



# Connecticut Paid Leave

**DBL Center Presents: CT Paid Leave**



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# AGENDA

- About the CT Paid Leave Authority
- What Is FMLA? What Is CTPL?
- What Are the Qualifying Reasons for Leave/Benefits?
- What Do I Need to Know about CTPL?
- The Private Plan Alternative
- Additional Resources
- Questions?

# About the CT Paid Leave Authority



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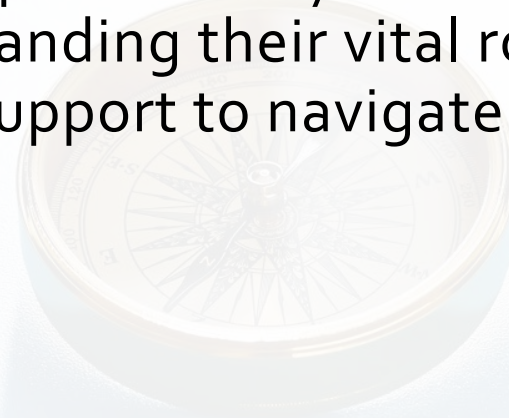
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# About the CT Paid Leave Authority

Our mission is

- to provide pathways to accessible paid family & medical leave benefits; and
- to empower employers, administrators and healthcare providers by offering helpful tools for understanding their vital roles and providing support to navigate our program.



# Key Dates

January 1, 2021

**Employers began deducting  
contributions from worker  
wages**

(1/2 of one percent)

**Employee Contributions due  
at the end of each quarter  
(with a 1-month grace period )**

January 1, 2022

**CT PL Benefits became  
available**

March 31, 2022

June 30, 2022

September 30, 2022

December 31, 2023





# What Is FMLA? What Is CTPL?



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# What is FMLA?

FMLA provides job-protected leave for certain qualifying family and health conditions

FMLA is administered by the employer

- FMLA stands for Family and Medical Leave Act
  - There is a **federal FMLA & a CT FMLA**. Both have been around since the 1990's.
- Both laws allow eligible employees to take **job-protected time away from work** for certain family and medical reasons.
- Workers apply to their employer for job-protected leave under the FMLA
- **Leave taken under FMLA is unpaid.** Employers may adopt policies to provide for income replacement during the leave, but they are not required to.
  - Some employers provide paid leave to their employees (example: continuing to pay employees their regular pay while they are out on parental leave)
  - Many employers require or permit employees to use their earned accruals (sick leave, vacation leave, other PTO) while they are out on leave
- The CT FMLA changed significantly on January 1, 2022

# RESPONSIBILITIES – FMLA CLAIMS

## WORKER

- Notify Employer about need to take time away from work in a timely fashion
- Submit application as necessary
- Provide Employer with supporting documentation
- Comply with Employer attendance & call-in policies

## EMPLOYER

- Establish leave policy, including rules about PTO usage
- Post FMLA poster
- Process leave requests
- Monitor leave usage
- Manage worker return to work
- Refrain from discriminating / retaliating against worker for FMLA usage

## CT PAID LEAVE AUTHORITY

- *No official responsibilities relating to CT FMLA*
- *Provide info about FMLA as part of CT PL training*

## CT DOL

- Promulgate regulations regarding CT FMLA
- Provide guidance to workers and employers about CT FMLA
  - [www.ct.gov/DOLUI/newfmlaguidance](http://www.ct.gov/DOLUI/newfmlaguidance)
- Investigate complaints regarding denial of CT FMLA claims and discrimination/retaliation

## Federal DOL

- Promulgate regulations regarding federal FMLA
- Provide guidance to workers and employers about federal FMLA
  - [www.dol.gov/agencies/whd/fmla](http://www.dol.gov/agencies/whd/fmla)[www.dol.gov](http://www.dol.gov)
- Investigate complaints regarding denial of federal FMLA claims and discrimination/retaliation



# What is CTPL?

CTPL provides income-replacement during certain qualifying family and health leaves

CTPL is administered by the CT Paid Leave Authority

- CTPL stands for CT Paid Leave
- The CT Paid Leave Act is a Connecticut law that:
  - Creates a **source of income-replacement benefits** for eligible employees who cannot work for the same reasons as FMLA
  - It **does not provide job-protected leave.**
- Workers apply to the CT Paid Leave Authority for income-replacement benefits under CTPL
- Also referred to as PFML or Paid Family & Medical Leave

# RESPONSIBILITIES: CTPL CONTRIBUTIONS

## WORKER

- Contribute .5% of FICA wages up to Social Security contribution limit

## EMPLOYER

- Create a CTPL account at [www.ctpaidleave.org](http://www.ctpaidleave.org)
- Deduct the .5% of employees' FICA wages up to Social Security contribution limit
- Remit the .5% contribution to CTPL with required backup info

## CT PAID LEAVE AUTHORITY

- Receive & reconcile contributions
- Process over/under payments
- Impose penalties for non-compliance

