



## Guide to State Paid Family and Medical Leave Laws

Aug. 13, 2025

As the landscape of employee benefits continues to evolve, state-mandated paid leave laws have become an increasingly important area of compliance for employers. These laws vary significantly by jurisdiction, imposing distinct requirements for eligibility, accrual, usage, notice, and documentation. Employers operating in multiple states must navigate a patchwork of statutes to ensure consistent policy administration and avoid potential penalties or litigation. This overview is intended as a general reference guide to help employers identify key compliance considerations and common questions related to state paid leave laws.

### Navigating Federal and State Leave

The federal Family and Medical Leave Act (FMLA) and state paid family and medical leave (PFML) programs often overlap, creating a complex compliance environment for employers. FMLA provides eligible employees up to 12 weeks of unpaid, job-protected leave for qualifying medical or family reasons. In contrast, state PFML programs offer income replacement during similar types of leave, but each program has its own rules regarding eligibility, duration, and benefit coordination.

In January 2025, the Department of Labor (DOL) provided guidance for employers on the interplay between FMLA and state leave laws. Where FMLA and PFML overlap, employers must carefully assess whether an employee's leave qualifies under both PFML and FMLA. If the leave is covered by FMLA,

- It must be designated as FMLA leave.
- Notice must be given to the employee of this designation.
- The leave should be counted against the employee's FMLA leave entitlement.

Similarly, if an employee's leave under a PFML program does not qualify for FMLA, the employer cannot count it against the employee's FMLA entitlement.

The DOL also addressed when employer-provided paid leave (such as vacation or sick time) may be substituted under FMLA since FMLA regulations allow employees to elect (or employers to require) the use of accrued employer-provided paid leave during unpaid FMLA leave. However, when an employee receives compensation through a state PFML program or other benefit programs (disability insurance, for example), employers cannot require the concurrent use of employer-provided paid leave. Despite this, the employer and employee – where state law permits – may agree to the use of accrued paid leave to supplement PFML payment. If PFML benefits are exhausted before the employee’s FMLA leave entitlement is fully used, the remaining FMLA leave can be unpaid or supplemented by accrued paid leave under the FMLA substitution rules.

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## State Paid Leave Summary

State	Covered Employers	Eligible Employees	Types of Leave Covered	Benefit Amount (2025)	Duration of Leave	Employer Contribution Required	Employee Contribution Required	Private Plan Option
California	Most private employers	Varies by type of leave; generally, private employees who have paid into SDI program	Family (PFL) and Medical (DI)	Up to \$1,681/week	8 weeks (PFL); 52 weeks (DI)	No, with exception of San Francisco	Yes	Yes
Colorado	Most private employers	Private employees who have met the state earning requirements; if self-employed, can opt in	Family and Medical	Up to \$1,100/week	12-16 weeks	Yes, for employers with 10 or more covered employees	Yes	Yes
Connecticut	Most private employers	Private employees who have met the state earning requirements; if self-employed, can opt in	Family and Medical	Up to \$981/week (capped at 60 times the state minimum wage)	12-26 weeks	No	Yes	Yes
Delaware	Most private employers	Private employees who have met the state earning requirements	Parental, Medical, Caregiver	Up to \$900/week	6-12 weeks	Yes	No, but employers can ask for a 50% contribution	Yes
Maine	Most employers, except federal government	Employees who have met the state earning requirements	Family, Medical, Safe, and Military	Up to \$1,199 (capped at the State Average Weekly Wage)	12 weeks	Yes, if 15 or more employees	No, but employers may deduct a contribution	Yes
Massachusetts	Most private employers	Private employees who have met the state earning requirements	Family and Medical	Maximum weekly benefit: \$1,170.64	12-26 weeks	Yes, for employers with 25 or more covered employees	Yes	Yes
Maryland	All employers	Employees who have met the state working requirements	Family and Medical	Up to \$1,000 per week	12-24 weeks	Yes, if 15 or more employers	Yes	Yes

