

GROUP DISABILITY

At a glance: State-Mandated Disability and Paid Family and Medical Leave Laws

State/Plan Name	Benefits	Employee contribution to premium	Employer contribution to premium	Coverage options
California State Disability Insurance (SDI) Paid Family Leave (PFL)	Amount: 60% or 70% of SAWW ¹ Max benefit: \$1,357/week Duration: 52 weeks for SDI, 8 weeks for PFL	1.2% of taxable wages (\$128,298 for 2021)	None	Private plan, State fund
Colorado Paid Family and Medical Leave (PFML)	Amount: 90% up to 50% of SAWW plus 50% of the employee wages over 50% of the SAWW Max benefit: \$1,100/week Duration: 12 weeks within a 12 month period, additional 4 weeks for a serious health condition related to pregnancy or childbirth complications, combined max of 12 or 16 weeks within benefit year	50% of premium on wages (for 2023, 9/10ths of 1% of wages)	50% of premium on wages (for 2023, 9/10ths of 1% of wages)	Private plan, State fund
Connecticut Paid Family and Medical Leave (PFML)	Amount: 95% of weekly earnings up to 40 times the min wage; plus 60% of earnings above 40 times the min wage Max benefit: 60 times the minimum wage (\$780 on 1/1/22; increasing to \$840 on 7/1/24; increasing again to \$900 in 6/1/23) Duration: 12 weeks for family and medical leave, additional 2 weeks for pregnancy incapacity; 12 days for family violence (part of 12 weeks allotment)	0.5%, up to the Social Security maximum (142,800 for 2021)	None	Private plan, State fund
Hawaii Temporary Disability Insurance (TDI)	Amount: 58% of weekly wages Max benefit: \$640/week Duration: 26 weeks within benefit year	50% of the cost, but not more than 0.5% of covered wages, up to a maximum of \$5.51 for 2021.	Balance of cost (if any)	Private plan
Massachusetts Paid Family and Medical Leave (PFML)	Amount: 80% of average weekly wages up to 50% of SAWW and 50% of average weekly wages in excess of SAWW	ERs may charge EEs for up to 0.378% of eligible wages	Employers with 25 or more covered individuals will remit 0.372% of eligible wage (assuming the	Private Plan, State Fund

¹ SAWW is “Statewide Average Weekly Wage”

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	<p>Max benefit: \$850/week for 2021 (future years tied to 64% of SAWWW)</p> <p>Duration: 26 weeks combined, 20 weeks for employee's own serious health condition, 12 weeks for family leave for bonding, care of family member with serious health condition and military exigency and 26 weeks to care for a family member who is an injured service member</p>		employers charge employees. If they choose not to charge employees they must remit [XX]% of wages up to the Social Security limit. Employers with fewer than 25 covered individuals are not required to pay the employer share of contributions.	
New Jersey Temporary Disability Benefits (TDB)	<p>Amount: 85% of weekly wages</p> <p>Max benefit: \$903/week</p> <p>Duration: 26 weeks</p> <p>Maximum combined TDB and FLI per year of 26 weeks)</p>	0.47% of taxable wage base set by state (\$138,200 annually for 2021) up to \$649.54	Balance of cost (if any)	Private plan, State fund
New Jersey Family Leave Insurance (FLI)	<p>Amount: 85% of weekly wages</p> <p>Max benefit: \$903/week</p> <p>Duration: 12 weeks</p> <p>Maximum combined TDB and FLI per year of 26 weeks)</p>	0.28% of taxable wage base set by state (\$138,200 annually for 2021) up to \$235.80	None	Private plan, State fund
New York Disability Benefits Law (DBL)	<p>Amount: 50% of average weekly wages</p> <p>Max benefit: \$170/week</p> <p>Duration: 26 weeks</p> <p>Maximum combined DBL and NY FPL of 26 weeks per year</p>	0.50% of employee wages to a max of \$.60 per week	Balance of Cost (if any)	Private plan, State fund
New York Paid Family Leave (NY PFL)*	<p>Amount: 67% of average weekly wages</p> <p>Max benefit: \$971.61/week</p> <p>Duration: 12 weeks</p> <p>Maximum combined DBL and NY FPL of 26 weeks per year</p>	0.511% to a maximum of \$385.34	None	Private plan, State fund
Oregon Paid Family and Medical Leave (PFML)	<p>Amount: 100% of weekly wages for employees with an average weekly wage equal to or less than 65% of the SAWW. If the employee's AWW is greater than 65% of the SAWW, the employee's weekly benefit will be the sum of 65% of the SAWW and 50% of the employee's average weekly wage in excess of 65% of the SAWW.</p> <p>Max benefit: 120% of SAWW</p>	May not exceed 1% of employee wages. Employees pay 60% of rate.	Employers with 25 or more employees pay 40% of rate. Employers with fewer than 25 employees are not required to pay the employer portion of the premium.	Private plan, State fund

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	Duration: 12 weeks for paid family leave, paid medical leave and paid safe leave, extra two weeks for pregnancy incapacity			
Rhode Island Temporary Disability Insurance (TDI) Temporary Caregiver Insurance (TCI)	Amount: 4.62% of highest quarterly wages Max benefit: 60% to \$887 Duration: 30 weeks for TDI, 4 weeks for TCI	1.3% of first \$74,200	None	State fund
Washington Paid Family and Medical Leave (PFML)	Amount: 90% of employee's wages, up to 50% of the SAWW. Any portion of the employee's wages that exceed 50% of the SAWW will be paid at 50%. Max benefit: \$1,206 Duration: 12 weeks family leave, 12 weeks medical leave, 16 weeks combined leave, 2 additional weeks for pregnancy incapacity	0.253% in 2021 up to \$142,800	0.147% in 2021 up to \$142,800	Private Plan, State Fund
Washington D.C. Paid Family Leave (PFL)	Amount: 90% of their average weekly wage up to 150% of DC's minimum wage multiplied by 40, and employees receive 50% of any amount earned in excess of 150% of DC's minimum wage multiplied by 40. Max benefit: \$1,000 Duration: 8 weeks paid parental leave, 6 weeks care of family member, 2 weeks own serious health condition, 8 weeks combined leave	None	0.62% of payroll	State Fund

*NY PFL is included as a rider to NY DBL.

This material is not legal advice and is provided for informational purposes only. Employers should consult their own employment or benefits counsel for advice concerning their specific obligations under state-mandated disability benefit laws.

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