## CT DOL

- Determine whether to allow employers to take catch-up contributions
  - Based on general wage & hour authority
  - "Catch-up contributions" of 1% permitted until 3/31/22

# RESPONSIBILITIES: CTPL CLAIMS

## WORKER

- Submit application in a timely fashion
  - Through [www.ctpaidleave.org](http://www.ctpaidleave.org) or
  - By calling Aflac at (877) 499-8606
- Provide supporting documentation
- Update account with absence info & info about other sources of \$\$\$
- Notify employer about CT PL claim & give employer the employment verification form

## EMPLOYER

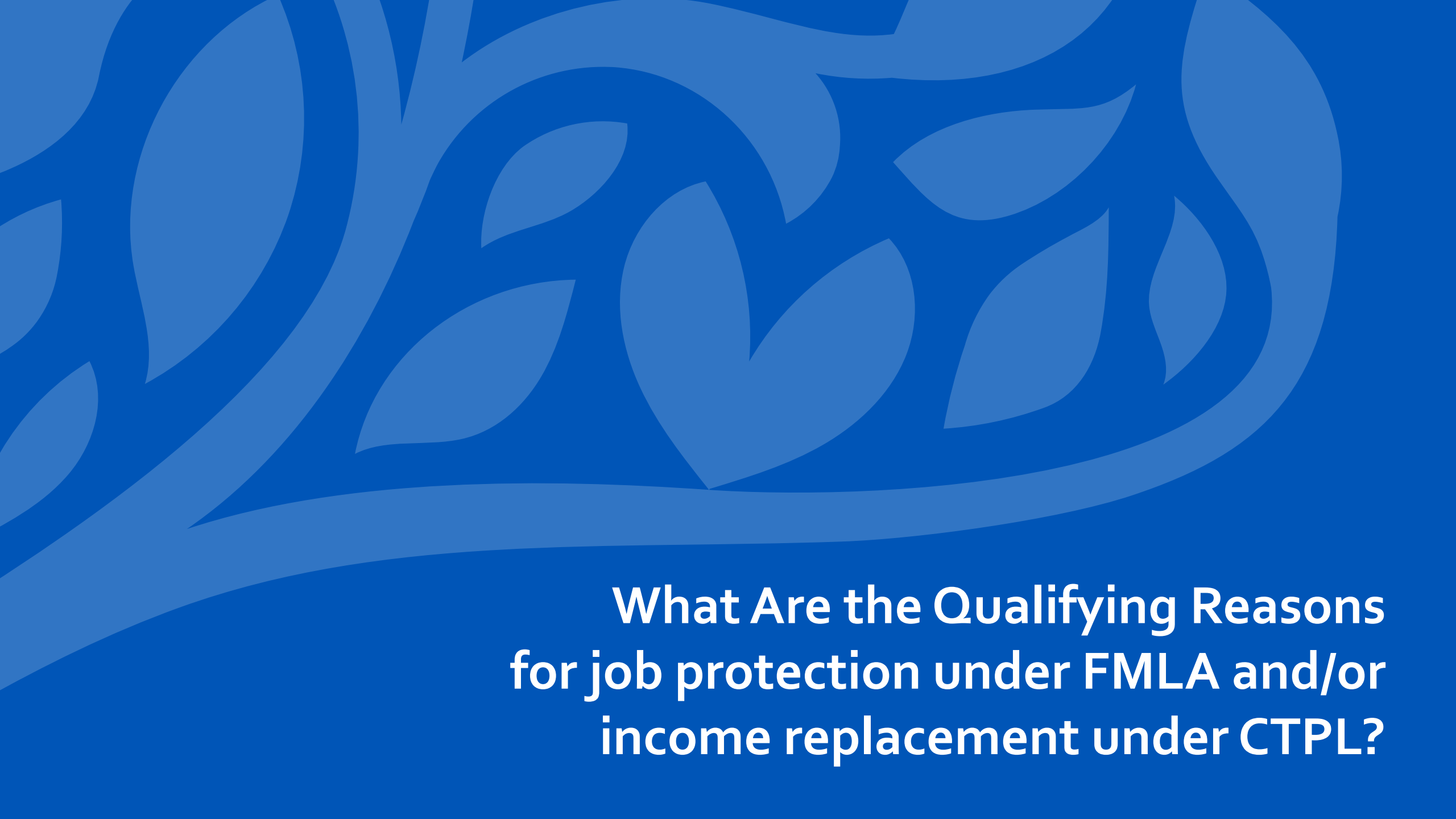
- Complete & submit employment verification form
- Notify worker about its PTO policies (including STD policies)
- Refrain from discriminating/retaliating against worker for CT PL claim

## CT PAID LEAVE AUTHORITY with Aflac

- Determine eligibility
- Review supporting documents & approve/deny claim as appropriate
- Calculate & pay benefits
  - Benefits are paid each week via direct deposit or debit card
- Monitor ongoing claims
- Investigate potential fraud
- Impose penalties as appropriate

## CT DOL

- Hear appeals relating to denials of claims and to penalties

The background of the slide is a solid blue color. In the upper half, there is a large, stylized graphic of a leafy branch. The leaves are rendered in various shades of blue, creating a layered, organic effect. The branch curves from the left side towards the right, with several large, pointed leaves extending upwards and outwards.