## EMPLOYEE BENEFITS COMPLIANCE TOOLBOX

State	Covered Employers	Eligible Employees	Types of Leave Covered	Benefit Amount (2025)	Duration of Leave	Employer Contribution Required	Employee Contribution Required	Private Plan Option
Minnesota	Most private employers	Employees who have met the state working and earning requirements	Family and Medical	Up to \$1,372 per week (capped at State Average Wage)	12 weeks	Yes	Yes	Yes
New Jersey	Most private employers	Employees who have met the state working and earning requirements	Family (FLI) and Medical (TD)	Up to \$1,081 per week, set yearly	8-26 weeks	Yes - TDI No - FLI	Yes	Yes
New York	Most private employers	Employees who have met the state working requirements	Family (PFL) and Disability Benefits (DBL)	Up to \$1,177.32 per week (PFL), \$170 per week (DBL)	12-26 weeks	Yes, but not required	Yes	Yes
Oregon	Most private employers	Employees who have met the state earning requirements	Family, Medical, and Safe	Up to \$1,568.60/week (120% of state average weekly wage)	12 weeks	Yes, if 25 or more employees	Yes	Yes
Rhode Island	All private employers	Employees who have met the state earning requirements	Temporary Disability (TDI) and Temporary Caregiving (TCI)	Up to \$1,103 per week (for claims beginning 7/1/25 or later)	30 weeks	No	Yes	No
Washington	All private employers	Employees who have met the state working requirements	Family and Medical	Up to \$1,542 per week	12-18 weeks	Yes, if 50 or more employees	Yes	Yes
Washington D.C.	All private employers	Employees who have met state working requirements	Prenatal, Bonding, Family, Medical	Up to \$1,153/week	12-14 weeks	Yes	No	No

## California

The California [State Disability Insurance](#) (SDI) program offers short-term disability insurance (DI) and paid family leave (PFL) benefits to eligible employees who need time off. These wage replacement benefits are funded by employee contributions and managed by the state.

### Employer Coverage & Responsibilities

The SDI program is mandatory for private employers in California, with limited exceptions such as approved voluntary plans or religious exemptions.

California employers should:

- Tell employees about laws and regulations for employment, benefits, and working conditions.
- Withhold and send SDI contributions to the Employment Development Department (EDD).
- Respond to EDD when employees file claims.

The [SDI withholding rate](#) for 2025 is 1.2%.

### Types of Leave Available

	Maximum Duration	Examples
Medical Leave (DI)	52 weeks	Non-work-related illness, injury, pregnancy
Family Leave (PFL)	8 weeks in a 12-month period	Care for sick family members; bond with a new child; military exigency

The California Family Rights Act (CFRA) prohibits employers with 5 or more employees from refusing eligible employees' requests for up to 12 weeks of family care and medical leave in a 12-month period.

### Employee Eligibility

An employee is eligible for DI benefits if they:

- Are unable to perform regular work for at least eight days
- Have lost wages because of disability
- Were working or looking for work at the time the disability started
- Have earned at least \$300, with State Disability Insurance taken from paycheck during base period
- Have a physician or medical practitioner certify disability

There is no minimum amount of hours required to qualify.

## California (continued)

An employee is eligible for PFL benefits if they:

- Are unable to do their regular work
- Have lost wages for qualifying reasons (i.e., bonding with new child, are caring for family members, are providing support for family in the military)
- Are employed or actively looking for work when the family leave starts
- Have earned at least \$300 and paid into State Disability Insurance in the last 18 months
- Submit any required documents

Claim forms must be completed and mailed within 41 days after family leave begins.

## Job Protection & Benefits

- DI and PFL provide partial wage replacement.
- The CFRA guarantees reinstatement to the same or similar position upon return from leave. An employee is not entitled to reinstatement if the employee would have been otherwise laid off or terminated for reasons unrelated to their leave.

## Employee Notice & Documentation

- Employees must adhere to company-specific notification procedures when seeking to use DI or PFL benefits.
- Primary documentation required are claims and medical certificates submissions to EDD.

## Voluntary Plan

An employer can set up a voluntary plan as an alternative to SDI, with approval from EDD. The voluntary plan must provide the same benefits as SDI, offer at least one benefit that is better, have a contribution rate no higher than the state SDI program, and match any increase in SDI benefits.

## Employer Required Workplace Postings & Notifications

- Display the Unemployment Insurance/Disability Insurance/Paid Family Leave poster.
- Provide the Disability Insurance Provisions and Paid Family Leave Benefits brochures.

## San Francisco Paid Parental Leave Ordinance

San Francisco law requires that employers provide supplemental compensation to employees bonding with a child in addition to California Paid Family Leave. The [Paid Parental Leave Ordinance](#) (PPLO) is a San Francisco law that applies to employers with 20 or more employees worldwide.

To comply with the PPLO, employers must:

- Post the Paid Parental Leave poster in the workplace.
- Include information about the law in the company handbook.

## California (continued)

- Provide the Paid Parental Leave form to an employee when the employee notifies the employer that they will become a parent.
- Pay compensation amounts based on employee's wages:  
California Paid Family Leave benefits + additional employer payment (Paid Parental Leave benefits), up to a cap (in 2025, the cap is \$2,402)

Employers may use the [Paid Parental Leave calculator](#) to determine PPLO compensation amount for employees.

