

# Paid Family and Medical Leave

Snapshots across the US

Law & Policy Group



# Paid family and medical leave

## National landscape

**Fourteen states, along with Washington, DC, and Puerto Rico, have enacted laws requiring paid leave for an employee's own serious health condition or disability and — with the exception of Hawaii and Puerto Rico — for qualifying family or caregiving reasons.**

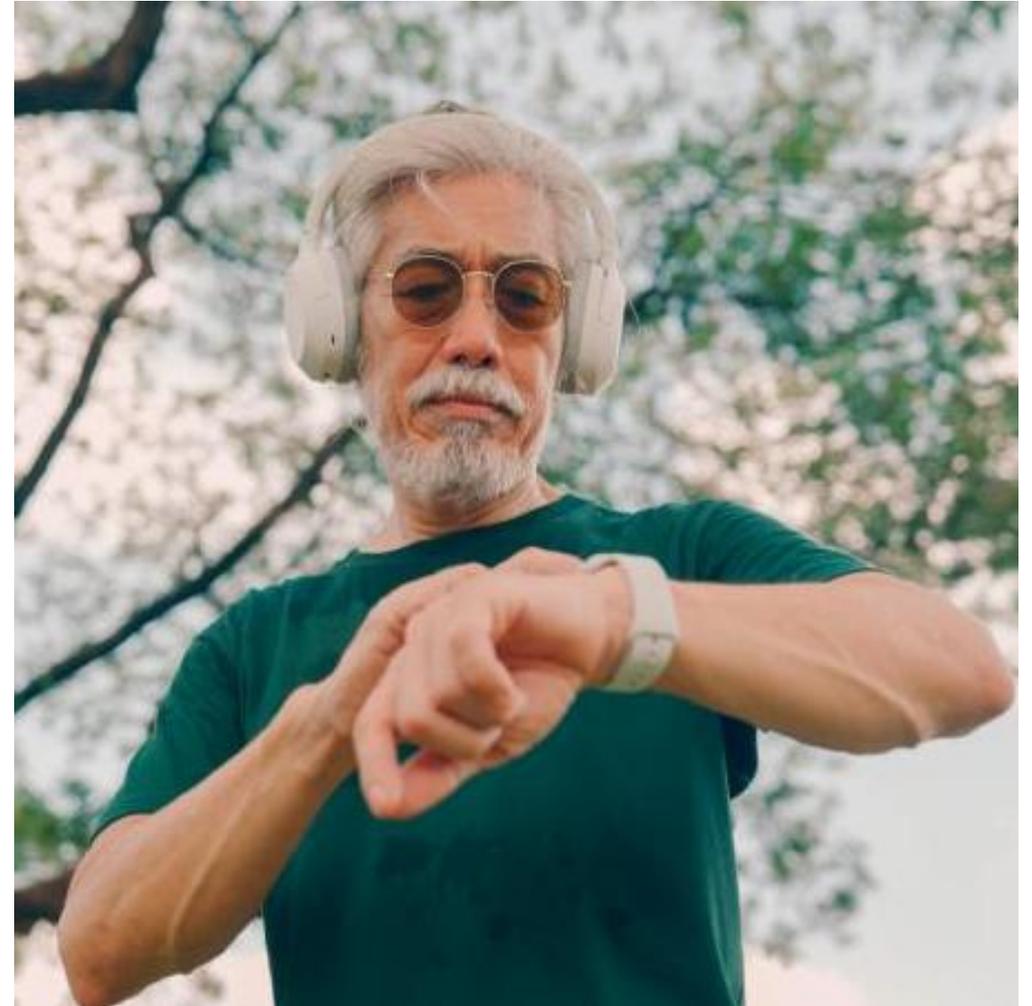
**Note:** New Hampshire enacted a paid family and medical leave mandate for state employees in which private employers can voluntarily participate.

