Prudential

STATUTORY PAID LEAVE PROGRAMS

2026



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September 2026

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An increasing number of states have mandated disability/medical and paid family leave benefit plans. The laws of each jurisdiction vary and therefore employee eligibility, benefit levels, contribution amounts, and administrative compliance responsibilities vary by jurisdiction. The following chart provides a general outline of the plans in each jurisdiction.

Jurisdiction and Benefit Name	Eligible Leave Types	Benefit Calculation	Weekly Maximum	Elimination Period (Waiting Period)	Maximum Duration	Maximum Employee Contribution	Prudential Plan Available	Additional Information
California • State Disability Insurance (SDI) • Paid Family Leave (PFL)	Medical; new child bonding; care of family member; military exigency	90% of weekly wage for workers earning 70% or less of the State average weekly wage (SAWW); anyone earning more than will receive 70% of their weekly wage	2026: $1,765	SDI: Seven days PFL: None	SDI: 52x weekly benefit PFL: 8x weekly benefit	Effective 2026: Up to 1.3% with no wage cap	Self-Insured Voluntary Disability Insurance (VDI)	Automatic state plan coverage fully funded by employee contribution; SDI/VDI and PFL must be administered together CA SDI Website Employees in San Francisco may be eligible for a supplemental benefit* https://www.sf.gov/information/paid-parental-leave-ordinance
Colorado Paid Family and Medical Leave (PFML)	Medical; new child bonding; care of family member; military exigency; safe leave; caring for a child in the NICU	The sum of: • 90% of the portion of the employee's AWW that is equal to or less than 50% of SAWW; PLUS • 50% of the portion of the employee's AWW that is greater than 50% of SAWW	90% of SAWW 7/1/2026: Max $1,448.02	None	12 weeks for any combination of any leave per year -Up to four additional weeks available for pregnancy or childbirth complications -Up to an additional 12 weeks for NICU leave in a benefit year	2026: Up to 0.44% of wages up to Social Security wage base 2027: Up to 0.43% of wages up to Social Security wage base	Insured and Self-Insured Plans	CO PFML Website Employer contribution waived for employers with fewer than nine employees when participating in the state plan
Connecticut Paid Family and Medical Leave (PFML)	Medical; new child bonding; care of family member; military exigency; military caregiver; organ or bone marrow donor; safe leave for victims of family violence or sexual assault	The sum of: • 95% of the portion of the employee's base weekly wages equal to or less than 40x the minimum wage; PLUS • 60% of the employee's base weekly wage above 40x the minimum wage	2026: Max $1,016.40 2027: Max $1,048.80	None	12 weeks for leaves, except for Family Violence which is 12 days -Combined annual maximum is 14 weeks if incapacitated during pregnancy	Effective 2026/2027: Up to 0.5% of earnings up to Social Security wage base	Insured and Self-Insured Private Plans Private Plans must be approved by a 50% +1 majority vote of Connecticut employees	CT PFML Website

Legend: **AWW:** Average Weekly Wage **COFM:** Care of a Family Member **DCMW:** District of Columbia Minimum Wage Rate **Medical:** Employee's own serious health condition/disability **SAWW:** Statewide Average Weekly Wage (calculated annually)

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Delaware Paid Family and Medical Leave (PFML)	Medical; new child bonding; care of family member; military exigency Leave for employers with 10 – 24 employees during prior 12 months: new child bonding All leaves above apply to employers with 25 or more employees during the prior 12 months	80% of AWW	2026/2027: Max $900	None	12 weeks per application year for parental leave (bonding) Six weeks in any 24-month period for medical leave, family caregiving, or military exigency 12 week maximum combined benefit per leave year	Employee contribution may be 50% of the cost For 2026, contribution rates will be based on an employee's eligible wages Medical Leave: 0.4% Family Caregiving Leave: 0.08% Parental Leave: 0.32%	Insured and Self-Insured Plans	https://labor.delaware.gov/delaware-paid-leave-is-coming/
District of Columbia Universal Paid Leave (UPL)	Medical; new child bonding; care of family member; Prenatal	Amount depends on whether the employee earns more or less than 150% of DCMW multiplied by 40 • If employee AAW is less than this amount: 90% of AWW • If employee's AWW is more than this amount: The sum of 90% of DCMW multiplied by 40 PLUS • 50% of AWW that exceeds 150% of DCMW multiplied by 40	For claims filed on or after 10/1/2026: Max $1,100	0 days	For claims filed on or after 10/1/2026: Prenatal Leave: Up to two weeks Family Leave: Up to six weeks Medical Leave: Up to ten weeks Note: Maximum of 12 weeks of paid leave within a 52 calendar week period	N/A Fully funded by a quarterly employer payroll tax of 0.75% of total covered employee wages	N/A	Only the District can provide coverage DC UPL Website
Hawaii Temporary Disability Insurance Law (TDI)	Medical	58% of weekly wage	2026: $871	Seven days	26 weeks	50% of premium as long as it's not more than 0.5% of weekly earnings up to $7.50 per week	Insured	No state plan available HI TDI Website