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## Colorado

The [Colorado Paid Family and Medical Leave Insurance](#) (FAMLI) program provides eligible Colorado workers with up to 12 weeks of paid family and medical leave per application year. The program is funded through a payroll premium shared between employers and employees.

### Employer Coverage & Responsibilities

- Businesses with at least one qualifying employee must comply, save for opted-out local government and federal government employers.
- Employers with fewer than 10 employees do not have to pay the employer share of the premiums.
- [Premiums](#) are set to 0.9% of the employee's wage, split equally between the employer and employee; premiums are paid on wages up to the Federal Social Security Wage Cap

### Types of Leave Available

	Maximum Duration	Examples
Family Leave	12 weeks An additional 4 weeks are available for pregnancy or childbirth complications	Parental (bonding); military (exigency)
Medical Leave	12 weeks	Injury or illness; caring for a family member; safe leave to address domestic violence or sexual assault

FAMLI leave may be taken continuously, intermittently, or in the form of a reduced work schedule.

### Employee Eligibility

Employees must have earned at least \$2,500 in wages in the state during the last five calendar quarters.

### Job Protection & Benefits

- FAMLI provides partial wage replacement during leave.
- Job protection applies after 180 days of employment.
- Employers must maintain health insurance during leave.

### Employee Notice & Documentation

- Employees must give at least 30 days' notice (or as soon as practicable).
- Employees must make reasonable efforts to schedule their leave.
- FAMLI Division requires supporting documentation.



## Colorado (continued)

### Private Plan Option

Private employers can use a private plan that offers the same or greater benefits as the FAMLI program, with approval from the FAMLI Division. Upon approval, employers are required to tell their employees that they are covered by a private plan.

### Employer Required Workplace Postings & Notifications

- Display the FAMLI workplace poster in a prominent, visible workplace location.
- Provide program notice to all new hires and within five days of learning an employee experienced an event triggering FAMLI eligibility.

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## Connecticut

The [Connecticut Paid Leave Program](#) (CT Paid Leave) provides eligible workers with paid leave for qualifying family or medical reasons. The program is administered by the Paid Family and Medical Leave Insurance Authority and funded through employee contributions.

### Employer Coverage & Responsibilities

- Most businesses with at least one employee in Connecticut are covered employers. Exemptions: Federal government, municipalities, public school boards, private K-12 schools, railroads, other state or foreign governments, and sovereign nations.
- Every covered employer must register with the CT Paid Leave Authority.
- Employers must deduct 0.5% from an employee's wages and remit these contributions quarterly to the CT Paid Leave Authority.
- Employers must inform employees about these paycheck deductions.

### Types of Leave Available

	Maximum Duration	Examples
Family & Medical Leave	12 weeks Possibility of 2 additional weeks for incapacity during pregnancy	Serious health condition; starting or expanding a family; caring for a family member; military caregiver; qualifying exigency; safe leave

The Connecticut Family and Medical Leave Act (CTFMLA) allows eligible employees to take up to 26 weeks unpaid in a 12-month period to care for a covered service member with a serious illness or injury.

### Employee Eligibility

Employees qualify if they earned at least \$2,325 from a covered employer in their highest-earning quarter within the last four of five completed quarters. Employees must be currently employed—or were employed within the last 12 weeks—by a covered employer.

An employee does not need to work a specific number of hours to be eligible for benefits.

### Job Protection & Benefits

- Connecticut Paid Leave provides partial wage replacement up to the state-defined cap (\$981/week for 2025).
- Job protection applies under the Connecticut Family and Medical Leave Act.

### Employee Notice & Documentation

- Employees must give at least 30 days' notice (or as soon as practicable).
- Employers may require supporting documentation.

## Connecticut (continued)

### Private Plan Option

Employers may apply to offer a private plan if it provides the same or better benefits than the state program. The private plan may not cost more than the state plan. Individual employees are not permitted to opt out of the CT Paid Leave program.

### Employer Required Workplace Postings & Notifications

- Provide the [Notice of Employees Rights](#) upon hire and annually afterwards.

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## Delaware

Delaware Paid Leave provides eligible workers with paid leave for qualifying family or medical reasons. The program is facilitated by the Department of Labor and funded through employer and employee contributions. Employees can submit paid leave applications beginning January 1, 2026.