Jurisdiction	Program type
California	<a href="#">State Disability Insurance (SDI)</a> <a href="#">Paid Family Leave (PFL)</a>
Colorado	<a href="#">Family and Medical Leave Insurance Program (FAMLI)</a>
Connecticut	<a href="#">Connecticut Paid Leave (CT PL)</a>
Delaware	<a href="#">Delaware Paid Leave (DPL)</a>
District of Columbia	<a href="#">Universal Paid Leave (UPL)</a>
Hawaii	<a href="#">Temporary Disability Insurance (TDI)</a>
Maine	<a href="#">Paid Family and Medical Leave (PFML)</a>
Maryland	<a href="#">Family and Medical Leave Insurance (FAMLI)</a>
Massachusetts	<a href="#">Paid Family and Medical Leave (PFML)</a>
Minnesota	<a href="#">Minnesota Paid Leave (MPL)</a>
New Jersey	<a href="#">Temporary Disability Insurance (TDI)</a> <a href="#">Family Leave Insurance (FLI)</a>
New York	<a href="#">Disability Benefits Law (DBL)</a> <a href="#">Paid Family Leave (PFL)</a>
Oregon	<a href="#">Paid Leave Oregon (PLO)</a>
Puerto Rico	<a href="#">Nonoccupational Disability Insurance (SINOT) (unofficial English version)</a> <a href="#">Working Mothers Protection Act (WMPA)</a>
Rhode Island	<a href="#">Temporary Disability Insurance (TDI)</a> <a href="#">Temporary Caregiver Insurance (TCI)</a>
Washington	<a href="#">Paid Family and Medical Leave (PFML)</a>

# Timing for new PFML programs

	<b>Contributions begin</b>	<b>Benefits begin</b>
<b>Maryland</b>	January 2027	January 2028
<b>Maine</b>	January 2025	May 2026

- **Both are funded by both employer and employee contributions.**
- **Both provide a private plan option.**
- **Generally, private plans must:**
  - **Be approved by the state**
  - **Have benefits equivalent to, or more generous than the state program**
  - **Pay an application fee and sometimes an annual fee**
  - **Provide regular reports to the state regarding utilization**



# Common elements in most state PFML programs

- Overseen and/or **administered by** a state/district agency (except in Hawaii)
- **Funded** by tax on wages, generally capped at Social Security taxable wage base maximum (SS max)
- Provide at least **partial wage replacement** during leave (some low-wage employees may receive full wage replacement)
- Require mandated leave to run **concurrently with** leave under the **federal FMLA** when both laws apply



- Permit **intermittent leave** (although some apply a separate duration maximum for intermittent leave)
- Require **continuation of health benefits** during leave
- Allow employers to adopt a **voluntary/private plan** and opt out of participating in state program (except in Rhode Island and Washington, DC, and for family leave benefits in New Jersey)



- Determine covered individuals by **work location**, not residence
- Require **employee documentation** of the need for leave
- Limit total **leave duration** (generally 8-16 weeks in a 12-month period)
- **Annually adjust** contribution rates, maximum weekly benefits (except for disability leave in New York and Puerto Rico)



# California PFL and SDI

Contribution and benefit snapshot



## Family leave

**8 weeks of paid leave in a 12-month period** to care for a seriously ill family member, child bonding or qualifying military exigency



## Disability leave

**52 weeks of paid leave** for employee's own nonwork-related disability



## Weekly benefit

70%–90% of wages, depending on the greatest quarterly base period earnings above or below 1/3 of the state's average quarterly rate.

2026 weekly benefit max is \$1,765.



## Rate equals 1.3% of wages

No wage cap.

Employers are not required to contribute.

## Eligibility

- Employee must have earned at least \$300 subject to SDI withholding in the first four of the last five completed calendar quarters.
- Family member includes the employee's child, parent, parent-in-law, grandparent, grandchild, sibling, spouse or registered domestic partner or designated person (beginning July 1, 2028).
- Job protection and continued health benefit rights provided by [California Family Rights Act](#) and [Pregnancy Disability Law](#) and [California Fair Employment and Housing Act](#).

# Colorado FAMLI

Contribution and benefits snapshot



**COLORADO**  
Family and Medical Leave  
Insurance Program (FAMLI)  
Department of Labor and Employment

## 12 weeks of paid leave

**In a rolling 12-month period for any of the following:**

**Medical leave:** For employee's own serious health condition

**Family leave:** For a family member's serious health condition, to bond with a new child, to handle a military exigency or for reasons related to domestic violence, sexual assault or abuse or stalking

## +4 weeks of paid medical leave

For complications related to pregnancy/childbirth

## +12 weeks of paid family leave

For periods where a child is receiving neonatal intensive care services

## \$1,381.45 max weekly benefit

Weekly wage replacement amount depends on the employee's average weekly wage relative to the state AWW, with lower earners receiving up to 90% of their AWW.

