

Statutory Disability & Paid Family Leave Plans



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My father used to say,

"Nickels, Dimes and Quarters make Dollars." This wise phrase reminds me that small savings can add up to significant amounts over time. " It's not about how much money you make but how much you can keep." To build a successful business, my father advised me to "expand and scale out like Los Angeles, rather than up like New York. Instead focus on broadening the business horizons while maintaining the core values of what we do best."

He also reminded me to "stay true to our expertise, as we have been providing required state disability, paid family leave, and ancillary employee benefits since 1976. " His words of wisdom have always inspired me to stay grounded and work towards achieving long-term success.

David J. Cohen

Founder

STATE	STATUTORY DISABILITY PLAN NAME	BENEFITS	MAXIMUM EMPLOYEE COST	MAXIMUM PLAN COST	EMPLOYER ADMINISTRATION CHOICES
California	California State Disability Insurance (SDI)	Effective 1/1/20 8-8-52, 60% or 70% to \$1,300/week	Effective 1/1/20, \$1.0% of taxable wages up to \$122,909/yr. (\$1,229.09 max/yr.) per employee, employee pays full cost in State Fund	Effective 1/1/20, \$1.0% of taxable wages up to \$122,909/yr., employee pays full cost	<ul style="list-style-type: none"> • State Fund • Self-Fund
Hawaii	Hawaii Temporary Disability Insurance Law (TDI)	Effective 1/1/20 8-8-26, 58% to \$650/week	Effective 1/1/20, 0.5% of taxable wages not to exceed 50% of total cost up to \$58,210.88/yr. (\$291.05 max/yr.)	None – No State Fund in HI Cost variable through insurance companies or TPA's	<ul style="list-style-type: none"> • Insurance Company or TPA • Self-Fund
New Jersey	Temporary Disability Benefit (TDB)	<p>Effective 1/1/20 8-8-26 66 ⅔ % to \$667/week</p> <p>Effective 7/1/20 85% to \$881/week</p>	Effective 1/1/20 0.26% of taxable wages up to Employee taxable wage cap: \$134,900/yr. (\$350.74 max/yr.)	<p>Effective 1/1/20 Employer taxable wage cap: \$35,300</p> <p>Employers pay between 0.10% (\$35.30/ max/EE/yr.) up to 0.75% (\$264.75 max//EE/yr.).</p> <p>Total Max Rate = employee (0.26%) + employer (0.75%) = \$615.49/ee/yr</p>	<ul style="list-style-type: none"> • State Fund • Insurance Company or TPA • Self-Fund

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New York	Disability Benefits Law (DBL)	<p>Effective 1/1/20 8-8-26*</p> <p>50% to \$170/week</p> <p>* DBL and PFL share a combined 26 weeks in 52 week period</p>	0.5% of covered wages but contribution cannot exceed \$.60/week (\$31.20 max/yr)	<p>Employers with < 50 Lives* NY SIF Rate: \$0.14/\$100 of pay up to \$17,680/yr. (\$24.75 max/ee/yr.)</p> <p>Employers with 50+ Lives Plan cost is experience-rated</p>	<ul style="list-style-type: none"> • State Fund • Insurance Company or TPA • Self-Fund
Puerto Rico	Disability Benefits Act (DBA)	<p>8-8-26</p> <p>Industrial: 65% to \$113/wk</p> <p>Agricultural: 65% to \$55/wk</p>	<p>50% of premium cost but not more than 0.3% of covered wages up to \$9,000 (Industrial employees only)</p> <p>Industrial employee: \$27.00 max/yr.</p>	0.6% of covered wages up to \$9,000/yr. per employee	<ul style="list-style-type: none"> • State Fund • Insurance Company or TPA • Self-Fund
Rhode Island	Temporary Disability Insurance Law (TDI)	<p>Effective 7/1/19</p> <p>1-1-30* 60% to \$867/week**</p> <p>* Must be disabled 7 consecutive days to receive benefits payable from the 1st day of disability</p> <p>** If dependents: the greater of 7% of the weekly max or \$10 per dependent up to max of \$1,170.00 (5 dependent max)</p>	<p>Effective 1/1/20*</p> <p>1.3% of first \$72,300/year of Taxable Wages (\$939.90 max/yr.)</p> <p>Employee pays full cost in State Fund</p> <p>* State of RI changes cost on 1/1 and changes benefit amount on 7/1 each year</p>	<p>Effective 1/1/20</p> <p>1.3% of first \$72,300/year of taxable wages per employee</p> <p>Employee pays full cost</p>	State Fund