### Employer Coverage & Responsibilities

- Participation is mandatory for all businesses with 10 or more employees working in Delaware.
- Employers with 10 to 25 employees are required to provide paid parental leave, while employers with 25 or more employees are required to provide all available coverage (parental, medical, and family caregiving/qualified exigency leave).
- Federal government employers, seasonal employers, and employers with fewer than 10 employees are exempt.
- Employers must register with the Division of Paid Leave on Delaware [LaborFirst](#).
- Employers are responsible for all contributions but can require employees to pay half through payroll deductions. The current contribution rate through 2026 is set at 0.8%.
- Employers must determine employee eligibility, track weekly in-state hours and wages, calculate the correct contribution amount, and manage initial claims adjudication process.

### Types of Leave Available

	Maximum Duration	Examples
Parental Leave	12 weeks in a 12-month period	Bond with and care for a new child
Medical Leave	6 weeks in a 24-month period	Address a personal serious health condition or injury
Family Caregiver Leave	6 weeks in a 24-month period	Care for a family member with a serious health condition
Qualified Exigency	6 weeks in a 12-month period	Assist family on overseas military deployment

Maximum combined leave: 12 weeks per year

### Employee Eligibility

Employees must have been employed for at least a year and at least 1,250 hours in the past 12 months with a single employer.

### Job Protection & Benefits

- PFML provides partial wage replacement up to the state-defined cap (\$900/week for 2026).
- Job protection applies under the federal Family Medical Leave Act (FMLA).

## Delaware (continued)

### Employee Notice & Documentation

- Employees must give at least 30 days' notice (or as soon as practicable).
- PFML requires supporting documentation.

### Private Plan Option

Employers with 10 or more employees may use an approved private benefit plan purchased from an insurance company. Employers with 100 or more employees can self-insure. Plans must be approved yearly and must provide at least the same benefits offered by Delaware Paid Leave.

### Employer Required Workplace Postings & Notifications

- Provide written notices to employees when they gain or lose a line of coverage or when employees will contribute less than half of the cost of the program
- Distribute a Notice of Employee Rights upon hire and leave requests and when the employer believes the employee might qualify for PFML leave due to a triggering event.
- Provide notice about how the PFML insurance program coordinates with other income-replacement benefits.

For more information, visit <https://labor.delaware.gov/delaware-paid-leave-is-coming/>

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## Maine

[Maine's PFML](#) provides eligible workers with paid leave for qualifying family or medical reasons. The Maine Department of Labor (MDOL) and PFML Authority will oversee the program, and benefits are scheduled to begin May 1, 2026. The program is funded through employer and employee contributions. Withholding for employers began January 1, 2025.

### Employer Coverage & Responsibilities

- Participation is mandatory for private and public employers, except for the federal government.
- Employers with 15 or more covered employees will remit the whole premium (1% of wages) and may deduct up to half from employee wages.
- Employers with fewer than 15 covered employees will remit half of the premium (0.5% of wages) and may deduct the full half from employee wages.
- Employers are required to create an account in the [Maine Paid Leave Portal](#) to file quarterly wage reports and remit premium payments.

### Types of Leave Available

	Maximum Duration	Examples
Family Leave	12 weeks	Care for a new child; care for family with serious health condition
Medical Leave	12 weeks	Care for personal medical needs
Safe Leave	12 weeks	Stay safe; help family member stay safe after abuse or violence
Military Leave	12 weeks	Emergencies related to family member's impending military deployment

Maximum combined leave: 12 weeks per benefit year.

### Employee Eligibility

Employees must have a qualifying family or medical event and have earned at least six times the state average weekly wage during the preceding year.

### Job Protection & Benefits

- PFML provides partial wage replacement up to the state-defined cap.
- Job protection applies upon employment for at least 120 days before leave.

### Employee Notice & Documentation

- Employees must give 30 days' notice in writing (or as soon as practicable).

## Maine (continued)

### Private Plan Option

Employers may apply for a private plan exemption if “substantially equivalent” to the state plan. Employers with private plans must submit data and contribution reports annually. Approvals are valid for three years.

### Employer Required Workplace Postings & Notifications

- Post a workplace notice of PFML benefits
- Issue written notice to each employee within 30 days of starting
- Notice must be given 14 days before a change in employee contribution amounts

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## Massachusetts

[Massachusetts PFML](#) provides eligible workers with paid leave for family or medical reasons. The program is administered by the Department of Family and Medical Leave (DFML) and funded through employer and employee contributions. PFML is separate from other leave laws like the FMLA and the Massachusetts Earned Sick Time law.

### Employer Coverage & Responsibilities

- All Massachusetts employers must comply; self-employed individuals and 1099-MISC contractors may opt in.
- Employers with 25 or more covered individuals must contribute an employer share toward medical leave.
- Employers with fewer than 25 covered individuals only remit employee contributions.
- Employers must submit quarterly wage reports and contributions via MassTaxConnect.
- [Contribution rates](#) are updated annually.

