

Statutory Benefits Quick Reference.

State disability and paid family leave laws.

State Plan	Leave Reasons	Replacement Rate	Leave Duration	Funding	What the State Allows			What NYL GBS Offers	
					State Program	Fully Insured	ASO	Fully Insured	ASO
California State Disability Insurance (SDI) and Paid Family Leave (PFL)	Medical – VDI; Bond with new child, care of family member; military exigency - PFL.	70% for low income; 60% for middle to high income; up to \$1,620 per week.	Up to 52 weeks for SDI; 8 weeks for PFL (no shared duration).	Employee payroll tax - 0.9% of income up to \$153,164 or \$1,378.48 per employee per year.	✓		✓		✓
Colorado* Paid Family Medical Leave (PFML) <i>Benefits effective 1/1/2024</i>	Medical; new child bonding, care of a family member, military exigency; safe leave.	90% for employees paid 50% or less than state average weekly wage; all others 90% of the state average weekly wage + 50% of wages above that amount; up to \$1,100 per week.	12 weeks; 4 additional weeks in the case of pregnancy complications.	0.9% of wages up to Social Security cap shared by ER and EE; split 50/50 between ER and EE.	✓	✓	✓	✓	✓
Connecticut Paid Family Medical Leave (PFML)	Medical; new child bonding; care of a family member; military exigency; safe leave.	Up to 95% of the employee's base weekly earnings up to 40x the state minimum fair wage. Max benefit is \$840 weekly as of July 1, 2022.	12 weeks; 2 additional weeks in the case of pregnancy complications; safe leave only 12 days.	Employee payroll tax - 0.5% of wages up to Social Security cap.	✓	✓	✓	✓	✓
Delaware* Paid Family Medical Leave (PFML) <i>Benefits effective 1/1/2026</i>	Medical; new child bonding, care of a family member, military exigency.	Up to 80% of employee average weekly wage; up to max of \$900 per week.	12 weeks for bonding leave; 6 weeks in 24-month period for other leaves.	Medical 0.4% of wages; Caregiving 0.8% of wages; Bonding 0.32% of wages; split 50/50 between ER and EE.	✓	✓	✓	✓	✓
Hawaii Temporary Disability Insurance (TDI)	Medical leave.	Up to 58% of employee average weekly wage up to \$765 per week.	Up to 26 weeks in a 12-month period.	Employees contribute 0.5% of wages to a weekly maximum of \$6.59.		✓	✓	✓	

*For all states where PFML is mandated, but not yet effective, New York Life Group Benefit Solutions (NYL GBS) anticipates offering whatever private plan arrangements the state will allow. Subject to change based on ongoing developments from the states.