**What Are the Qualifying Reasons  
for job protection under FMLA and/or  
income replacement under CTPL?**

# Qualifying Reasons to Apply for Leave/Receive Benefits

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## MEDICAL LEAVE

Medical leave is leave taken by a worker to receive treatment for or recover from their own serious health condition.

This includes serving as an organ or bone marrow donor and pregnancy.



## BONDING LEAVE

Bonding leave is taken by a worker not only for the time physically spent with the newborn or newly placed child, but also the time needed to process adoption or foster care placement if applicable.

- Both parents may take bonding leave
- Bonding leave may be taken anytime during the 12 months after the birth/placement
- Applies to birth, adoption or foster care



## CAREGIVER LEAVE

Caregiver leave is taken by a worker to provide physical or psychological care or psychological comfort and reassurance for a family member experiencing a serious health condition.

# Qualifying Reasons to Apply for Leave/Receive Benefits



## MILITARY CAREGIVER LEAVE

Military Caregiver leave is taken by a worker to care for a covered family member who is a member of the military who and has experienced a serious injury or illness that occurred in the line of duty on active duty in the Armed Forces.



## QUALIFYING EXIGENCY LEAVE

Qualifying exigency leave is taken by a worker to engage in certain activities arising from a spouse, child or parent is on federal active duty, or has been notified of an impending call or order to covered active duty in the Armed Services.



## FAMILY VIOLENCE LEAVE ACT

Family violence leave can be taken by a worker who is a victim of family violence:

- to seek medical/psychological care or counseling for physical or psychological injury or disability;
- to obtain services from a victim services organization;
- to relocate due to such family violence; or
- to participate in any civil or criminal proceeding related to or resulting from such family violence.

(Up to 12 days in a calendar year)



# What is a Serious Health Condition?

A person only has a “serious health condition” if they have a condition that meets one or more of the following criteria:



- Due to the condition, the individual is required to have an overnight stay in a hospital, hospice or residential medical care facility



- incapacity of more than 3 consecutive full calendar days, plus
- individual seeks treatment from a health care provider within 7 days of the first day of incapacity , and
- **Requires continuing treatment** (such as prescription medications) under the continuing supervision of the healthcare provider and
- May require the individual to return to the provider for a follow-up visit within 30 days.



- period of incapacity due to a chronic serious health condition
- individual obtains treatment from a health care provider at least twice per year for that condition



- permanent or long-term condition causing incapacity for which treatment is no longer effective
- Examples: Alzheimer's disease, terminal stages of cancer)



- restorative surgery after an accident or other injury; or
- requires multiple treatments for a non-chronic condition that would have resulted in a period of incapacity of more than three consecutive full calendar days absent the treatment
- Example: surgery for a broken leg



- Pregnancy, including pre-natal appointments

The primary difference between caregiver leave under federal FMLA versus the CT laws is the **definition of family member**

- Under federal FMLA, an employee can take leave to care for a parent, spouse, or child who is under 18 or is over 18 and has a disability
- Under the CT laws, an employee can take leave and receive benefits for:
  - a parent,
  - spouse,
  - son or daughter of any age,
  - sibling,
  - grandparent,
  - grandchild, or
  - an individual related to the employee by blood or affinity whose close association the employee shows to be the equivalent of those family relationships

# What does “Related by Affinity” mean?

*“Any person with whom the worker has a significant personal bond that is like one of the family relationships listed in the statute, regardless of biological or legal relationship.”*

- This is situation specific and depends upon the circumstances of the individuals involved.
- Examples of such relationships by affinity include, but are not limited to:
  - An aunt or uncle who relies on the worker for unpaid care and has maintained as strong and enduring a relationship with the worker as typically seen between parents and their children or siblings;
  - An unmarried, significant other of the employee with whom the worker maintains a familial, spouse-like relationship, despite their lack of legal relationship to each other



# What Do I Need to Know about CTPL ?



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# Am I a Covered Employer under CTPL?