### Types of Leave Available

	Maximum Duration	Examples
Medical Leave	20 weeks	Recovery from serious health condition
Family Leave	12 weeks	Bonding with a new child; care for family with serious health condition
Military-Related Family Leave	12-26 weeks	Care for service member; military exigency

Maximum combined leave per benefit year: 26 weeks.

### Employee Eligibility

Employees must have earned at least \$6,300 over the past four calendar quarters and be working in Massachusetts. Eligibility is based on earnings, not hours worked or tenure.

### Job Protection & Benefits

- PFML provides partial wage replacement up to the state-defined cap (\$1,170.64/week for 2025).
- Job protection applies after 90 days of employment.
- Employers must maintain health insurance during leave.

### Employee Notice & Documentation

- Employees must give at least 30 days' notice (or as soon as practicable).
- Employers may require supporting documentation.



## Massachusetts (continued)

### Private Plan Option

Employers may apply for an exemption if they offer benefits that are equal to or more generous than the state PFML. Private plans must be approved annually by DFML.

### Employer Required Workplace Postings & Notifications

- Display the PFML workplace poster.
- Provide written notice to all new hires.

For more information, visit:

<https://www.mass.gov/paid-family-and-medical-leave-information-for-massachusetts-employers>

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## Maryland

[Maryland's Paid Family Medical Leave Insurance](#) (FAMLI) law provides eligible workers with job-protected, paid leave for qualifying reasons. The program, which goes into full effect January 3, 2028, is administered by the state Department of Labor (MD Labor) and funded through employer and employee contributions. Employer contributions begin January 1, 2027.

### Employer Coverage & Responsibilities

- All employers must offer paid family and medical leave, either through FAMLI or a private plan.
- Employers with <15 employees can remit only employee contributions.
- Employers with 15+ employees must contribute an employer share.
- MD Labor will announce a contribution rate every November, starting in 2027.
- Employers must file quarterly wage and hour reports with the Division.

### Types of Leave Available

	Maximum Duration	Examples
Family Leave	12 weeks	Welcome a new child; arrange for family member's military deployment
Medical Leave	12 weeks	Personal serious health condition; care for family member's serious health condition

If a worker experiences both their own serious health condition and welcomes a child in the same year, they could be eligible for 12 weeks per event (total of 24 weeks).

### Employee Eligibility

Employees must have worked at least 680 hours in a Maryland-based position over the 12 months before they need to take leave.

### Job Protection & Benefits

- FAMLI provides partial wage replacement (up to the state-defined cap).
- Employers must hold a worker's position while on FAMLI leave.

### Employee Notice & Documentation

- Employees must give at least 30 days' notice (or as soon as practicable).

### Private Plan Option

Employers may apply to use a private plan with benefits equivalent to or greater than the FAMLI program.

## Maryland (continued)

### Employer Required Workplace Postings & Notifications

- Provide written notice to all employees at the start of employment and annually thereafter and within five days of an employee notice of need for leave.
- MD Labor will be creating a poster to satisfy posting requirements.

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## Minnesota

[Minnesota Paid Leave](#) provides eligible workers with partial wage replacement and job protection for qualifying family or medical reasons. The program is funded through employer and employee contributions and goes into effect January 1, 2026. Employer contributions first became due in October 2024.

### Employer Coverage & Responsibilities

- Paid Leave covers most Minnesota employers except tribal nations, the federal government, and self-employed individuals opting for different coverage.
- Employers must submit quarterly wage reports to the Paid Leave division.
- Employers must designate a [Paid Leave Administrator](#) to manage employee leave benefits.
- The premium rate will be set yearly. In 2026, it will be 0.88%.
- Employers must contribute at least half of the total premium and can deduct the remainder from employee pay. Employers with fewer than 30 employees may qualify for a reduced rate.

### Types of Leave Available

	Maximum Duration	Examples
Family Leave	12 weeks	Bond with a new child; care for a loved one; manage military leave; personal safety issues
Medical Leave	12 weeks	Care for personal serious health condition

Maximum combined leave: 20 weeks in a 12-month period.

### Employee Eligibility

Employees must work in Minnesota at least half the time and must have earned 5.3% of the state's average annual wage (approximately \$3,700) in the past year.

### Job Protection & Benefits

- Paid Leave provides partial wage replacement (up to the state-defined cap).
- Job protection applies after 90 days of employment.