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Maryland* Paid Family Medical Leave (PFML) <i>Benefits effective 1/1/2025</i>	Medical; new child bonding; care of a family member; military exigency; care of servicemember.	90% for employees paid 65% or less than state average weekly wage; all others 65% of the state average weekly wage + 50% of wages above that amount.	12 weeks; can receive 12 additional weeks in the case of medical leave followed by bonding or vice versa.	TBD.	✓	✓	✓	✓	✓
Massachusetts Paid Family Medical Leave (PFML)	Medical; new child bonding; care of a family member; military exigency; military caregiver.	80% up to 50% of state average wage, plus 50% of wages in excess of 50% of state average wage. Up to \$1,129.82 per week.	Medical 20 weeks; Bonding, family member and military exigency 12 weeks; military caregiver 26 weeks.	0.63% between the medical and family leave - employer may deduct full premium of family leave and 40% of the medical premium from EE.	✓	✓	✓	✓	✓
New Hampshire Paid Family Medical Leave (PFML) <i>Benefits effective 1/1/2023 (voluntary, not a mandate)</i>	Medical (if condition is not work-related); new child bonding; care of a family member; military exigency;	60% of the employee's average weekly wage capped at social security wage cap.	6 weeks.	Because this is not a mandate, employers only participate if they enroll and will get a unique rate.		✓	✓		
New Jersey Temporary Disability Insurance (TDI) and Family Leave Insurance (FLI)	Medical - TDI; new child bonding, care of a family member - FLI.	85% of average weekly wage up to \$1,025.	TDI: 26 weeks. FLI: 12 weeks.	EEs may contribute only to FLI, and fully fund FLI through 0.06% of wage base up to \$156,800. ERs contribute between 0.10% - 0.75% of the first \$41,100 for TDI costs.	✓	✓	✓	✓ <i>TDI only</i>	✓ <i>TDI only</i>
New York Disability Benefits Law (DBL) and Paid Family Leave (PFL)	Medical - DBL; new child bonding; care of a family member; military exigency - PFL.	DBL: 50% of the state average weekly wage, max weekly benefit \$170. PFL: 67% of the state average weekly wage, max weekly benefit \$1,131.09.	DBL: 26 weeks max PFL: 12 weeks max 26 weeks combined DBL + PFL max.	DBL: employees may contribute .5% of taxable wages up to a max of \$0.60 per week PFL: 0.455% of first \$87,785.88 up to an annual max of \$399.43.	✓	✓	✓	✓	✓
Oregon* Paid Family Medical Leave (PFML) <i>Benefits effective 9/3/2023</i>	Medical; new child bonding; care of a family member; safe leave.	100% for employees paid 65% or less than state average weekly wage; all others 65% of the state average weekly wage + 50% of wages above that amount.	12 weeks; 2 additional weeks in the case of pregnancy complications.	1% of employee's wage up to the CPI-W index cap. Contributions can be split between employer (40%) and employee (60%).	✓	✓	✓	✓	✓

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Puerto Rico Seguro por Incapacidad No Ocupacional Temporal (SINOT) (disability and AD&D only)	Medical; AD&D benefits.	Up to 65% of employee average weekly wage up to \$113 per week (\$55 for agricultural workers) For a dismemberment due to an accident, the benefit payable is between \$2,000 and \$4,000 in U.S. currency for a loss of any arm, foot, hand, fingers or loss of vision, depending on the loss. For a death due to an accident, the benefit payable is \$4,000 in U.S. currency.	Up to 26 weeks in a 52-week period.	0.6% of eligible wages up to a \$9,000 maximum or \$27 per year. The .6% may be shared equally between employee and employer.	✓	✓	✓	✓	
Rhode Island Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance (FLI)	Medical- TDI; new child bonding; care of a family member - TCI.	60% up to \$1,007 per week and a minimum of \$121/week. Dependent's allowance: Greater of \$10 or 7% of weekly rate.	TDI: 30 weeks. TCI: 5 weeks Cannot exceed 30 weeks between both programs.	1.1% of wages up to \$84,000. This amount funds both the TCI and TDI programs and is entirely funded by employee payroll deductions.	✓				
Washington Paid Family Medical Leave (PFML)	Medical; new child bonding; care of a family member; military exigency; limited bereavement leave.	90% up to 50% of state average wage, plus 50% of wages in excess of 50% of state average wage. Up to \$1,427 per week.	12 weeks per leave; 2 additional weeks in the case of pregnancy complications; Total of 16 or 18 weeks for all leave reasons.	0.8% of wages up to Social Security cap. Of this and for employers with 50+ employees, employer pays 27.24% and employee pays 72.76%.	✓		✓		✓
Washington DC PFL or Universal Paid Leave (UPL)	Medical; new child bonding; care of a family member; prenatal leave.	90% of wages up to 150% of DC minimum wage, plus 50% of wages over 150%, up to \$1009 per week.	Up to 12 weeks of leave for medical, bonding and care of family member. 2 weeks for prenatal leave. Combined cap of 12 or 14 weeks.	0.26% of wages (no cap) paid entirely by the employer.	✓				

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New York Life Insurance Company

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