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Maine ME PFML	Medical; new child bonding; care of a family member; military exigency; military caregiver; safe leave	• 90% of the portion of the employee's wages that is equal to or less than 50% of the SAWW; PLUS • 66% of the portion of the employee's wages that exceed 50% of the SAWW up to the weekly max	Effective 7/1/2026: Weekly max: $1,249.12	Seven calendar days for own medical leave only, applicable once in a benefit year	12 weeks in a benefit year	Employees may be required to contribute up to 0.5% of their wages, capped at the Social Security maximum	Insured and Self-Insured Substantially Equivalent (Private) Plans	Mainefamily
Massachusetts Paid Family and Medical Leave (PFML)	Medical; new child bonding; care of a family member; military exigency; military caregiver	The sum of: • 80% of the portion of the employee's AWW that is equal to or less than 50% of SAWW; PLUS • 50% of the portion of the employee's AWW that is greater than 50% of SAWW	2026: $1,230.39 64% of SAWW SAWW determined in October each year and is effective January 1 of the following year	Seven days Waived if bonding leave immediately follows medical leave	Medical: 20 weeks Bonding: 12 weeks COFM: 12 weeks Military exigency: 12 weeks Military caregiver: 26 weeks Employee may not take more than 26 weeks combined in a benefit year Durations include elimination period	Effective 2026: Contributions capped at 0.46% of employee's eligible wages capped at annual Social Security wage base Medical: 0.28% Family: 0.18%	Insured and Self-Insured Plans	Under the state plan, employers pay for a portion of the Paid Medical Leave cost, unless they have fewer than 25 Massachusetts employees in which case the employer contribution is waived For additional information, please see: MA PFML Website Under the insured Prudential plan: • The cost of coverage may be higher or lower than the state plan; and • Employer contributions are not waived, regardless of employer size

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Minnesota MN PFML Paid Family and Medical Leave (PFML)	Medical; new child bonding; care of a family member; military exigency; safe leave	The sum of: • 90% of the portion of the employee's wages that is equal to or less than 50% of the SAWW; PLUS • 66% of the portion of the employee's wages that exceed 50% of the SAWW but not 100% of the SAWW; PLUS • 55% of the portion of the employee's wages that is greater than 100% of the SAWW up to the maximum weekly benefit up to the weekly benefit max	100% of SAWW 10/25/2026: Max $1,476	A qualifying event must have a duration of at least seven calendar days (consecutive days for continuous leave); bonding leave does not have this requirement	• Up to 12 weeks of either family or medical leave • Up to 20 weeks combined family and medical leave	2026/2027: 0.44% of wages, up to the Social Security wage base (rounded up to the next thousand)	Insured and Self-Insured plans	https://mn.gov/deed/programs-services/paid-family/
New Jersey • Temporary Disability Benefits Law (TDB) • Family Leave Insurance (FLI)	Medical; new child bonding; care of a family member; safe leave	85% of weekly wage	2026: $1,119 2027: $1,158	TDB: Seven days; retroactive to first day after 22 consecutive days of disability Waiting period waived for bone marrow and organ donation FLI: None	TDB: 26 weeks FLI: 12 weeks	Effective 1/1/2026: TDB: 0.19% FLI: 0.23% of the first $171,100	TDB: Insured and Self-Insured FLI: Insured and Self-Insured effective 1/1/2027	Automatic state plan coverage; mandatory first of quarter effective date to move out of state plan; TDB and FLI may be administered separately NJ TDB Website
New York • Disability Benefits Law (DBL) • Paid Family Leave (PFL)	Medical; new child bonding; care of a family member; military exigency	DBL: 50% of AWW PFL: 67% of AWW	DBL: $170 PFL: 2026 $1,228.53 PFL: 2027 $1,287.91	DBL: Seven days PFL: None	DBL: 26 weeks PFL: 12 weeks Duration may not exceed 26 weeks in a consecutive 52-week period when combined with DBL	DBL: ½ of 1% of weekly wages, not to exceed $0.60 per week PFL: 2026: 0.432% capped at the annual amount of $411.91 PFL: 2027: 0.452% capped at the annual amount of $451.81	Insured and Advice to Pay DBL/PFL	Employer must actively elect DBL/PFL coverage; options are insured through State Insurance Fund (SFI), private plan, or self-insured DBL and PFL must be administered together NY DBL Website NY PFL Website

