

# 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
<b>California</b> 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. Beginning January 1, 2025: 90% for low income, 70% for middle to high income; up to \$1,681 per week.	Up to 52 weeks for SDI; 8 weeks for PFL (no shared duration).	Employee payroll tax – 1.2% of gross wages with no contribution cap.	✓	–	✓	–	✓
<b>Colorado</b> Paid Family Medical Leave (PFML)	Medical; new child bonding, care of a family member, military exigency; safe leave. NICU leave will be added 1/1/2026.	Up to 90% of the employee's base weekly earnings; up to \$1,381.45 per week from 7/1/2025 to 6/30/2026.	12 weeks; 4 additional weeks in the case of pregnancy complications. Up to 12 additional weeks while child is in NICU as of 1/1/2026.	0.9% of wages up to Social Security cap shared by ER and EE; split 50/50 between ER and EE. As of 1/1/2026, rate will decrease to 0.88%.	✓	✓	✓	✓	✓
<b>Connecticut</b> 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 \$981 weekly in 2025.	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.	✓	✓	✓	✓	✓
<b>Delaware*</b> 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.	Beginning 1/1/2025, Medical 0.4% of wages; Caregiving 0.08% of wages; Bonding 0.32% of wages; total state rate of 0.8% up to Social Security cap, split 50/50 between ER and EE.	✓	✓	✓	✓	✓
<b>Hawaii</b> Temporary Disability Insurance (TDI)	Medical leave.	Up to 58% of employee average weekly wage; up to \$837 per week.	Up to 26 weeks in a 12-month period.	Split 50/50 between ER and EE. Employees contribute 0.5% of wages to a weekly maximum of \$7.21.	–	✓	✓	✓	–
<b>Maine*</b> Paid Family Medical Leave (PFML) <i>Benefits effective 1/1/2028</i>	Medical; new child bonding, care of family member, military exigency, care of covered service member, safe leave.	90% of wages that do not exceed 50% of the state average weekly wage, plus 66% of wages in excess of 50% of the state average weekly wage.	12 weeks of leave for either medical or family leave, up to a combined 12 total weeks of paid family medical leave in a 12-month period.	Beginning 1/1/2025, premium is 1% of wages up to Social Security cap; split 50/50 between ER and EE.	✓	✓	✓	✓	✓
<b>Maryland*</b> Paid Family Medical Leave (PFML) <i>Benefits effective 1/1/2028</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.	Beginning 1/1/2027, 0.9% of wages up to the Social Security cap shared by ER and EE; split 50/50 between ER and EE.	✓	✓	✓	✓	✓

\*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.



GROUP BENEFIT  
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<b>Massachusetts</b> 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 \$1,170.64 per week in 2025.	Medical 20 weeks; bonding, family member and military exigency 12 weeks; military caregiver 26 weeks.	0.88% of wages up to the Social Security cap. Employees may contribute up to 0.46%, employers contribute the remaining 0.42%.	✓	✓	✓	✓	✓
<b>Minnesota*</b> Paid Family Medical Leave (PFML) Benefits effective 1/1/2026	Medical; new child bonding, care of family member, military exigency, safe leave.	90% of wages that do not exceed 50% of the state's average weekly wage; plus 66% of wages that exceed 50% of the state's average weekly wage but not 100%; plus 55% of wages that exceed 100% of the state's average weekly wage; up to a weekly maximum benefit established by the state.	12 weeks for each leave type; up to a combined 20 weeks total of paid family medical leave in a 52-week period.	Beginning 1/1/2026, 0.88% of wages up to the Social Security cap shared by ER and EE; EE may contribute 50% of total premium.	✓	✓	✓	✓	✓
<b>New Hampshire</b> Paid Family Medical Leave (PFML) (voluntary, not a mandate)	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 or 12 weeks – employers can choose.	Because this is not a mandate, employers only participate if they enroll and will get a unique rate.	–	✓	✓	–	–
<b>New Jersey</b> 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 \$1,081 in 2025.	TDI: 26 weeks. FLI: 12 weeks.	TDI - in 2025, employees can contribute 0.23% of the first \$165,400 in wages. FLI - in 2025, employees contribute 0.33% of the first \$165,400 in wages. ERs contribute between 0.10% - 0.75% of the first \$43,300 for TDI costs.	✓	✓	✓	✓ TDI only	✓ TDI only
<b>New York</b> 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 \$1,177.32 in 2025.	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: in 2025, 0.388% of the first \$91,373.88, up to an annual max of \$354.53.	✓	✓	✓	✓	✓
<b>Oregon</b> Paid Family Medical Leave (PFML)	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 up to a maximum benefit of \$1,636.56.	12 weeks; 2 additional weeks in the case of pregnancy complications.	1% of employee's wage up to the Social Security taxable wage cap. Contributions can be split between employer (40%) and employee (60%).	✓	✓	✓	✓	✓
<b>Puerto Rico</b> 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 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 0.6% may be shared equally between employee and employer.	✓	✓	✓	✓	–

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<b>Rhode Island</b> Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance (TCI)	Medical – TDI; new child bonding; care of a family member – TCI.	Up to \$1,103 per week and a minimum of \$130/week. Dependent's allowance: Greater of \$10 or 7% of weekly rate. As of January 1, 2025, dependent allowance is the greater of \$20 or 7% of the weekly rate.	TDI: 30 weeks. TCI: 5 weeks Cannot exceed 30 weeks between both programs.	1.3% of the first \$89,200 in wages. This amount funds both the TCI and TDI programs and is entirely funded by employee payroll deductions.	✓	–	–	–	–
<b>Vermont</b> Paid Family Medical Leave (PFML) Employers can enroll beginning 7/1/2024 (voluntary, not a mandate)	Medical; new child bonding; care of a family member; military exigency may all be provided depending on employer selections.	60% of the employee's average weekly wage capped at Social Security wage cap, but employers can select higher replacement.	A range of leave durations beginning at 6 weeks and going up to 26 weeks available for employer to select.	Because this is not a mandate, employers only participate if they enroll and will get a unique rate.	–	✓	✓	–	–
<b>Washington</b> 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 \$1,542 per week in 2025.	12 weeks per leave; 2 additional weeks in the case of pregnancy complications; Total of 16 or 18 weeks for all leave reasons.	0.92% of wages up to Social Security cap. Of this and for employers with 50+ employees, employer pays 28.48% and employee pays 71.52%.	✓	–	✓	–	✓
<b>Washington DC</b> 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 \$1,153 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.	0.75% of wages (no cap) paid entirely by the employer.	✓	–	–	–	–

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## New York Life Insurance Company

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