STATE	STATUTORY DISABILITY PLAN NAME	BENEFITS	MAXIMUM EMPLOYEE COST	MAXIMUM PLAN COST	EMPLOYER ADMINISTRATION CHOICES
Washington	Paid Medical Leave (PML)	<p>Effective 1/1/20</p> <p>8-8-12* Earnings <50% of SWAWW=90% to \$1,000/week</p> <p>Earnings >50% of SWAWW = 90%upto50%ofSWAWW,then50% up to \$1,000/week</p> <p>* May be extended 2 weeks for serious health condition w/pregnancy results in incapacity</p> <p>** Combined PML/PFL not to exceed 16 weeks in 52-week period (18 weeks if pregnancy complication is extended)</p>	<p>Effective 1/1/19</p> <p>.4% of Wages**</p> <p>ER*: 37%</p> <p>EE: 63%</p> <p>* Employers with fewer than 50 employees in WA do not pay the ER share</p> <p>** Combined rate for both PML and PFL</p>	<p>Effective 1/1/19</p> <p>.4% of Wages**</p> <p>ER*: 37%</p> <p>EE: 63%</p> <p>* Employers with fewer than 50 employees in WA do not pay the ER share</p> <p>** Combined rate for both PML and PFL</p>	<ul style="list-style-type: none"> • State Fund • Self-Fund
Washington, DC	Universal Paid Leave Amendment Act (PFL)	<p>Effective 7/1/20</p> <p>8-8-2**</p> <p>Earnings =/< 150% of minimum wage x 40 = 90% of average weekly wage</p> <p>Earnings > 150% of minimum wage x 40 = 90% for earnings <150% of minimum x 40 then 50% of excess earnings to maximum \$1,000 per week</p> <p>* 2-week maximum for disability</p> <p>8-week maximum for parental leave 6-week maximum for family member care not to exceed 8 weeks combined in a 52-week period</p> <p>** 7-day waiting period occurs 1 time in 52- week period regardless of number of qualifying events</p>	<p>\$0</p> <p>100% employer paid</p>	<p>.62% of employees' gross wages</p>	<p>District Fund only</p>