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## ***Who is a covered employer?***

- *Almost* all employers who have **one or more** people working in CT
- The State of Connecticut, as to non-union employees

## ***Who is not a covered employer?***

- The federal government
- Municipalities, unless their unionized employees collectively bargain to participate
- Local or regional boards of education, unless their unionized employees collectively bargain to participate
- Non-public elementary or secondary schools
- Railroads
- Governments of other states
- Other sovereign nations

# Who Is an Eligible Worker under CTPL?

- Worker earned at least \$2325 in highest earning quarter of the first 4 of the 5 most recently completed quarters from 1 or more covered employers in CT

AND

1/1/2021 - 3/31/2021	4/1/2021 - 6/30/2021	7/1/2021 - 9/31/2021	10/1/2021 - 12/31/2021	1/1/2022 - 3/31/2022	4/1/2022 - 6/30/2022
1 <sup>st</sup> completed quarter	2 <sup>nd</sup> completed quarter	3 <sup>rd</sup> completed quarter	4 <sup>th</sup> completed quarter	5 <sup>th</sup> completed quarter	NOT a completed quarter at the time of the claim
In the base period	In the base period	In the base period	In the base period	Not in the base period	Not in the base period
\$2,000	\$2,400	\$2,300	\$2,200	\$2,500	

- Is currently employed in CT by covered employer, or
- Was employed by a covered employer in the 12 weeks immediately preceding the claim for benefits, or
- Is a sole proprietor/self employed who resides in CT and enrolled in the CTPL program

**The CT Paid Leave Authority – not the employer – makes the eligibility determination**



# What Benefits Will My Employees Receive?

- Workers earning minimum wage will receive 95% of their wages
- Workers earning above minimum wage have a slightly different benefit calculation but
- Benefits are capped at 60x minimum wage

## Benefits Estimator at Ctpaidleave.org

The Process → Prepare to Submit a Claim

### What Benefits May I Receive?

You can use the benefit estimator to see how much your weekly benefit might be. To estimate what your income-replacement benefit may be, enter your gross earnings based on the average from the two highest earning quarters across the first 4 of the last 5 completed quarters. If you have more than one employer, you should enter one number for all jobs.

This estimation is applicable to sole proprietors or the self-employed only if they have enrolled into the program.

This tool provides only an ESTIMATE of your potential benefits based on the amount entered and assumes that you would be receiving benefits in connection with a leave of a full week. The actual calculation of benefits will take into account whether your leave is for a full week or for a shorter amount of time as well as any paid time off that you will receive from your employer or other state or federal wage replacement programs.

\$494.00

Benefit estimation shows here.

### Benefits Estimator

Select Pay Period Frequency

Weekly

Please enter your gross earnings

\$520.00

Estimate

Refresh

Enter pay period frequency (weekly, quarterly, annual) and gross earnings. Click Estimate.

An eligible worker can receive up to 12 weeks of income replacement benefits in a 12-month period for all leave reasons including military caregiver leave,

Except:

- Only 12 days of the 12 weeks can be used in connection with family violence leave
- An employee may receive an additional two weeks of CTPL benefits for a serious health condition resulting in incapacitation **during** pregnancy

Interaction between CTPL benefits and employer-provided benefits	Worker has no PTO to use for FMLA*	Worker has enough PTO to cover the entire leave*	Worker has PTO to cover part of their leave*	PTO pays less than Worker's regular Pay*
	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Employer can permit or require employees to use PTO to cover leaves, BUT	If worker has no PTO (or is not required to use existing PTO), then	If the worker has available PTO <b><i>equal in pay to the worker's regular pay to cover the leave that they are required or choose to use</i></b> , then	If the worker has available PTO <b><i>equal to their regular pay that covers part of their time out on leave that they are required or choose to use, then</i></b>	If the worker has PTO that is <b><i>less than worker's regular pay that they are required or choose to use</i></b> ;
For CT FMLA (as of 1/1/2022,) <p>Employers must permit employees to keep two weeks of PTO to be used for other purposes</p>	Worker receives the full amount of CTPL benefit for the full period of the leave.	<ul style="list-style-type: none"> <li>The worker is fully compensated by the employer.</li> <li>The employee will not receive CT Paid Leave benefits for this leave.</li> <li>The employee's allotment of CT Paid Leave benefits remains available if they need to take leave at a later date.</li> </ul>	CTPL benefits start after the worker stops receiving the PTO benefits from the employer.	The worker can receive both CT Paid Leave benefits and employer-provided income replacement from the first day of leave, provided that the worker cannot receive more than 100% of their normal wages.

# The Private Plan Alternative



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# The Private Plan Alternative

- Section 31-49o of the Connecticut General Statutes permits employers to apply to use a private plan to meet their obligations under the Connecticut Paid Leave Act.
- If an employer has plan approved by the CT Paid Leave Authority:
  - The employer – not the Paid Leave Authority – administers its employees' claims for paid leave benefits
  - The employer is **not** required to remit employee contributions to the CT Paid Leave Authority
  - The employer may withhold a portion of employees' wages for the sole purpose of administering the plan
    - Withholding cannot exceed CT Paid Leave Program's contribution rate

## A Private Plan Can Consist of:

An insurance  
policy approved  
by the CID

A self-insured  
plan + surety  
bond

# Private Plan Policy & Procedures

- The complete requirements can be found on the “I Want to Apply for a Private Plan” page at [www.ctpaidleave.org](http://www.ctpaidleave.org)
  - [https://ctpaidleave.org/s/i-want-to-apply-for-exemption?language=en\\_US](https://ctpaidleave.org/s/i-want-to-apply-for-exemption?language=en_US)
- Private Plan:
  - Must offer the same or better benefits as the public plan
    - A short-term disability policy will not qualify
  - Cannot cost employees more than the public plan
  - Must cover all employees working in CT
  - Must be approved by a majority vote of the employees working in CT



## HOW TO APPLY FOR A PRIVATE PLAN

All private plans are subject to review and approval by the CT Paid Leave Authority before they can be offered as a substitute for the state's CTPL program.