- Weekly benefit max is 90% of the state AWW.
- Weekly benefit max is valid through June 30.

## Rate equals 0.88% of wages

Contributions are capped at the SS max.

- Employers can charge employees up to 50% of the premium.
- Employers with fewer than 10 employees (nationwide) are exempt from the contributions; employees are still required to contribute 0.44% of wages.

## Eligibility

- Employee must have earned at least \$2,500 in wages in four of the last five completed quarters.
- Family member includes employee's, spouse's or domestic partner's child, parent, stepparent, grandparent, grandchild, sibling, spouse, domestic partner and any individual with a significant personal bond that is or is like a family relationship.
- Job protection and continued health benefits rights available after 180 days of employment.

# Connecticut PL

Contribution and benefits snapshot



## 12 weeks of paid leave

In a 12-month period for any of the following:

- Employee's serious health condition, or to donate an organ or bone marrow
- To care for a family member with a serious health condition
- To bond with a new child
- To handle a qualified military exigency
- To care for a family member who is a covered service member with a serious illness or injury
- Including 12 days to address matters related to family violence or sexual assault

## + 2 weeks of paid medical leave

For employee's pregnancy-related serious health condition

- Eligibility**
- Individual must be currently employed (or was employed in CT within the last 12 weeks) and have earned at least \$2,325 in wages in the highest-earning quarter in the first four of the last five completed calendar quarters.
  - Family member includes spouse, son, daughter, parent, sibling, grandparent and grandchild, including by blood, marriage, adoption, foster care or *in loco parentis* relationships, and anyone with whom the employee has a family-equivalent relationship.
  - Job protection under [CT FMLA](#) and CT Family Violence Leave Act.

**Note: CT FMLA provides military caregivers a one-time benefit of 26 weeks of job-protected leave in a 12-month period. If CT PL is exhausted before the protected military caregiver leave or safe leave is over, covered employees can take the remainder of the leave unpaid.**



## Weekly benefit

95% of average weekly wage up to \$677.660, plus 60% of AWW exceeding \$677.60.

2026 weekly benefit max is \$1,016.40.



## Rate equals 0.5% of wages

Contributions are capped at the SS max.

Employers are not required to contribute.

# Delaware PL (PFML)

Contribution and benefits snapshot



## 12 weeks of paid leave in a 12-month period

For birth, adoption or foster care placement of the employee's child during the first year

## +6 weeks of paid leave in a 24-month period

For the employee's own serious health condition or to care for a family member with a serious health condition, or a military exigency

12 weeks of paid leave combined max in a 12-month period

## \$900 max weekly benefit

Weekly wage replacement amount is 80% of the employee's average gross weekly wages for the 52 weeks prior to the claim.

## Rate equals 0.8% of wages

Contributions are capped at the SS max.

- Employers can charge employees up to 50% of the premium.
- Employers with between 10 and 24 employees in the state are only responsible for the parental leave premium (i.e., 0.16% of wages).
- Employers with fewer than 10 employees in the state are exempt.

For 2025 and 2026, program premium costs are allocated: 0.4% for medical leave; 0.32% for parental leave; 0.08% for family leave.

## Eligibility

- Employee must have worked at least 12 months (not necessarily consecutive if break in service is < 7 years) and 1,250 hours before the leave begins.
- Family member includes spouse, son, daughter and parent, including by blood, marriage, adoption, foster care or *in loco parentis* relationships.
- Job protection and continued health benefit rights.

# Hawaii TDI

Contribution and benefits snapshot



## Disability leave

**26 weeks of paid leave** in a 52-week period for employee's own nonwork-related injury or sickness, including pregnancy.

**There is no state plan in Hawaii. All covered employers must have an insured plan from an authorized carrier or an approved self-insured plan.**

**Benefit administration.** The Hawaii TDI law is administered by the Disability Compensation Division (DCD), a division of the Department of Labor and Industrial Relations.

- The DCD is responsible for appeals, hearings, cost review, vocational rehabilitation review, compliance and program support.
- The TDI insurance carrier or the self-insured employer is responsible for day-to-day claim management.



## Weekly benefit

58% of the employee's average weekly wage.

2026 weekly benefit max is \$871.



## Rate equals 0.5% of weekly wage base

Employee contributions are capped at \$7.50 per week (\$1,500.21 of weekly wage base).

Employer pays the balance of the premium.

