

February 2025 Edition



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	60% of weekly wage for mid/high earners 70% of weekly wage for low wage earners Effective 1/1/2025: 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	2024: \$1,620 2025: \$1,681	SDI: seven days PFL: None	SDI: 52x weekly benefit PFL: 8x weekly benefit	Effective 2025: Up to 1.2% 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	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	Effective 1/1/2024: \$1,100 2025 and after : 90% of SAWW Effective 1/1/2025: Max \$1,324.21	None	12 weeks for any combination of any leave per year -Up to four additional weeks available for pregnancy or childbirth complications	Effective 2025: Up to 0.45% up to the Social Security wage base	Insured and Self- Insured Plans	*Employer contribution (0.45%) waived for employers with fewer than nine employees
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	Effective 2024: \$941.40 Effective 2025: \$981	None	12 weeks for leaves, except for Family Violence which is 12 days -Combined annual maximum is 14 weeks if incapacitated during pregnancy	Effective 2025: 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

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District of Columbia Universal Paid Leave (UPL)	Medical; new child bonding; care of family member; pre-natal	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	Effective 9/29/24: \$1,153	0 days* *7-day waiting period for leaves effective 7/25/22 and after	Prenatal Leave: Up to 2 weeks Medical and Family Leave: Up to 12 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 as of 7/1/2024	N/A	Only the District can provide coverage DC UPL Website
Hawaii Temporary Disability Insurance Law (TDI)	Medical	58% of weekly wage	2024: \$798 2025: \$837	Seven days	26 weeks	50% of premium as long as it's not more than 0.5% of weekly earnings up to \$7.21 per week	Insured	No state plan available HI TDI Website
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	Effective 2024: \$1,149.90 Effective 2025: \$1,170.64 64% of SAWW SAWW determined in October each year and is effective Jan. 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 2025: 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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New Jersey • Temporary Disability Benefits Law (TDB) • Family Leave Insurance (FLI)	Medical; new child bonding; care of a family member	85% of weekly wage	Effective 1/1/2025: \$1,081 per week	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 1/1/2025: TDB: 0.23%, FLI: 0.33% of the first \$165,400; maximum \$545.82	TDB: Insured and Self-Insured FLI: Not currently available	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: \$1,151.16 Effective 1/1/2025: \$1,177.32	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: 0.373% of wages capped at the annual amount of \$333.25 Effective 1/1/2025: 0.388% of wages capped at the annual amount of \$354.53	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
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	Effective 7/1/2024: Max \$1,568.60 120% SAWW	None	*Combined annual maximum is 14 weeks for limitations related to pregnancy, childbirth, or a related medication, including but not limited to lactation  **Employees may take an additional four weeks unpaid leave for a total of 16 weeks per benefit year (18 weeks when there are limitations related to pregnancy/childbirth)	Effective 2024/2025: 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
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

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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	Effective 7/1/2024: Max \$1,070	No elimination period applies Benefits paid retroactive to first day if disabled for seven or more days	TDI: 30 weeks TCI: 6 weeks (2024) 7 weeks (2025) 8 weeks (2026)	1.3% of the first \$89,200 earned; Annual Max Contribution is \$1,159.60 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	Effective 2024: \$1,456 Effective 1/1/2025: Max \$1,542	Begins on the Sunday of first week leave is taken; minimum of eight 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 2025: Up to 71.52% of 0.92% gross wages, up to Social Security wage base	Self-Insured plans	*Employer contribution waived for employers with fewer than 50 employees

**Upcoming Programs** 



Several jurisdictions are in the process of implementing Paid Leave programs. The following chart provides a general outline of the programs. The information is accurate as of the date of publication and may change as the plans are implemented. Employers are encouraged to check the jurisdiction websites for the most current information.

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
Delaware Paid Family and Medical Leave (PFML) *1/1/2025 Premium collection begins *1/1/2026 Benefits begin	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	\$900 per week in 2026 and 2027	None	Eligibility for one medical care of family member or military exigency leave in a 24-month period. Max is up to six weeks in any 24-month period Max of 12 weeks for parental leave per application year  No more than 12 weeks for all leave reasons in an application year	Employee contribution may be 50% of the cost For 2025 and 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/
Maine ME PFML Premium collection Begins: 1/1/2025 Benefits begin: 5/1/2026	Employee's own serious health condition; bonding with child during the first year of birth or placement; care for family member with serious health condition; qualifying exigency; care for family member who is a service member; 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	Maximum benefit will be set Jan. 1, 2026 and annually thereafter	Seven days except bonding leave, which has no waiting period	12 weeks combined	Paid Family and Medical Leave Rate: may not be more than a combined 1.0% of wages  Employers with 15 or more employees may deduct 50% of the premium required from employee's wages and remit 100% of the premium required to the fund  Employers with 15 or fewer employees may deduct up to 50% of the premium required from employee's wages and remit 50% of the premium required to the fund	Insured and Self-Insured Substantially Equivalent (Private) Plans	Mainefamily

**Upcoming Programs** 



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) *7/1/2025 Premium collection begins *7/1/2026 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	Effective 2026: \$1,000 subject to change annually	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 2025: Up to 0.45% up to the Social Security 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/
Minnesota MN PFML Premium collection begins: 1/1/2026 Benefits begin: 1/1/2026	Employee's own serious health condition; bonding with child during the first year of birth or placement; care for family member with serious health condition; qualifying exigency; safety 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	Maximum weekly benefit will match the SAWW, which is \$1,372 as of October 2024	Seven days except bonding leave, which has no waiting period	<ul> <li>Up to 12 weeks of either family or medical leave</li> <li>Up to 20 weeks combined family and medical leave</li> </ul>	Employees cannot be expected to pay more than 50% of premium up to the state rate of 0.88% for 2026	Insured and Self-Insured plans	https://mn.gov/ deed/programs- services/paid- family/

#### Note:

All previously described programs are mandated by law. New Hampshire's program is voluntary for private and non-state public employers. Additional information will be provided once it is available. The Social Security wage base is subject to change each year.

Legend:

AWW: Average Weekly Wage

**COFM:** Care of a Family Member

**DCMW:** District of Columbia Minimum Wage Rate

health condition/disability

**Medical:** Employee's own serious **SAWW:** Statewide Average Weekly Wage (calculated annually)

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<sup>\*</sup>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 2025, the combined weekly maximum of CA PFL and SFPPL is \$2,402 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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