

Connecticut Paid Family and Medical Leave

Questions and answers

What's Connecticut Paid Family and Medical Leave (CT PFML)?

CT PFML, also referred to as Family and Medical Leave Insurance (FMLI), is a statewide program that provides you with compensation if you take time off work for either your own medical or family care reason. Here's a closer look at when benefits are paid:

- When receiving treatment and/or recovering from a serious health problem, including pregnancy or recovery from childbirth
- When caring for a family member with a serious health condition
- When bonding with a new child (within 12 months of the child's birth or the child's placement via adoption or foster care)
- For a qualifying military exigency
- When caring for a family member who's a covered service member
- When serving as an organ or bone marrow donor
- For reasons covered under Connecticut's family violence leave law

Covered family members include spouses, children, parents, siblings, grandparents, grandchildren, and other family members (an individual related to the employee by blood or affinity whose close association the employee shows to be the equivalent of those family relationships).

When's the CT PFML program effective?

On January 1, 2022, benefits became available for the leave reasons listed under the question "What's Connecticut Paid Family and Medical Leave (CT PFML)?"

Who's eligible for benefits?

To be eligible, a Connecticut worker must have earned at least \$2,325 during their highest earning quarter within the base period (the first four of the five most recently completed quarters) and:

- Is presently employed
- Has been employed by an employer in the previous 12 weeks
- Is a self-employed individual or sole proprietor who has opted into the CT PFML program

WHAT'S THE PROCESS TO SUBMIT A CLAIM?

Your employer has elected to offer your paid family and medical leave coverage through Lincoln Financial. This means you should direct CT PFML claims and questions to Lincoln, rather than to the state.

Before submitting your claim request to Lincoln, you must provide at least 30 days' notice to your employer of your intent to take foreseeable leave. This notice must include your expected leave start date, anticipated length of the leave, and your expected date of return.

If you're unable to provide 30 days' notice due to unforeseen circumstances, you must provide notice as soon as possible. Lincoln will handle your CT PFML claim alongside any other Lincoln-administered disability or leave programs you may also qualify for. Your employer will provide additional information and guidance to help you initiate your claim.



What are the benefits?

Under the CT PFML program, you may take up to 12 weeks of leave (plus two weeks for incapacity during pregnancy). The amount of benefits you're eligible to receive varies based on the following criteria:

- If your average weekly wage is less than or equal to 40 times the minimum fair wage in Connecticut, you'll receive 95% of your base weekly earnings.
- If your average weekly wage is more than 40 times the minimum fair wage, you'll receive 95% of 40 times minimum fair wage, plus an additional 60% of your base weekly earnings above that amount.

Note: PFML benefits are subject to a maximum weekly benefit cap of 60 times the minimum wage in Connecticut. The 2025 maximum weekly benefit is \$981 based on a \$16.35 minimum fair wage.

What are the contributions for this benefit?

The total premium rate for your coverage for 2025 is .504 per \$100 of your wages, up to the current Social Security wage cap (\$176,100 for 2025).

Is this leave job-protected?

No. However, leave and job protection are provided under the Connecticut Family and Medical Leave Act (FMLA). The CT FMLA is an existing leave law that generally requires certain private-sector employers to provide job-protected, unpaid leave to employees for various reasons related to their health or their family members' health.

Is this benefit part of the CT FMLA?

No. This is a separate benefit with different eligibility rules and employer requirements, but it may run concurrently with the CT FMLA.

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