## Eligibility

- Individual must be currently employed (or separated for less than 2 weeks), worked at least 20 hours in each of 14 weeks and have earned at least \$400 in the past 52 weeks.
- No job protection.

# Maine PFML

Contribution and benefits snapshot

MAINE  
DEPARTMENT OF  
LABOR

Paid Family  
and  
Medical Leave



Contributions began in January 2025 | Benefits available in May 2026

## 12 weeks of paid leave

**In a benefit year for medical leave** (employee's own serious health condition) or **family leave** that includes:

- Bond with a new child
- Care for family member with a serious health condition
- Handle a qualifying exigency for a military family member
- Safety reasons related to violence, assault, stalking or any other act resulting in a protective order
- Organ donation for human transplant
- Death or serious health condition of a military family member

## \$1,198.84 max weekly benefit

- Weekly wage replacement amount depends on the employee's average weekly wage relative to the state AWW, with lower earners receiving up to 90% of their AWW.
- Weekly benefit max is valid through June 30.

## Rate equals 1.0% of wages

Contributions are capped at the SS max.

- Employers can charge employees up to 50% of the premium.
- Employers with fewer than 15 employees (within Maine) are exempt from contributions; employees are still required to contribute 0.5% of wages.

## Eligibility

- Employee must have earnings at least 6 times the state AWW in the first four of the last five completed calendar quarters.
- Family member includes spouse, domestic partner, child, parent, sibling, grandparent, grandchild and a designated individual with a significant personal bond.
- Job protection and continued health benefit rights available after 120 days of employment.

# Maryland FAMLI

Contribution and benefits snapshot



Contributions begin in January 2027 | Benefits available in January 2028

## 12 weeks of paid leave

In a rolling 12-month period for the employee's own serious health condition, to care for a family member with a serious health condition, to bond with a new child, care for a service member who is next of kin and has a serious health condition caused by military service, and for a military exigency

## +12 weeks of paid leave

For child bonding or the employee's serious health condition if 12 weeks was already received during the same application year

## \$1,000 max weekly benefit

- Weekly wage replacement amount depends on employee's average weekly wage relative to the state AWW, with lower earners receiving up to 90% of their AWW.
- Maximum weekly benefit indexed annually after 2026.

## Rate equals 0.9% of wages

Contributions are capped at the SS max.

- Employers can charge employees up to 50% of the premium.
- Employers with fewer than 15 employees (nationally) are exempt from contributions; employees are still required to contribute 0.45% of wages.

Updated 2027 contribution rate to be announced by May 1, if necessary; thereafter, rate adjusted annually every November.

## Eligibility

- Employee must have 680 hours of employment in Maryland in the 4 most recently completed calendar quarters.
- Family member includes spouse or domestic partner, child, parent, sibling, grandparent and grandchild, including by blood, marriage, adoption, foster care or in loco parentis relationships.
- Job protection and continued health benefit rights except where it would create "substantial and grievous economy injury to the operations of the employer."

# Massachusetts PFML

Contribution and benefits snapshot

## Family leave

**12 weeks of paid leave** to care for family member with serious health condition, bond with new child or for qualifying military exigency

## Medical leave

**20 weeks of paid leave** for employee's own serious health condition

## Military caregiver leave

**26 weeks of paid leave** to care for a family member who is a covered service member with a serious illness or injury

**Combined max 26 weeks of paid leave in a 52-week period.**

## Eligibility

- Individuals must be currently employed (or separated for less than 26 weeks with no new employment), have earnings of at least \$6,300 during the last 4 completed calendar quarters and at least 30 times more than weekly PFML benefits.
- Family member includes the employee's parent, spouse, domestic partner, child (including foster, adopted or stepchild or legal ward), grandchild, grandparent and sibling; spouse's or domestic partner's child and parent; and anyone with whom employee has an in loco parentis relationship.
- Job protection and continued health benefit rights.

# Department of Family and Medical Leave (DFML)



## Weekly benefit

Depends on employee's average weekly wage relative to the state AWW, with lower earners receiving up to 80% of their AWW.

2026 weekly benefit max is \$1,230.39.



## Rate equals 0.88% of wages

Contributions are capped at the SS max.

- Family leave is 100% employee-funded (0.18% of wages).
- Medical leave is 40% employee-funded (0.28% of wages) max and 60% employer funded (0.42% of wages).
- Employers with fewer than 25 employees in the state are exempt from the employer contribution.