### Employee Notice & Documentation

- Employees should notify employers of their intention to take leave per Company time and attendance policies (if practicable).
- Paid Leave applications require documentation from a health care professional or service provider.

### Private Plan Option

Employers can provide an equivalent plan that meets or exceeds the coverage offered by the state. Employers must still submit quarterly wage reports and comply with notice requirements.

## Minnesota (continued)

### Employer Required Workplace Postings & Notifications

- Notify employees in their native language about the program's rights and benefits.
- Hang a workplace poster in English and any language spoken by 5 or more employee.

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## New Jersey

New Jersey provides eligible workers with paid leave for qualifying family or medical reasons under their [Temporary Disability \(TDI\) and Family Leave Insurance \(FLI\) programs](#). TDI is funded through both employer and employee contributions, while FLI is wholly financed by worker payroll deductions.

### Employer Coverage & Responsibilities

- Participation is mandatory for all New Jersey employers, except for the federal government. TDI is optional for local governments.
- Report quarterly earnings to the state.
- Monitor benefits issued to employees and notify the Division of Temporary Disability and Family Leave Insurance (Division) of any incorrect issuance.
- Report taxable portion of TD benefits on employee W-2s for the preceding calendar years.

### Types of Leave Available

	Maximum Duration	Examples
Temporary Disability	26 weeks	Physical or mental health condition or disability
Family Leave	12 consecutive weeks; 8 non-consecutive weeks	Care for a family member with physical or mental health condition; bond with a new child; handle matters related to domestic or sexual violence

### Employee Eligibility

Employees must have paid into the applicable program and must have worked 20 weeks, earning at least \$303 weekly or a combined total of \$15,200 in the preceding four quarters, indexed annually.

### Job Protection & Benefits

- TDI and FLI provide partial wage replacement (up to the state-defined cap).
- Job protection may apply under federal or state law.

### Employee Notice & Documentation

- Employees must give at least 30 days' notice if taking family bonding leave in one continuous period and 15 days' notice if taking bonding leave in a non-continuous manner.
- For continuous family caregiving leave, employers must be given reasonable notice. If taken in separate periods of leave, employees must provide 15 days' notice.

### Private Plan Option

Employers may choose to establish their own temporary disability and family leave insurance plans. Private plans are subject to approval and must match the state plan's basic provisions.

## New Jersey (continued)

### Employer Required Workplace Postings & Notifications

- Clearly display TDI and FDI posters at workplace location.
- Provide written notice when an employee is hired, requests information, or notifies the employer of their need for leave.

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## New York

New York's [Paid Family Leave](#) (PFL) and [Disability Benefits](#) (DBL) policies provide eligible workers with paid leave for qualifying family or medical reasons. Employers may collect contributions from employees to offset the cost of providing DBL and PFL.

### Employer Coverage & Responsibilities

- Essentially all employers in New York state must provide DB and PFL coverage for their employees.
- A private employer becomes a “covered employer” four weeks after having at least one employee in New York for 30 days in a year.
- Public employers, self-employed individuals, and independent contractors may opt in.
- Employers must obtain both DBL and PFL coverage, collect employee contributions to pay for coverage, and report contributions on W-2 tax forms.
- PFL [contribution rates](#) change every year.

### Types of Leave Available

	Maximum Duration	Examples
Disability Benefits Leave	26 weeks	Recovery from serious health condition
Family Leave	12 weeks	Bonding with a new child; care for a family member with a serious health condition; assist military families

Maximum combined leave per benefit year: 26 weeks. Workers cannot receive both DBL and PFL benefits at the same time.

### Employee Eligibility

- PFL: Full-time employees (who regularly work 20+ hours/week) qualify after working 26 consecutive weeks. Part-time employees qualify after working 175 days.
- DBL: Full-time employees qualify after 4 weeks of consecutive employment. Part-time employees are eligible after their 25th day of employment. To get DBL benefits, the employee must be under the care of a licensed healthcare provider (doctor, chiropractor, nurse midwife, etc.).

### Job Protection & Benefits

- PFL and DBL provide partial wage replacement (up to the state-defined cap)  
PFL: \$1,177.32/week for 2025  
DBI: \$170/week
- PFL guarantees job protection and continued health insurance while on leave.



## New York (continued)

### Employee Notice & Documentation

- Employees must give at least 30 days' notice (or as soon as practicable).

### Private Plan Option

Employers can offer their own PFL/DBL benefit plan, given that it meets state requirements and is approved by the New York State Workers' Compensation Board.