### STEP 1

#### REGISTER YOUR BUSINESS AND INDICATE YOUR INTENT

If your company plans to apply for a private plan exemption, you will need to register your business with the CT Paid Leave Authority.

### STEP 2

#### SUBMIT APPLICATION FOR PROVISIONAL APPROVAL

After you register, return to the [ctpaidleave.org](http://ctpaidleave.org) home page and login at the top right corner. Once logged in, click your name and select "My Account". Then, select your business name and click the "Private Plan" tab to upload your documentation.

### STEP 3

#### UPLOAD POLICY DOCUMENTATION FOR FINAL APPROVAL

After the CT Paid Leave Authority publishes the Policy Filing Guidance Notice / Self Insurance Plan Filing Guidance Notice, you will receive another email from the CT Paid Leave Authority prompting you to upload your final policy documentation.

SEE CHECKLISTS

## SURETY BOND FORM

The Surety Bond form is a form that must be completed by a Surety Bond company, not the employer. The employer is responsible for purchasing a surety bond running to the benefit of the CT Paid Leave Authority in the amount of a year's worth of contributions from its employees. The Surety Bond company will complete the bond form and will give it to the employer who will then upload it with its private plan application if the employer chooses to offer a self-insured plan.

SURETY BOND FORM

## PRIVATE PLAN POLICY

View the policy and procedures for an employer to apply to use a private plan to meet its obligations under the Connecticut Paid Leave program.

VIEW POLICY



# Before You Apply

Work with insurers who are approved by the CID to offer paid leave policies  
**OR** develop a self-insured plan based on the Self-Insured Plan template

Educate employees about the plan, providing them a Plain Language Guide to the proposed plan + the proposed plan documents

Hold an anonymous vote on the proposed plan. A majority of all employees working in CT must vote in favor of the plan

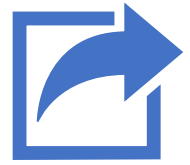
If self-insured plan, obtain a surety bond running to the Authority, equal to the estimated value of a year's worth of contributions of your CT employees

# Private Plan Application Process

Go to "My  
Account" on  
[ctpaidleave.org](http://ctpaidleave.org)

Click on your  
business name

Click on the  
Private Plan tab  
& follow  
instructions



# When You Apply

- You will upload the plan document and the plain language guide
- You will upload the surety bond if offering a self-insured plan
- You will provide data about the employee vote & attest that you complied with the voting procedures
  - The CT Paid Leave Authority retains the right to audit the voting process for compliance
- You will attest that you will comply with the Private Plan requirements and, if applicable, direct your insurer or TPA to do the same
  - Including reporting and claims administration requirements

# Deadlines

- The CT Paid Leave Authority accepts applications on a rolling basis.
- Applications must be approved no later than **30 calendar days before** the end of the quarter prior to the quarter in which the approval takes effect.
  - For example, in order for a plan to be approved to take effect on April 1, 2022, the plan had to be approved by March 1, 2022
  - We are currently reviewing applications for plans to take effect on July 1, 2022 (deadline is June 1, 2022)
- Contributions continue to be owed until the plan takes effect.
  - If the plan is approved to take effect on July 1, 2022, contributions are owed for all of 2021 and the first two quarters of 2022.

# DURATION OF PLAN APPROVAL

- Approval shall be effective until the **earlier** of the following:
  - For three years from the date the CT Paid Leave Authority notifies the employer that its private plan has been approved; or
  - Until the employer changes its private plan,
- Each employer that has been approved for a self-insured plan shall be required to update its surety bond on a yearly basis

# GROUND FOR DENIAL / REVOCATION

The CT Paid Leave Authority may deny or withdraw approval for a private plan if the CT Paid Leave Authority determines that the employer has:

- Threatened or coerced employees in connection with the private plan vote;
- Failed to pay benefits;
- Failed to pay benefits timely and in a manner consistent with the public plan;
- Failed to maintain the required surety bond;
- Misused private plan funds;
- Failed to submit reports as required;
- Provided materially false information to the CT Paid Leave Authority or the CID;
- Failed to comply with sections 31-49e to 31-49t of the Connecticut General Statutes or
- Has directed its insurer or Third-Party Administrator to engage in such actions.

# What Do I Need to Know about FMLA ?



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# Reminder: What is FMLA?