# Minnesota PL

Contribution and benefits snapshot



## 12 weeks of medical leave

For employee's own serious health condition

## +12 weeks of family leave

To care for a family member with a serious health condition, to bond with a new child, to handle a qualifying exigency or for reasons related to domestic abuse, sexual assault or stalking of the employee or a family member

20 weeks of paid leave combined max in a benefit year

## \$1,423 max weekly benefit

- Weekly wage replacement amount depends on the employee's average weekly wage relative to the state AWW, with lower earners receiving up to 90% of their AWW.
- Weekly benefit max is valid through Sept. 30.

## Rate equals 0.88% of wages

Contributions are capped at the SS max (rounded to the nearest \$1,000).

- Employers can charge employees up to 50% of the premium.
- Employers with fewer than 30 employees (in Minnesota) have a reduced premium contribution requirement and may be eligible for grants.

## Eligibility

- Employee must have earned at least 5.3% of the state average annual wage during the most recently completed 4 quarters.
- Seasonal hospitality employees are excluded.
- Family member includes the employee's parent, spouse or domestic partner, child, grandchild, grandparent and sibling; spouse's parent and grandparent; individual with whom "a relationship ... creates an expectation and reliance that the applicant care for the individual, whether or not the applicant and the individual reside together."
- Job protection and continued health benefit rights.

# New Jersey FLI and TDI

## Contribution and benefits snapshot



### 12 weeks of paid family and safe leave (FLI)

- To care for a family member with a serious health condition
- To bond with a new child
- To address domestic or sexual violence experienced by employee or family member (20 days of safe leave included in FLI total; if FLI exhausted, safe leave is unpaid)



### 26 weeks of paid disability leave (TDI)

Employee's own nonwork-related disability or serious health condition



### Weekly benefit

85% of employee's average weekly wage.

2026 weekly benefit max is \$1,199.



### Rates

FLI: Employees pay 0.23% of wages up to wage max; employers do not have to contribute.

TDI: Employees pay 0.19% of wages up to wage max; employers pay the balance of plan costs.

2026 maximum wage base is \$171,100.

**Combined max 38 weeks of paid leave in a 52-week period**

### Eligibility

- Individuals must be currently employed (or separated for less than two weeks with no new employment) and have worked at least 20 weeks earning at least \$303 weekly or a combined total of \$15,200 in the first four of the last five completed calendar quarters.
- Family member includes the employee's spouse or domestic partner, child (of any age), parent or person standing *in loco parentis*, parent-in-law, sibling, grandparent, grandchild, any blood relative and anyone with a family-equivalent relationship.
- The Family Leave Act (FLA) provides 12 weeks of job and health benefit protections every 24 months for unpaid family leave for employees of 30 or more employees after 12 months and 1,000 hours of employment; beginning July 17, under the FLA employees with 3 months and 250 hours of employment with an employer with at least 15 employees are also entitled to job restoration rights commensurate with those under FMLA after TDI and FLI leave; the Security and Financial Empowerment Act (SAFE Act) provides job protection for up to 20 days of safe leave.

# New York PFL and DBL

Contribution and benefits snapshot



Paid Family Leave



## Family leave

**12 weeks of paid leave** to care for family member with serious health condition, bond with new child or handle a qualifying military exigency



## Disability leave

**26 weeks of paid leave** for employee's own nonwork-related disability

**Combined max 26 weeks of paid leave in a 52-week period**



## Weekly benefit

DBL: 50% of employee's average weekly wage up to a max of \$170.

PFL: 67% of employee's AWW up to a max of \$1,228.53.



## Rates

DBL: Employees pay 0.5% of wages up to \$0.60 per week; employers pay balance of cost.

PFL: Employees pay 0.432% of wages up to max of \$95,349.54. Employers do not have to contribute.

## Eligibility

- Individuals must have worked four consecutive weeks to be eligible for DBL, and 26 consecutive weeks to be eligible for PFL.
- Construction employees covered by a collective bargaining agreement are eligible for PFL after working at least 26 of the last 39 weeks with any employer that is a party to the CBA.
- Part-time employees are eligible for DBL after 24 workdays; employees working fewer than 20 hours per week are eligible for PFL after 175 workdays. Some part-time employees have the right to opt out of PFL contributions and benefits.
- Family member includes the employee's spouse or domestic partner, child, stepchild, parent, stepparent, parent-in-law, sibling, grandparent and grandchild.
- No job protection applies during DBL, but job protection and continued health benefit rights apply during PFL.