### Employer Required Workplace Postings & Notifications

- Post notices about [DBL coverage](#) and PFL coverage (provided by insurance carrier) where employees can see them.
- Include PFL/DBL information in employee handbooks and other written guidance. The NYS Workers' Compensation Board provides [model language](#).
- Give a worker who has been disabled and out of work for more than seven days a [Statement of Rights](#) within five days of learning that the worker is disabled.
- Strongly recommended to notify employees before withholding contributions. The NYS Workers' Compensation Board provides a [template notice](#).
- Offer [waivers](#) to employees who don't meet PFL eligibility and keep completed waivers on file.

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## Oregon

[Paid Leave Oregon](#) provides eligible workers with paid leave for family or medical reasons. The program is funded through employer and employee contributions and separate from other leave laws like the FMLA and the Oregon Family Leave Act (OFLA).

### Employer Coverage & Responsibilities

- Most Oregon employers must take part in Paid Leave.
- Federal employees, elected officials, judges, and public office holders are exempt.
- Tribal employees, self-employed workers, and independent contractors may opt in.
- Employers with 25 or more employees pay 40% of the 1% contribution rate; employees pay 60%.
- Employers with fewer than 25 employees are not required to pay an employer share but still must collect and submit employee contributions.
- All employers must keep payroll records, withhold and report employee contributions, and submit total payments each quarter.
- Reports must be filed quarterly through [Frances Online](#).
- Contribution rates may change yearly but will not exceed 1% of up to \$176,100 in wages.

### Types of Leave Available

	Maximum Duration	Examples
Family Leave	12 weeks	Caring for and bonding with a new child in the first year; caring for a family member with a serious health condition
Medical Leave	12 weeks	Care for a personal serious health condition
Safe Leave	12 weeks	For survivors of sexual assault, domestic violence, harassment, bias crimes, stalking

Maximum combined leave per benefit year: 12 weeks in a 52-week period. An employee may be able to take up to 2 more weeks for a total of 14 weeks for pregnancy-related reasons.

### Employee Eligibility

Employees qualify if they have earned at least \$1,000 and paid into Paid Leave Oregon through payroll deductions during their base or alternate base year.

### Job Protection & Benefits

- Paid Leave Oregon provides partial wage replacement up to the state-defined cap (\$1,568.60/week for 2025).
- Job protection applies after 90 consecutive days of employment.
- Health benefits must be maintained during leave if the employee has worked 90 consecutive days.

## Oregon (continued)

### Employee Notice & Documentation

- Employees must give at least 30 days' notice (or as soon as practicable).
- In emergencies, they must notify their employer within 24 hours and provide written notice within three days of starting leave.
- If no written notice is given, the first weekly benefit may be reduced by 25%.

### Private Plan Option

Employers can offer an equivalent plan with benefits equal to or better than Paid Leave Oregon that covers all employees, subject to approval by the Oregon Employment Department. Employers may not deduct more from employees' contributions than Paid Leave Oregon.

### Employer Required Workplace Postings & Notifications

- Inform employees about Paid Leave Oregon upon hire and whenever the policy changes.
- Display the [model notice poster](#) in each building or worksite where employees can easily see it.

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## Rhode Island

Rhode Island provides eligible workers with paid leave for family or medical reasons through the [Temporary Disability Insurance \(TDI\)](#) and [Temporary Caregiver Insurance \(TCI\)](#) programs. Both programs are administered by the Rhode Island Department of Labor and Training (DLT) and financed entirely by employee contributions.

### Employer Coverage & Responsibilities

- All Rhode Island employers, regardless of size, are subject to TDI/TCI. Exceptions include federal, state, and some municipal employers.
- Employers must deduct TDI/TCI tax from employee wages and pay them quarterly to the Employer Tax Unit.
- Employers must provide wage and employment reports when requested by TDI.
- The [TDI tax rate and taxable wage rate](#) are updated annually.

### Types of Leave Available

	Maximum Duration	Examples
Temporary Disability Insurance (TDI)	30 weeks	Care for a personal serious health condition
Temporary Caregiver Insurance (TCI)	7 weeks	Care for a seriously ill family member; bond with a newborn child, adopted child, foster child

Maximum combined leave per benefit year: 30 weeks. Bonding claims may be requested only during the first year of parenting and proof of parent-child relationship is required. TDI and TCI may not be taken concurrently.

### Employee Eligibility

Workers must have earned wages in Rhode Island and contributed to the TDI/TCI fund. They must have either earned at least \$18,000 in their Base Period or Alternate Base Period or meet all of the following:

- Earned \$3,000 in a single Base Period quarter
- Have total Base Period wages at least 1.5 times their highest quarter
- Have at least \$6,000 in total Base Period wages

### Job Protection & Benefits

- TDI and TCI provide partial wage replacement (up to the state-defined cap).
- Job protection applies under TCI.
- TDI law does not require employers to maintain health insurance coverage or guarantee job protection. These may apply under the federal FMLA or Rhode Island PFLA.