(Family and  
Medical Leave  
Act)

- FMLA refers to the laws that provide eligible employees with the right to take *job-protected leave* for certain qualifying family and health reasons
- There is a federal FMLA & a CT FMLA
- Workers apply to their employers for job-protected leave under the FMLA

# Am I Covered under FMLA?

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## Covered under Federal FMLA

- Employers who have 50 or more employees within a 75-mile radius
- Governmental entities of any size, including
  - Federal government
  - State agencies
  - Towns
  - Schools
  - Railroads
  - Governments of other states

## Covered under CT FMLA

- *Almost* all employers who have **one or more** people working in CT
- The State of Connecticut, as to all State employees

## *Not Covered under CT FMLA*

- The federal government
- Municipalities
- Local or regional boards of education
- Non-public elementary or secondary schools
- Railroads
- Governments of other states
- Other sovereign nations

# Is My Employee Eligible for Leave Under FMLA?

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## Federal FMLA

- They have been employed by my company for at least 12 months
- and
- They have worked at least 1,250 hours in the 12 months immediately preceding the leave

## CT FMLA

- They have been employed by my company for at least the 3 months immediately preceding the leave
- No hours worked requirement

The Employer makes these eligibility determinations

# How Long Is the Job-Protected Leave?

## Federal FMLA

Up to 12 weeks of leave in a 12-month period for all FMLA leave reasons

Except: up to 26 weeks of leave in a 12-month period for military caregiver leave

## CT FMLA

Up to 12 weeks of leave in a 12-month period for all FMLA leave reasons

### EXCEPT:

Up to 26 weeks of leave in a 12-month period for military caregiver leave

&

An employee may receive an additional two weeks of CTPL benefits for a serious health condition resulting in incapacitation during pregnancy

## CT Family Violence Leave Act

Up to 12 unpaid days in a calendar year

# How Did CT FMLA Change?

old CT FMLA	CT FMLA as of 2022
Applies to employers with 75 or more employees	Applies to employers with <b>one or more employees</b>
Employees must have worked at least 12 months for the employer (can be non-consecutive); worked at least 1,000 hours during the 12 months immediately preceding the date of commencement of FMLA leave	No hours worked requirement
Job protection after 12 months	Job protection after <b>3 months</b>
<ul style="list-style-type: none"><li>• 16 weeks of leave in a 24-month period</li><li>• 26 weeks of leave is available for military caregiver leave</li></ul>	<ul style="list-style-type: none"><li>• Up to <b>12 weeks in a 12-month period</b> for all leave reasons, except:</li><li>• 26 weeks of leave is available for military caregiver leave</li><li>• an additional 2 weeks of leave may be available for incapacitation during pregnancy</li></ul>
Employer can require employees to use all accrued time for paid time off	Employer can require employees to use accrued time off but <b>must allow employee to keep up to two weeks of accrued PTO.</b>

# Implementing FMLA



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# JOB-PROTECTED LEAVE PROCESS

**Worker** notifies the **employer** they need time off from work (Worker does not need to use the term FMLA)

30 days in advance if need for leave is foreseeable

As soon as practicable if need for leave is not foreseeable

Applying for CTPL benefits is NOT the same as applying for FMLA.



**Employer** determines if worker is eligible for CT FMLA & notifies worker if they need to provide any additional documents

Employer has 5 business days to notify worker of eligibility and provide notice of rights & responsibilities

This is NOT the leave approval



# JOB PROTECTED LEAVE PROCESS cont'd

Worker provides the required documentation to the employer to support the leave reason

Worker has 15 calendar days to give the documents

If worker is having trouble getting the documents, they should tell the employer who must give them a reasonable extension of time



Employer reviews the documents and notifies the worker if the leave is approved under CT FMLA and/or federal FMLA

Employer has 5 business days once it has received the required documents to notify worker of decision

Employer must notify worker if they must use PTO, when/how to call in, if a fitness-for-duty is required



Worker reports to employer when they actually take the FMLA leave

When calling out, worker should say "this is my FMLA leave"

Employer tracks the FMLA usage against the FMLA balance

# JOB PROTECTED LEAVE PROCESS cont'd

Employer returns the worker to the job they had before they went on leave

Worker has the right to return to same job, with same terms & conditions



If worker was out for their own serious health condition and has some medical restrictions

Employer must consider whether there are any reasonable accommodations it can put in place to enable worker to perform the essential functions of their job.

# OTHER LAWS TO CONSIDER

LAWS PROVIDING JOB-PROTECTED LEAVE	LAWS PROVIDING INCOME REPLACEMENT DURING LEAVE
<i>Federal FMLA (applies to employers with 50+ employees)</i>	<i>CT Paid Leave Act (1+ employees working in CT)</i> <i>- Effective 1/1/22 (as to income replacement)</i>
<b>CT FMLA</b> <ul style="list-style-type: none"><li>- Before 1/1/22, applied to employers with 75+ employees</li><li>- <b>Eff. 1/1/22, applies to employers with 1+ employees</b></li></ul>	Workers' Compensation <ul style="list-style-type: none"><li>- for covered on-the-job injuries/illnesses</li></ul>
Workers' Compensation <ul style="list-style-type: none"><li>- for covered on-the-job injuries/illness</li></ul>	
Americans with Disabilities Act (15+ employees) <ul style="list-style-type: none"><li>- Leave may be a reasonable accommodation</li></ul>	
Pregnancy Disability Act (15+ employees) <ul style="list-style-type: none"><li>- Leave may be a reasonable accommodation</li></ul>	
CT Fair Employment Practice Act (3+ employees) <ul style="list-style-type: none"><li>- Leave may be a reasonable accommodation</li></ul>	