# Oregon PL

## Contribution and benefits snapshot



### 12 weeks of paid leave

To address employee's own serious health condition; care for a family member with a serious health condition; bond with a new child handle matters related to domestic violence, harassment, sexual assault, stalking or a bias crime against the employee or the employee's minor child or dependent; death of a family member; to care for a child due to public health emergency school or childcare closure

### + 2 weeks of paid leave

For pregnancy- or childbirth-related disability or medical condition

### + 4 weeks of unpaid leave

Job-protected leave to care for a sick or injured child or the employee's or a family member's serious health condition, bond with a child or handle the death of a family member if employee has worked 180 days and at least 25 hours per week before the leave

### \$1,636.56 max weekly benefit

Weekly wage replacement amount depends on the employee's average weekly wage relative to the state AWW, with lower earners receiving up to 100% of their AWW.

- Weekly benefits are capped at 120% of the state AWW.
- Minimum weekly benefit is \$68.19.
- Weekly benefit min and max are valid through June 30.

### Rate equals 1% of wages

Contributions are capped at the SS max.

- Employers can charge employees up to 60% of premium.
- Employers with fewer than 25 employees (both within and out of state) are exempt from premium contributions; employees still must contribute 0.6% of wages.

### Eligibility

- Employee must have earned at least \$1,000 in wages in the first four of the last five completed quarters.
- Family member includes child, parent, spouse, domestic partner, grandparent, grandchild, sibling and any individual related by blood or affinity.
- Job protection and continued health benefit rights apply during leave if employee worked 90 days for the same employer that has at least 25 employees. Job protection rights also apply under state [Family Leave Act](#) and [Military Family Leave Act](#) for workers whose employers have at least 25 employees.

# Rhode Island TCI and TDI

Contribution and benefits snapshot



## Disability leave (TDI)

**30 weeks of paid leave** for employee's own nonwork-related disability

Including 30 days to recover from organ donation, 5 days to recover from bone marrow donation and time for related procedures and tests



## Family leave (TCI)

**8 weeks of paid leave** to care for a seriously ill family member or bond with a new child

**Combined max 30 weeks of paid leave in 52-week period.**

- Eligibility**
- TCI eligibility requires at least \$18,000 in earnings the first four of the last five completed calendar quarters, or \$3,000 in one of the base period quarters and total base period wages of at least 1.5 times the highest quarter earnings, and total base period earnings of at least \$6,000.
  - TDI eligibility requires a medically certified disability.
  - Family member includes the employee's child, parent, parent-in-law, grandparent and spouse or domestic partner, siblings, step-siblings, foster siblings and adopted siblings.
  - No job protection applies during TDI, but job protection and continued health benefit rights apply during TCI and under the [Rhode Island Parental and Family Medical Leave Act](#).



## Weekly benefit

- 4.62% of employee's highest quarterly earnings in the first four of the last five completed calendar quarters.

Weekly benefit increases to 5.38% (2027), 5.77% (2028).

Weekly benefit max is \$1,103 through June 30.



## Rate equals 1.1% of wages

Maximum wage base is \$100,000.

Employers are not required to contribute.

# Puerto Rico disability and maternity leaves



Contribution and benefits snapshot



## SINOT disability leave

**26 weeks of paid leave** (in a 52-week period) for employee's own nonwork-related disability, including pregnancy.

Dismemberment benefits for employees and death benefits for employee's dependents also available.

## Weekly benefit

65% of employee's average weekly wage in the first four of the last five consecutive calendar quarters, up to a max of \$113 (\$55 for agricultural workers).

## Rate

Contributions of 0.6% of wages up to a wage max of \$9,000 (shared equally by employers and employees).

## Eligibility

Employees must have earned at least \$150 in the first four of the last five consecutive calendar quarters.

**The SINOT funding and benefit amounts have not changed since 1972.**



## Working Mothers Protection Act

**Eight weeks of paid maternity leave** for female employees

- Four weeks prenatal and four weeks postnatal, or
- One week prenatal and seven weeks postnatal, with medical certification showing ability to work close to due date
- Possible extension of paid leave for late births

**Up to 12 weeks of unpaid leave** for postnatal complications

**Paid adoption leave** for female employees

- Eight weeks for a child aged 5 or younger and not in school
- Five weeks for a child aged 6 or older

## Weekly benefit

100% of average weekly wage in the previous six months.

