weeks if employee was disabled due to pregnancy-related limitations)</p> <p>No more than 16 total weeks of leave (paid or unpaid) when combined with leave taken under Oregon Family Leave Act (18 weeks if disabled by pregnancy)</p>	<p>Total PFML rate may not exceed 1% of an employee's wages capped at maximum wage base indexed annually to the Consumer Price Index for All Urban Consumers, West Region. The Oregon Employment Dept. will set the rate.</p> <p>Employee max contribution will be 60% of the total rate.</p>	<p>Employers will pay at least 40% of the final rate. Employers may pay employee contributions.</p> <p>Employers that employ fewer than 25 employees are not required to pay the employer contributions.</p>	Unum will offer a fully insured private plan and can administer an employer's self-funded OR PFML plan.
<p>Rhode Island PML also called Temporary Disability Insurance (TDI)</p> <p>https://dlt.ri.gov/tdi/</p> <p>Rhode Island also includes PFL coverage (also called Temporary Caregiver Insurance or TCI).</p>	State plan only. Rhode Island does not allow private plans	Employee must have been paid wages in Rhode Island and have paid into the Temporary Disability Insurance (TDI)/TCI fund; and have been paid at least \$14,700 in the base period, or earned at least \$2,450 in one quarter, with total taxable wages at least 1.5 times the highest quarter of earnings, and base-period taxable wages equal to at least \$4,900.	<p>4.62% of total base period high quarter wages</p> <p>Minimum weekly benefit = \$114</p> <p>Maximum weekly benefit = \$1,007</p> <p>Maximum weekly benefit amount with 5 dependents = \$1,359</p>	Leave must last 7 or more consecutive days to be eligible for benefits.	<p>PML: 30 weeks</p> <p>PFL: 5 weeks 6 weeks (2023)</p> <p>Combined: 30 weeks</p>	<p>1.1% of the first \$81,500 earned</p> <p>Covers both PML and PFL</p>	None required	Rhode Island requires coverage from the state so Unum is unable to offer RI statutory plans.
<p>Virginia Paid Family Leave</p> <p>Effective 7/1/2022</p>	A voluntary program that allows carriers to offer family leave insurance as a rider to their group disability or insurance policy.	N/A	N/A	N/A	Dependent upon private policy maximum duration	N/A	Per private plan rates.	Unum does not offer an insured paid family leave product in Virginia.

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State & program	Type of coverage allowed	Eligibility	Benefit percentage & maximum benefit	Waiting period (elim. period)	Maximum duration	Maximum employee contribution	Cost to employer	Unum offer
Washington Paid Family & Medical Leave (PFML) www.paidleave.wa.gov/	State plan or private plan	Worked at least 820 hours of employment during the qualifying period. Voluntary plan eligibility requirements are employer choice.	Employees receive up to 90% of their average weekly wage on a sliding scale. Maximum weekly benefit = \$1,327	7 calendar days (excluding child bonding and qualifying exigency)	PML: 12 weeks PFL: 12 weeks (14 weeks for a pregnancy that results in incapacity) Bereavement: (limited to 7 calendar days) following the death of a child within 12 months of birth or placement. Combined: 16 weeks (18 weeks for a pregnancy that results in incapacity)	Total PFML cost is .6% of an employee's gross wages capped at annual Social Security maximum (\$147,000 in 2022). The employee maximum contribution is 73.22% of the total cost.	Employers pay 26.78% of the total cost. Employers can pay some or all of the premium on their employees' behalf. Employers with fewer than 50 employees are not required to pay the employer portion of premium.	Unum does not offer the Washington PFML insurance plan. Unum does administer an employer's self-funded Washington PFML plan.*

*Subject to a minimum number of eligible lives and packaging requirement. Please consult with your Unum representative for more information.

Policy forms marketed by Unum are too numerous to list in the advertisement, but a list can be provided upon request.

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Leveraging private disability insurance to deliver Paid Family and Medical Leave



Disability Insurers are at the forefront of financial protection for American workers.

In fact, nearly 62 million workers already receive paid medical leave benefits through the private sector totaling \$20 billion.¹

Whether to care for a loved one, recover from their own illness, or to welcome a new child, America's disability insurers are committed to being there when workers need us most. Together, public-private partnerships can help pave the way to delivering meaningful Paid Family and Medical Leave (PFML) benefits to America's workforce.

Millions of Americans have access to paid medical leave through employer-provided short-term disability insurance

- Disability Insurers process more than 2 million short-term disability claims annually, 86% of which are approved upon first review.²
- Short Term Disability insurance policies provide employees income protection when unable to work due to a disability.

ENSURING COMPLIANCE, ENHANCING EXPERIENCE

With evolving laws, regulations and employee needs, absence management has become ever more complex – and the pandemic accelerated employee demand for stronger leave programs while increasing employer administrative burdens.

In 2020, Unum paid **\$6.2 billion**

in benefits in the U.S. and helped over

900 companies

manage more than

100 leave laws

including leave related to FMLA and state leave and PFML legislation.³

Learn about Unum PFML solutions and related offerings

MORE HERE

STATE POLICYMAKERS INCREASINGLY RECOGNIZE THE VALUE OF PRIVATE INSURANCE

- 12 states (including Washington D.C.) have enacted paid family or paid family and medical leave laws that statutorily require minimum benefit standards for most, if not all, employers.
- 10 of the 12 states allow private disability insurers to create equivalent plans that meet or exceed those standards, providing flexibility to employers and allowing for a holistic approach to employee benefits for many workers.
- New York leverages disability insurers entirely to satisfy its paid family leave requirements, while most recently states such as Massachusetts, Colorado, Oregon, Maryland, and Delaware have made private insurance a key pillar of new programs.
- New Hampshire enacted a voluntary program leveraging the private sector, and Vermont is set to do the same.
- Virginia created a new class of insurance, paid family leave, to allow insurers to bring products to market for employers to choose voluntarily.⁴

WORKING TOGETHER TO REACH MORE AMERICAN WORKERS

- 74% of Short-Term Disability policies provide American workers with 60% or more of their salary.⁵
- 50% of Short-Term Disability policies providing a maximum of 26 weeks of income protection.⁶
- Robust state public-private PFML partnerships, such as in Massachusetts, see nearly 1/3 of workers covered by private equivalent plans (approximately 1 million workers).⁷

1 American Council of Life Insurers (ACLI) 2019 Calculation based on Annual Statement Data

2 Unum consumer survey of 1,200 U.S. working adults, April 2021.

3 Only Rhode Island and Washington D.C. do not allow private/voluntary plans

4 Bureau of Labor Statistics, National Compensation Survey, March 2017.

5 Bureau of Labor Statistics, National Compensation Survey, March 2017.

6 www.bls.gov/ncs/ebs/benefits/2017/ownership/civilian/table25a.pdf

7 CLASP 2021 Report: PFML and Employer Private Plans. Boyens, Smalligan and Bailey. 2021_PFML-and-Employer-Private-Plans_Exec-Summ.pdf (clasp.org)