## Rhode Island (continued)

### Employee Notice & Documentation

- Employees must give at least 30 days' notice (unless unforeseen circumstances exist).
- For TDI benefits, a healthcare provider must confirm that an employee is unable to work for at least seven days in a row.

### Private Plan Option

Private plans are not allowed.

### Employer Required Workplace Postings & Notifications

- Display the [Notice to All Employees Poster](#) in the workplace.

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## Washington

[Washington PFML](#) provides eligible workers with paid leave for family or medical reasons. The program is administered by the Employment Security Department and funded by employer and employee contributions.

### Employer Coverage & Responsibilities

- All Washington employers must offer paid family and medical leave through the state plan or a voluntary plan.
- Federal employees, self-employed individuals, and employers of tribally-owned businesses on tribal land are not eligible for Paid Leave.
- Employers must [calculate and collect premiums](#), which are adjusted yearly.
- Employers must pay premiums and file wage and hour reports quarterly.
- Businesses with 50 or more employees must contribute an employer's share (28.48% of the 0.92% premium).

### Types of Leave Available

	Maximum Duration	Examples
Medical Leave	12 weeks	Personal serious health condition; prenatal or postnatal care
Family Leave	12 weeks	Care for a seriously ill family member; bond with a newborn child, adopted child, foster child; spend time with a family member about to deploy overseas

Maximum combined leave per benefit year: 16 weeks if more than one qualifying event in the same year; 18 weeks if experiencing condition in pregnancy that results in incapacity.

### Employee Eligibility

Workers must have worked 820 hours in their qualifying period (first day of a calendar quarter, 15 months prior to leave start date).

### Job Protection & Benefits

- Job protection applies to workers at companies with 50 or more employees, who have worked at least a year and at least 1,250 hours before taking leave.
- Employers can deny job restoration if employee is in the top 10% of salaried earners of employees within 75 miles of the work facility or if the job would not have existed after leave. However, other local, state, or federal laws may apply.
- Employers must keep health benefits if employee's leave overlaps with FMLA by at least one day.

### Employee Notice & Documentation

- Employees must give at least 30 days' notice (unless unforeseen circumstances exist).

## Washington (continued)

### Private Plan Option

Employers may apply to operate an approved voluntary plan, provided it offers benefits equal to or greater than those of the state plan and covers all employees within the business.

### Employer Required Workplace Postings & Notifications

- Display a [workplace poster](#).
- Provide [written notice](#) of Paid Leave within five days when an employee has been out of work for seven consecutive days for potentially covered reasons.

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## Washington D.C.

[DC Paid Family Leave](#) provides eligible workers with paid leave for qualifying family or medical reasons. The program is administered by the Department of Employment Services (DOES) Office of Paid Family Leave (OPFL) and solely funded by employer contributions.

### Employer Coverage & Responsibilities

- All private employers in the District of Columbia must participate.
- Employers must submit quarterly wage reports and tax payments through the [DOES online portal](#).
- Employers must contribute to the Paid Leave Implementation Fund by paying a tax (0.75% of wages paid to covered employees for 2025).
- Employers must maintain documentation of workers' wages and related communications.

### Types of Leave Available

	Maximum Duration	Examples
Prenatal Leave	2 weeks	Receive prenatal care
Parental Leave	12 weeks	Bond with a new child
Family Leave	12 weeks	Care for a family member with a serious health condition
Medical Leave	12 weeks	Care for a personal serious health condition

Maximum combined leave per benefit year: 12 weeks; 14 weeks when pre-natal is involved.

### Employee Eligibility

Workers must spend the majority of their time working in the District of Columbia and must be currently employed. The employer must have reported the worker's wages to DOES and paid taxes to the District based on the wages paid to the worker.

### Job Protection & Benefits

- DC PFL provides partial wage replacement (up to the defined cap).
- DC PFL does not provide job protection. This may apply under the federal FMLA or DCFMLA.

### Employee Notice & Documentation

- Employees must give at least 10 days' notice (or as soon as practicable).
- Other leave laws (FMLA, DCFMLA) require employees to provide at least 30 days' notice.

### Private Plan Option

Private plans are not allowed.



## Washington D.C. (continued)

### Employer Required Workplace Postings & Notifications

- Post an [employee notice](#) in an accessible area. The notice is updated every November.
- Share information on Paid Family Leave upon hiring, annually, and when PFL is needed.

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