## Funding

Funded entirely by the employer.

## Eligibility

Any female employed in any capacity.

# Washington PFML

Contribution and benefits snapshot

Washington  
Paid Family & Medical Leave

## 12 weeks of paid family leave

To care for a family member with a serious health condition, bond with a new child, handle a qualified military exigency and manage certain bereavement matters

## 12 weeks of paid medical leave

For employee's own serious health condition

**Combined max 16 weeks of paid leave in 52-week period**

## + Two weeks of paid medical leave

For employee's pregnancy-related disability

**Combined max 18 weeks of paid leave in 52-week period**

## Eligibility

- Employee must have worked at least 820 hours in the first four of the last five completed calendar quarters.
- Family member includes the employee's child, son-in-law, daughter-in-law, parent or person standing *in loco parentis*, spouse or domestic partner, sibling, grandchild, grandparent and someone who expects to rely on the employee for care (regardless of whether that person lives with the employee).
- Job protection and continued health benefit rights apply during PFML for employees with at least 180 calendar days of work with same employer that has at least 25 employees (applies to incrementally smaller employers in 2027 (15 employees) and 2028 (8 employees)).

## \$1,647 max weekly benefit

- Weekly wage replacement amount depends on the employee's average weekly wage relative to the state AWW, with lower earners receiving up to 90% of their AWW.
- Minimum weekly benefit is \$100.

## Rate equals 1.13% of wages

Contributions are capped at the SS max.

- Employers pay 0.32284% of wages (or 28.57% of total premium).
- Employees pay 0.80716% of wages (or 71.43% of total premium).
- Employers with fewer than 50 employees in the state are exempt from premium contributions; employees still must contribute.

# Washington, DC, UPL

Contributions and benefits snapshot



## 12 weeks of paid leave

To care for a family member with a serious health condition, to bond with a new child or to care for the employee's own serious health condition



## + 2 weeks of paid leave

For prenatal medical care



## Weekly benefit

Amount depends on the employee's average weekly wage relative to the state AWW, with lower earners receiving up to 90% of their AWW.

Weekly benefit max is \$1,190 through Sept. 30.



## Rate

Employers contribute 0.75% of wages (no wage cap)

Employees are not required to contribute.

## Eligibility

- Individual must be currently employed and must have worked in the city for some or all of the 52 calendar weeks before the leave.
- Family member includes the employee's spouse or domestic partner, child, parent or person standing in loco parentis, sibling, grandchild, grandparent; spouse's or domestic partner's child and parent.
- Job protection and continued health benefit rights available under the [DC FMLA](#) for family leave; none for medical leave for the employee's own serious health condition.

2025-2026	Taxable wage base		Contribution rate (% of wages to max)		Maximum weekly benefit	
	2026	2025	2026	2025	2026	2025
<b>California</b>	No cap	No cap	TBA	1.2%	TBA	\$1,681
<b>Colorado</b>	Social Sec. taxable wage base maximum (SS max)	SS max	0.88%	0.9%	\$1,381.45 Jan.-June TBA July-Dec.	\$1,324.21 Jan.-June \$1,381.45 July-Dec.
<b>Connecticut</b>	SS max	SS max	0.5%	0.5%	\$1,016.40	\$981.00
<b>Delaware</b>	SS max	SS max	0,8%	0.8%	\$900	N/A
<b>Hawaii</b>	\$1,500.21 (weekly)	\$1,441.72 (weekly)	0.5%	0.5%	\$871	\$837
<b>Maine</b>	SS max	SS max	1.0%	1.0%	\$1,198.84 May-June TBA July-Dec.	N/A
<b>Maryland</b>	Contributions will start in 2027; benefits will start in 2028.					
<b>Massachusetts</b>	SS max	SS max	0.88%	0.88%	\$1,230.39	\$1,170.64
<b>Minnesota</b>	\$185,000	N/A	0.88%	N/A	\$1,423 Jan.-Sept. TBA Oct.-Dec.	N/A
<b>New Jersey</b>	\$171,100	\$165,400	TDI 0.19%; FLI 0.23%	TDI 0.23%; FLI 0.33%	\$1,199	\$1,081
<b>New York</b>	DBL N/A \$95,210.65	DBL N/A PFL \$91,373.88	DBL 0.5% (max \$0.60/wk) PFL 0.432%	DBL 0.5% (max \$0.60/wk) PFL 0.388%	DBL \$170 PFL \$1,228.53	DBL \$170 PFL \$1,177.32
<b>Oregon</b>	SS max	SS max	1%	1%	\$1,636.56 Jan.-June TBA July-Dec.	\$1,568.60 Jan.-June \$1,636.56 July-Dec.
<b>Rhode Island</b>	\$100,000	\$89,200	1.1%	1.3%	\$1,103 Jan.-June TBA July-Dec	\$1,070 Jan.-June \$1,103 July-Dec.
<b>Washington</b>	SS max	SS max	1.13%	0.92%	\$1,647	\$1,542
<b>Washington, DC</b>	No cap	No cap	0.75% - Jan.-June TBA July-Dec	0.75% - Jan.-June 0.75% July-Dec.	\$1,190 Jan – Sept. TBA Oct. – Dec.	\$1,153 Jan – Sept. TBA Oct. – Dec.