# Additional Resources



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# CT Paid Leave Information Resources



# Connecticut Paid Leave



EMPLOYEE UPDATE

1.1.2022

For covered employees in the State of Connecticut, the Connecticut Paid Leave program offers the opportunity to take time to take care of personal and family health needs without worrying about lost income while you are away from work.

### Key Dates

**JANUARY 1, 2021** began providing withholding employees contributions (one half of one percent of each pay-period fee) and allowing them these contributions to be CT Paid Leave (CTPL) Authority trust fund.

**JANUARY 1, 2022** Covered employees can apply for, and may receive, paid leave benefits.

### Employee Eligibility

All employees\* with one or more employees are covered under the CTPL program.

Couraged employees are eligible for CTPL program benefits if they have:

- A **covered wage** of at least \$2,500\* in the highest quarter in the first four of five most recently completed quarters.
- Are currently employed OR have been employed within the 12 weeks immediately preceding their leave.

\*Small employers of the State of Connecticut and employees of the State government, municipalities, local or federal government, or federal government contractors or subsidiary entities are not covered under the program or its rules.

\*Wages may include salary or hourly pay, overtime pay, holiday pay, commission, incentive pay and the cash value of any "in lieu" payments. Wages from multiple covered employers may be combined.

### Benefits Rates

Benefits rates vary based on leave use:

- The benefit rate is capped at 60 times the CT minimum wage.
- CT minimum wage multiplied by 60 will be up to \$162 weekly in January 2022, increasing to \$180 in April 2022, and \$200 in June 2023.

An employee may receive CT Paid Leave benefits at the same time an employee provides benefits to look as the employee's total compensation does not exceed 100% of their normal wages.

To see what benefit you may be eligible for, use the **Benefits Estimator** at [CTpaidleave.com](http://CTpaidleave.com).

### Qualifying Reasons for Leave

Covered employees may receive up to 12 weeks of paid leave benefits in a 15-month period, with certain exceptions.

### Starting or Extending a Family

Tied with a new child – by birth, adoption, or foster placement. For serious health conditions, resulting in incapacitation during pregnancy, covered employees may qualify for two (2) additional weeks of paid leave benefits.

### Personal or Family Health Needs

To address a serious personal or family health condition. These services are an organ or bone marrow donor may also be eligible to receive a CT Paid Leave benefit.

### Impact of Family Violence

Employees impacted by family violence may be eligible to receive CT Paid Leave benefits to seek medical or psychological aid, to seek a new or to participate in any civil or criminal proceeding relating to family violence. Benefits for these reasons are limited to 12 days.

### Military Specific:

To care for a family member who is injured while on active duty or to address specific issues relating to a family member's call to active duty or active duty in the armed forces.

### Download the Factsheet

For more employee resources on the CT Paid Leave, access the Employee Factsheet at: [www.ctpaidleave.com](http://www.ctpaidleave.com) or scan the code below.



Ready to apply? Submit your application through the online portal at [ctpaidleave.com](http://ctpaidleave.com) or call (877) 499-8624

\*See Paid Family and Medical Leave Act to determine benefits rules that may be relevant if employee is an employer.

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## Employee Rights Poster

## Connecticut Paid Leave for employees

### Bringing Peace of Mind To Your Home, Family, and Workplace

The Paid Family and Medical Leave Act (PFMLA) - referred to as CT Paid Leave (CTPL) - offers Connecticut workers the opportunity to take time to attend to personal and family health needs without worrying about lost income.

The funding to support the CTPL program comes in the form of employee payroll deductions of one-half of one percent (0.5%) **These payroll deductions began January 1, 2021.**

Covered employees became eligible to apply for paid leave benefits **beginning January 1, 2022.**

### Covered employees qualify for up to 12 weeks of paid leave benefits for the following reasons:

*Bonding with a new child that has entered the family through birth, adoption, or foster care.*

*Caring for your own serious health condition (includes pregnancy and serving as an organ/bone marrow donor). Two (2) additional weeks may be available for incapacitation during pregnancy.*

*Addressing issues arising from family violence (relocation, court proceedings, support services, and professional care).*

*Caring for a family member who is experiencing a serious health condition.*

*Caring for a military family member who is injured while on active duty, or to address specific issues relating to a parent, spouse, or child's call to active duty or active duty in the armed forces*

## Employee Rack Card

Cura Home Care Services  
Bloomfield, CT

2021


Employer Toolkit

Connecticut  
Paid Leave

## Employer Toolkit

## New Year, New Law:

### How CT Paid Leave Impacts Your Paycheck







The funding to support the **CT Paid Leave** program was in the form of employee payroll deductions. Deductions were to begin on **January 1, 2021**, and paid leave income replacement benefits became available **January 1, 2022**. The contribution rate is one-half of one percent (0.5%) of your total wages, up to the Social Security wage contribution rate that is set by the federal government.