STATE	STATUTORY DISABILITY PLAN NAME	BENEFITS	MAXIMUM EMPLOYEE COST	MAXIMUM PLAN COST	EMPLOYER ADMINISTRATION CHOICES
Massachusetts	Paid Medical Leave (PML)	<p>Effective 1/1/21* 8-8-20** 80% AWW to 50% SWAWW, then 50% AWW to \$850/week * Benefits for all leaves other than family member with serious health condition which becomes effective 7/1/21 ** Combined PML/PFL not to exceed 26 weeks in 52-week period</p>	<p>Effective 10/1/2019 .62% of Gross Wages ER*: 60% EE: 40% *ER with <25 employees: ER: 0% EE: 40%</p>	<p>Effective 10/1/2019 .62% of Gross Wages ER*: 60% EE: 40% *ER with <25 employees: ER: 0% EE: 40%</p>	<ul style="list-style-type: none"> • State Fund • Self-Fund • Fully Insured
Connecticut	Family Medical Leave Insurance Program (MLI)	<p>Effective 1/1/22 1-1-12* 95% AWW up to 40 x state minimum wage then 60% to 60 x state minimum wage \$825/week maximum benefit * Combined FMLI benefit maximum in 52-week period unless incapacitated due to serious health condition in pregnancy, then 14-week maximum</p>	<p>Effective 1/1/21 Up to .5%* of gross earnings to social security maximum (\$132,900). EE cost max: \$664.50/ year * Subject to change annually</p>	<p>100% employee paid</p>	<p>State Fund Self Fund Fully Insured** **Fully Insured or Self-Funded private options require a majority employee election</p>
Oregon	Paid Medical Leave (PML)	<p>Effective 1/1/23 1-1-12* If AWW is = / < 65% of SWAWW then 100% of AWW is paid If AWW is > 65% of SWAWW, then 65% of SWAWW, then 50% of remaining wages to maximum of 120% of SWAWW(2019 SWAWWis \$1,044.40 x120% = \$1,253.28) * Combined PML/PFL not to exceed 12 weeks in 52-week period except when limitations from pregnancy may add 2 additional weeks</p>	<p>Effective 1/1/22 60% of total rate Rate up to 1% (capped at 1%) of wages to \$132,900 maximum</p>	<p>Effective 1/1/22 40% of total rate if ER has 25 or more employees 0 if employer has less than 25 employees Rate up to 1% (capped at 1%) of wages to \$132,900 maximum</p>	<p>State Fund Self-Fund Fully Insured</p>

STATE	STATUTORY DISABILITY PLAN NAME	BENEFITS	MAXIMUM EMPLOYEE COST	MAXIMUM PLAN COST	EMPLOYER ADMINISTRATION CHOICES
California	Paid Family Leave (PFL)	<p>Effective 1/1/20 Up to 6 weeks of benefits in any 12-month period</p> <p>Effective 7/1/20 Up to 8 weeks of benefits in any 12-month period</p> <p>60% or 70% of weekly pay ranging between \$100 - \$1,300/week</p> <p>No waiting period</p>	<p>Combined with CA SDI see page 1</p> <p>Employee pays full cost in State Fund</p>	<p>Effective 1/1/20</p> <p>Combined with CA SDI see page 1</p> <p>Employee pays full cost</p>	<ul style="list-style-type: none"> • State Fund • Self-Fund
New Jersey	Family Leave Insurance (FLI)	<p>Effective 1/1/20 Up to 6 weeks of benefits in a 12-month period beginning with first date of claim</p> <p>66 2/3% of weekly pay up to \$667/week</p> <p>Effective 7/1/2020 Up to 12 weeks of benefits in a 12-month period beginning with first date of claim.</p> <p>85% of weekly pay up to \$881 per week</p>	<p>Effective 1/1/20</p> <p>0.16% of taxable wages up to \$134,900/yr. (\$215.84 max/yr.)</p> <p>Employee pays full cost.</p>	<p>Effective 1/1/20</p> <p>0.16% of taxable wages up to \$134,900/ yr. (\$215.84 max/yr.)</p> <p>Employee pays full cost</p>	<ul style="list-style-type: none"> • State Fund • Insurance Company or TPA • Self-Fund
Rhode Island	Temporary Care Giver Insurance Program (TCI)	<p>Effective 7/1/19 Up to 4 weeks of benefits in a 12-month period beginning with first date of claim</p> <p>60% to \$867/week*</p> <p>* If dependents: the greater of 7% of the weekly max or \$10 per dependent up to max of \$1,170.00 (5 dependent max)</p>	<p>Effective 1/1/20*</p> <p>Combined with Disability Payment Employee pays full cost.</p> <p>*State of RI changes cost on 1/1 and changes benefit amount on 7/1 each year</p>	<p>Effective 1/1/20</p> <p>Combined with Disability Payment Employee pays full cost</p>	<ul style="list-style-type: none"> • State Fund only