# Paid family and medical leave (PFML) employer tax credit

One Big Beautiful Bill Act (HR 1) section 70304, effective 2026

Permanently extends the employer tax credit for PFML, which was first available for wages paid in 2018 and set to expire Dec. 31, 2025.

Provision	Current law	Changes made by OBBBA
<b>Determination of tax credit</b>	Based on wages paid to qualifying employees on leave	Adds employer option to determine credit based on premiums paid for an insured policy*
<b>Eligible employer</b>	If treated as a single employer under IRC § 52(a) and (b), then treated as a single taxpayer	If treated as a single employer under IRC § 414(b) and (c), then treated as a single employer; new exception for a “substantial and legitimate business reason” for an entity within the controlled group not providing the benefit
<b>State-mandated benefits</b>	Not taken into account in determining if the employer policy provides at least 50% wage replacement	Taken into account to determine if employer policy provides at least 50% wage replacement, but not taken into account for determining the credit amount
<b>Qualifying employee</b>	Employed at least 1 year and earning less than 60% of the highly compensated employee threshold	Employed at least 1 year (but employer can reduce this to 6 months), earning less than 60% of the highly compensated employee threshold AND customarily employed at least 20 hours per week

\*Currently, eight states allow life or disability carriers to write group paid family leave policies.

## Background

IRC § 45S provides a tax credit for employers that provide PFML to all eligible employees.

## Employer eligibility requirements

- Written paid leave **policy**
- Provide at least **two weeks of paid leave** for “qualifying employees” who work full-time (and a pro-rata amount for part-time employees)
- Leave can be used for one or more federal **FMLA reasons**
- Wage replacement is at least **50% of wages**
- Available general business **tax credit ranges from 12.5% to 25%** of wages paid to qualifying employees on leave (or insurance premium paid)

# Voluntary paid family leave

## National overview

State	Program/incentive	State	Program/incentive
<u><a href="#">Alabama</a></u>	Paid family leave insurance (group or voluntary employee)	<u><a href="#">South Carolina</a></u>	Group family leave insurance
<u><a href="#">Arkansas</a></u>	Group family leave insurance	<u><a href="#">Tennessee</a></u>	Group family leave insurance
<u><a href="#">Florida</a></u>	Group family leave insurance	<u><a href="#">Texas</a></u>	Group family leave insurance
<u><a href="#">Kentucky</a></u>	Group family leave insurance	<u><a href="#">Vermont</a></u>	State PFML program with voluntary employer participation; The Hartford is insurance partner
<u><a href="#">Michigan</a></u>	Tax credit available (unfunded)	<u><a href="#">Virginia</a></u>	Group family leave insurance
<u><a href="#">New Hampshire</a></u>	State PFML program with voluntary employer participation; MetLife is insurance partner		

## State programs

**New Hampshire** and **Vermont** created paid family and medical leave programs for state employees in which private employers can voluntarily participate.

## Group insurance products

Employers can purchase state-regulated policies in **Alabama, Arkansas, Florida, Kentucky, South Carolina, Tennessee, Texas** and **Virginia**, employers can purchase state-regulated policies.

Carriers can offer family leave insurance to cover an employee's income loss (or portion thereof) generally due to (1) birth, adoption or foster placement of a child; (2) a family member's serious health condition; or (3) a family member's military exigency.

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