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Jurisdiction and Benefit Name	Eligible Leave Types	Benefit Calculation	Weekly Maximum	Elimination Period (Waiting Period)	Maximum Duration	Maximum Employee Contribution	Prudential Plan Available	Additional Information
Oregon Paid Family and Medical Leave (PFML)	Medical; new child bonding; care of family member; safe leave	The sum of: • 100% of the portion of the employee's AWW that is equal to or less than 65% of SAWW; PLUS • 50% of the portion of the employee's AWW that is greater than 65% of SAWW	120% of SAWW 6/28/2026: New claims beginning on or after: Max $1,692.16	None	12 weeks Combined annual maximum is 14 weeks for limitations related to pregnancy, childbirth, or a related medication, including but not limited to lactation	2026: Up to 0.6% of wages, up to the Social Security wage base	Insured and Self-Insured Equivalent (Private) Plans	OR PFML Website Employer contribution waived for employers with fewer than 25 total nationwide employees when participating in the state plan
Puerto Rico Disability Benefits Act (DBA)	Medical	Graduated steps	$113 ($55 maximum for agricultural workers)	Seven days, unless hospitalized	26 weeks	0.3% of eligible wages up to a $9,000 maximum or $27 per week	Insured	Automatic state plan coverage; 7/1 effective date for any change PR DBA Website
Rhode Island • Temporary Disability Insurance Act (TDI) • Temporary Caregiver Insurance (TCI)	Medical; new child bonding; care of a family member	TDI/TCI: 4.62% of total high quarter wages in base period	7/1/2026: Max $1,150	No elimination period applies Benefits paid retroactive to first day if disabled for seven or more days	TDI: 30 weeks Eight weeks (2026)	1.1% of the first $100,000 earned; Annual Max Contribution is $1,100 inclusive of TDI and TCI	N/A	Only state can provide coverage RI TDI Website
Washington Paid Family and Medical Leave (PFML)	Medical; new child bonding; care of family member; death of new child; military exigency	The sum of: • 90% of the portion of the employee's AWW that is equal to or less than 50% of SAWW; PLUS • 50% of the portion of the employee's AWW that is greater than 50% of SAWW	90% of SAWW 2026: Max $1,647 2027: Max $1,727	Begins on the Sunday of first week leave is taken; minimum of four consecutive hours required Waived for medical leaves taken for birth, bonding leaves, and military exigency	12 weeks Combined annual maximum is 16 weeks Medical leave and combined annual maximum may be extended by two weeks if incapacitated during pregnancy	Effective 2026: 71.43% of 1.13%, up to the Social Security Taxable Wage Base	Self-Insured plans	WA PFML Website Employer contribution waived for employers with fewer than 50 employees when participating in the state plan

Legend

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STATUTORY PAID LEAVE PROGRAMS

Upcoming Programs

Prudential

Jurisdiction and Benefit Name	Eligible Leave Types	Benefit Calculation	Weekly Maximum	Elimination Period (Waiting Period)	Maximum Duration	Maximum Employee Contribution	Prudential Plan Available	Additional Information
Maryland Paid Family and Medical Leave (PFML) 1/1/2027 Premium collection begins 1/3/2028 Benefits become available	Medical; new child bonding; care of family member; military caregiver; military exigency	The sum of: • 90% of the portion of the employee's AWW that is equal to or less than 65% of SAWW; PLUS • 50% of the portion of the employee's AWW that is greater than 65% of SAWW	1/3/2028: Max $1,000	None	12 weeks total; however, an additional 12 weeks may be claimed for a serious health condition if the individual previously claimed benefits for the care of a new child (or vice versa), bringing total benefits to 24 weeks in a 12-month period	Effective 2027: Up to 0.45% wages, up to the Social Security Taxable wage base	Insured and Self-Insured Equivalent Private Insurance Plans (EPIP)	Employer contribution (0.45%) waived for employers with 14 employees or less https://www.labor.maryland.gov/famli/
Virginia Paid Family and Medical Leave (PFML) 4/1/2028 Premium collection begins 12/1/2028 Benefits become available	Medical; new child bonding; care of a family member; military exigency; safe leave	• 80% of an individual's AWW during the base period	100% of the SAWW	None	12 weeks	The contribution rate will be set by October 1, 2027	TBD	Employer contribution waived for employers with 10 or fewer employees when participating in the state plan

Note:

All previously described programs are mandated by law. Additional information will be provided once it is available. The Social Security wage base is subject to change each year.

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*Employees working in San Francisco may also be entitled to San Francisco Paid Parental Leave (SFPPL), which is a supplement to an employee's CA PFL benefit (when used for bonding), providing they qualify. This benefit runs concurrent to CA PFL for up to eight weeks providing the employee a combined benefit between the two programs, up to 100% of their average weekly wage. For 2026, the combined weekly maximum of CA PFL and SFPPL is $2,522 weekly.

This chart provides a summary description of the statutorily mandated paid leave benefit plans and jurisdictions in the process of developing Paid Leave programs. It is intended to highlight certain key provisions of the laws and regulations governing such statutorily mandated paid leave plans, for informational purposes only.

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