



# Connecticut Paid Family and Medical Leave (CT PFML)



# Sun Life

Benefits payable beginning January 1, 2022

Updated February 2021

## Employer eligibility

All employers with one or more employees

Does not cover:

- The federal government
- The state, municipalities, or local or regional boards of education, except to the extent their employees are covered public employees
- Nonpublic elementary or secondary schools

## Employee eligibility

- Have earned at least \$2,325 during the employee's highest earning quarter within the first four of the last five most recent quarters
- Is currently employed
- Have been employed within the prior 12 weeks, or
- Is a self-employed individual or sole proprietor and Connecticut resident who has enrolled in the program

## Benefit Duration

Covered employees who work in Connecticut are allowed the following in a 12-month period:

- Up to 12 weeks of Family and Medical leave
- An additional two weeks of paid leave for employees incapacitated by serious health condition during pregnancy

## Reasons for leave

- Bonding (birth, adoption or foster-care placement)
- Care for a family member with a serious health condition
- Employees own serious health condition
- If an employee is experiencing family violence
- Care for an injured service member
- Serving as an organ or bone marrow donor
- Military exigency as defined by the federal FMLA

The definition of serious health condition aligns with that used under the federal FMLA. Namely, a serious health condition is an illness, injury, impairment or physical or mental condition involving inpatient care or continuing treatment.

## Premiums

Premium amounts will be paid in the form of payroll deductions from the employer.

- Beginning on January 1, 2021, covered employees and self-employed individuals or sole proprietors who have enrolled in the program must contribute to the Family and Medical Leave Insurance Trust Fund to fund the benefits.
- The contribution rate will initially be 0.5%, up to the Social Security maximum (137,700 for 2020).
- CT PFML premium is entirely employee paid. Employers may opt to cover the premium for employees.

## Benefit amounts

Are paid at:

- 95% of their weekly earnings up to 40 times the minimum wage; plus 60% of earnings above 40 times the minimum wage. The total weekly compensation will be capped at 60 times the minimum wage.
- 60 times the minimum wage will be equal to \$780 weekly in January 2022, increasing to \$840 on July 1, 2022, and \$900 on June 1, 2023.
- Base weekly earnings is an amount equal to 1/26th of a covered employee's total wages earned during the two quarters of the covered employee's base period in which such earnings were highest. The base period is the first four of the five most recently completed quarters.

## Intermittent/reduced schedule leave

- Is available, when medically necessary, for employees' own serious health condition, to care for a family member or injured service member, to serve as an organ or bone marrow donor.

## CT PFML

### Family and Medical Leave

12  
WEEKS



### Pregnancy Incapacity

+2  
WEEKS



An additional two weeks of paid leave for employees incapacitated by serious health condition during pregnancy

\$780

Max benefit starting January 2022 (increasing to \$900 in June 2023)

- Is available for military exigency and for victims of family violence.
- May be taken for bonding with a new child only if the employer permits it and the employee and employer agree.
- Impose no additional conditions or restrictions on the use of family or medical leave beyond those explicitly authorized by the state plan;
- Not charge employees more premium than that charged to employees in the state plan;
- Provide coverage for all employees throughout their period of employment;
- Include future employees;
- Not result in a substantial selection of risks adverse to the state's Family and Medical Leave Insurance Trust or otherwise endanger the solvency of the fund;
- Have been approved by a majority vote of the employer's employees; and
- Meet any additional requirements established by state authority

### Covered family members

- Includes spouse, sibling, son or daughter, grandparent, grandchild or parent, or an individual related to the employee by blood or affinity whose close association the employee shows to be the equivalent of those family relationships.

### Waiting period

- There is no waiting period for benefits.

### Private plan exemption

Employers may seek approval to meet their obligations of the CT PFML law through a private plan. If approved, contributions do not need to be made to the state's Family and Medical Leave Trust Fund.

To meet an employer's obligations, a private plan must:

- *Confer all of the same rights, protections and benefits provided to employees as those available under the state plan, including*
  - at least the same number of weeks of benefits;
  - at least the same level of wage replacement for all of those weeks; and
  - pay benefits for the **same leave reasons**

If the private plan is in the form of:

**Self-insurance** - the employer shall furnish a bond running to the state, with a surety company authorized to do business in the state as surety.

**Fully insured** - the forms of the policy shall have been approved by the insurance commissioner and be issued by an approved insurer.

Plan approvals can be withdrawn by state authority.

**Sun Life can administer your self-insured or fully insured CT PFML private plan. Reach out to your dedicated employee benefits broker or consultant to request a quote.**

**Visit us at [sunlife.com/pfml](https://www.sunlife.com/pfml) for resources and education about PFML.**

**This is your site for PFML, visit it frequently for updates.**

This content is not to be considered legal advice. We recommend Clients speak with legal counsel specializing in labor and employment law to ensure your organization has met all of the requirements under the Connecticut Paid Family & Medical Leave (PFML) Act.

When available, Sun Life's self-funded or administrative-services-only CT PFML solution will be administered by Sun Life Assurance Company of Canada. This service is not insurance. When available, Sun Life's fully-insured CT PFML coverage, will be issued by Sun Life Assurance Company of Canada. This content is not to be considered legal advice.

We recommend Clients speak with legal counsel specializing in labor and employment law to ensure your organization has met all of the requirements under the CT PFML law, and other applicable leave laws including but not limited to the federal FMLA and the CT FMLA.

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