From **January 1, 2022 through March 31, 2022**, the CT Department of Labor has authorized a catch-up period during which employers may deduct an additional 1% from wages (for a total of 1.5%) to make up for any missed contributions in 2021.

To estimate how much of your pay will be deducted every pay period to support CT Paid Leave, use the [contribution estimator](https://ctpaidleave.org) found at [ctpaidleave.org](https://ctpaidleave.org) or use your smart phone/QR code reader to scan the QR code provided and scroll to the bottom of the page.

To find out more about qualifying conditions and to apply for paid leave income replacement benefits, visit [ctpaidleave.org](https://ctpaidleave.org).



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HR Toolkit

# > Guide for Employees

## Connecticut Paid Leave

### Who is required to participate?

- Your employer must participate in the CT Paid Leave Program if they have any activity, enterprise or business in CT with one or more employees (including non-unionized state employees).

- As an employee, you must participate in the CT Paid Leave Program unless you are specifically excluded by law. (See "Who is excluded from participating" below).
- State government or self-employed individuals who are self-CT residents may choose to opt-in but are not required to do so. If they choose to participate, they must remain in the program for a minimum of 3 years.

#### Employees of the federal government

- Employees of the State of Connecticut, except as to "covered public employees."
- Employees of municipalities, unless they have "covered public employees."
- Employees of local or regional bodies of education unless they have "covered public employees."
- Employees of non-public elementary or secondary schools.

*"Covered Public Employees: non-unionized employees of the State of Connecticut, individual employees of the State of Connecticut who are not required to participate in the program, Employees of Connecticut local and municipal government, and employees of the United States Government, except as to "covered public employees."*

*"Covered public employees" are employees of the State of Connecticut, except as to "covered public employees." Employees of local or regional bodies of education unless they have "covered public employees" are not required to participate in the program.*

### Who is excluded from participating?

### Is paid leave considered job-protected leave?

The CT Paid Leave law currently only offers payment for qualifying events but does **NOT** offer job protection to employees taking leave.

- Only employees can determine, in consultation with the employer, whether the leave takes the form of job protection.

Federal and state family benefit laws describe the related rights/protections/leave and are NOT part of leave law. FMLA, however, is provided by the U.S. Department of Labor.

- To receive treatment for or recover from one's own serious disease (including pregnancy and services as an organ or tissue donor).

To bond with a new child that has entered the home through birth, adoption, or foster care. Bonding leave may be taken anytime within the first 2 months of the child's birth, adoption, or placement in the home, in the case of foster care placement. Bonding leave may also be taken to attend pre-adoption activities.

- To provide physical or psychological care or psychological comfort and reassurance for a family member experiencing a serious health condition.

To address certain activities arising from family violence (indication, medical or psychological care, attending civil or criminal proceedings, seeking services from a victim services organization).

To engage in certain activities arising from a spouse, child, or parent who is on Federal active duty, or has been notified of an impending call or order to Federal active duty in the armed forces (see [Connecticut Employee Leave](#)).

To care for a family member who is a member of the military and who has experienced a serious injury or illness.

Employees with 25 or more employees who are self-CT residents who have experienced a serious injury or illness may be combined from more than one covered employer, and fit into one of the following categories:

- Currently employed and working in CT, or
- Currently unemployed but have been employed and working in CT for 12 weeks immediately preceding the leave.
- Active Proprietor or Self-employed individual (must also be a resident of CT who has participated in the program).
- Employees Law approved sole proprietors and self-employed individuals do not need to be residents of CT.

### What are the qualifying events?

### Military Specific Events

### What Makes You Eligible to Receive Benefits?

### Employee Contribution Amounts

Employee contributions were to begin on January 1, 2021. Employees have contributions of 1/32 of 1% (3.1%) of their wages (which may be waived) and employers are made from 1/32 of 1% of the calculated State Security wage base (using the same calculations for determining total wages as are currently calculated FICA) and 1/32 of 1% from employee contributions, inclusive with each wage pay.

**Waiver for employees** includes the gross earnings from their employer's salary or hourly wages, vacation pay, holidays, tips, commissions, severance pay, etc.

## Employee Fact Sheet



## Employee Paycheck Mailer

# QUESTIONS:

- Questions about the CT Paid Leave program:
  - [General Information: CT Paid Leave Authority \(PFMLA\)| Home | Official Site](#)
  - [FAQs & Benefits Estimator: Resources | Updates and Information on CT Paid Leave](#)
  - [Questions: Contact the CT Paid Leave Authority](#)
- Questions about CT FMLA: CT DOL [newfmlaguidance \(ct.gov\)](#)





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