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New York	Paid Family Leave (PFL)	Effective 1/1/20 1st day of leave 60% to \$840.70/week 10 week duration (or 50 intermittent days)	.270% of covered wages (\$196.72 max/yr.) Covered wage cap: \$1401.17/week \$72,860.84/year Employee pays full cost	Same for all carriers including state. Rate will be announced 9/1 each year by NY State Department of Financial Services	<ul style="list-style-type: none"> • State Fund • Insurance Company or TPA • Self-Fund
Washington	Paid Family Leave (PFL)	Effective 1/1/20* 8-8-12** Earnings <50% of SWAWW = 90% to \$1,000/week Earnings >50% of SWAWW = 90% up to 50% of SWAWW, then 50% up to \$1,000/ week **pays 1st day if PFL taken for birth or placement of child. **Combined PML/PFL not to exceed 16 weeks in 52-week period (18 weeks if pregnancy complication is extended)	Effective 1/1/19 .4% of Gross Wages** ER*: 37% EE: 63% *Employers with fewer than 50 employees in WA do not pay the ER share. **Combined rate for both PML and PFL	Effective 1/1/19 .4% of Gross Wages** ER*: 37% EE: 63% *Employers with fewer than 50 employees in WA do not pay the ER share **Combined rate for both PML and PFL	<ul style="list-style-type: none"> • State Fund • Self-Fund
Washington, DC	Paid Family Leave (PFL)	Effective 7/1/20 8-8-8* Earnings = /< 150% of minimum wage x 40 = 90% of average weekly wage Earnings > 150% of minimum wage x 40 = 90% up to 150% of minimum wage x 40; then 50% of excess earnings to maximum \$1,000 per week. * 8 week maximum for parental leave 6 week maximum for family member care Maximum combined medical and family leave cannot exceed 8 weeks in 52-week period 7-day waiting period occurs 1 time in 52-week period regardless of number of qualifying events	\$0 100% employer paid	Combined coverage with medical leave	District Fund only

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Massachusetts	Paid Family Leave (PFL)	<p>Effective 1/1/21* 8-8-12** 80% AWW to 50% SWAWW, then 50% AWW to \$850/week *Benefits for all leaves other than family member with serious health condition which becomes effective 7/1/21 **Combined PML/PFL not to exceed 26 weeks in 52-week period ***PFL to care for family member injured or ill due to line of duty gets 26 weeks</p>	<p>Effective 10/1/2019 .13% of Gross Wages ER: 0% EE: 100% (all size businesses)</p>	<p>Effective 10/1/2019 .13% of Gross Wages ER: 0% EE: 100% (all size businesses)</p>	<ul style="list-style-type: none"> • State Fund • Self-Fund • Fully-Insured
Connecticut	FMLI	<p>Effective 1/1/22 1-1-12* 95% AWW up to 40 x state minimum wage then 60% to 60 x state minimum wage \$840/week maximum benefit * Combined FMLI benefit maximum in 52-week period unless incapacitated due to serious health condition in pregnancy, then 14-week maximum</p>	<p>Note: combined with FMLI employee cost</p>	<p>100% employee paid</p>	<p>State Fund Self Fund Fully Insured** **Fully Insured or Self-Funded private options require a majority employee election</p>
Oregon	Paid Family Leave (PFL)	<p>Effective 1/1/23 1-1-12* If AWW is = / < 65% of SWAWWthen 100% of AWW is paid If AWW is > 65% of SWAWW, then 65% of SWAWW, then 50% of remaining wages to maximum of 120% of SWAWW(2019 SWAWWis \$1,044.40 x120% = \$1,253.28) * Combined PML/PFL not to exceed 12 weeks in 52-week period except when limitations from pregnancy may add 2 additional weeks</p>	<p>Effective 1/1/22 Note: combined with PML employee cost</p>	<p>Effective 1/1/22 Note: combined with PML employee cost</p>	<p>cost State Fund Self-Fund private Fully Insured private</p>



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