Minnesota Paid Family and Medical Leave (MN PFML)

An employee guide

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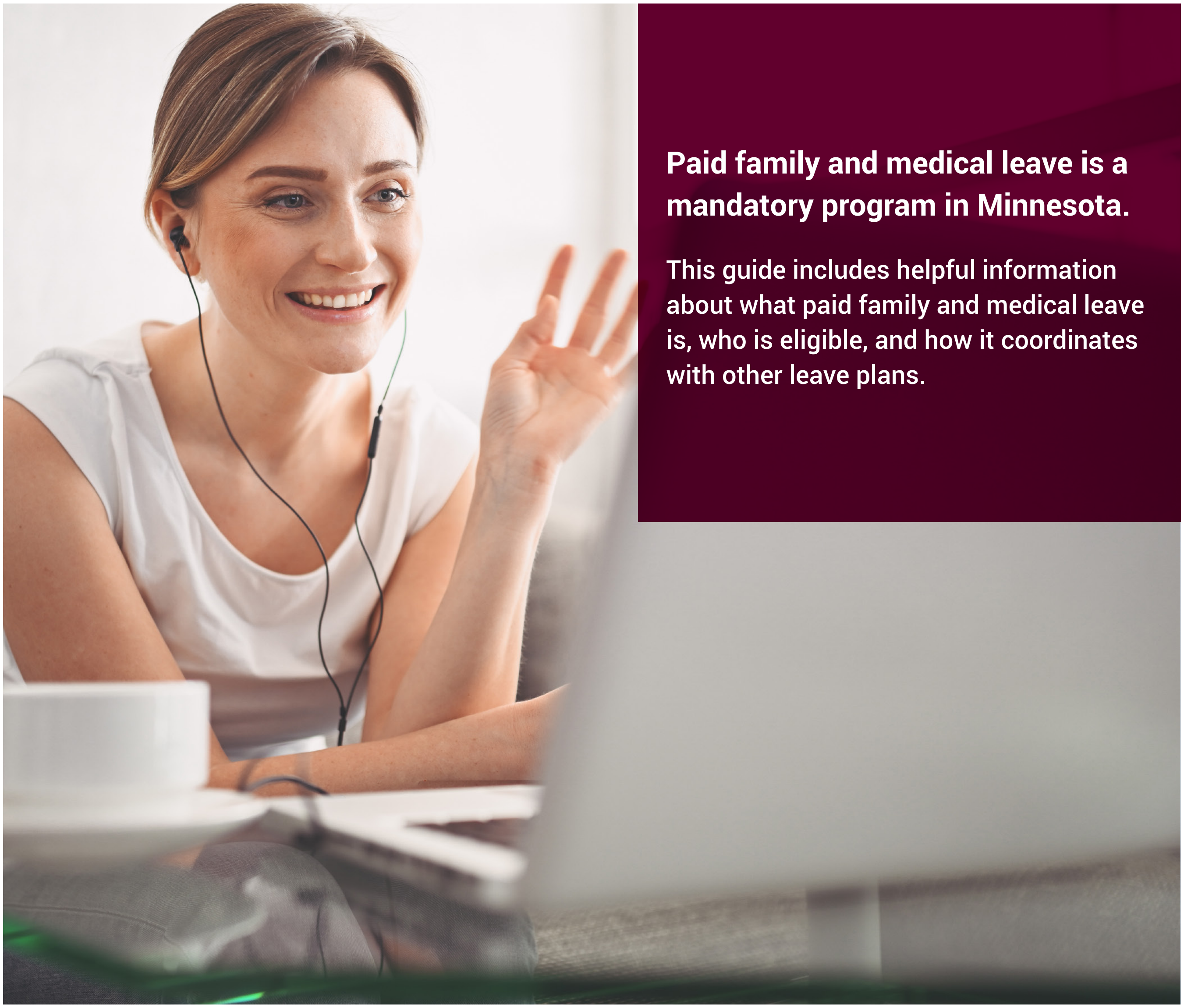

Paid family and medical leave is a mandatory program in Minnesota.

This guide includes helpful information about what paid family and medical leave is, who is eligible, and how it coordinates with other leave plans.

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What is MN PFML?

Minnesota Paid Family and Medical Leave (MN PFML) is a statewide program that allows eligible employees to take paid time off for medical, family, bonding, military exigency, or safe leave.

Medical leave

Recover from a serious health condition or medical care related to pregnancy

What is a qualifying event?	Your own serious health condition, illness, or injury that causes you to be unable to work
What counts as a serious health condition?	A serious health condition is an illness, injury, impairment, or physical or mental condition that includes but is not limited to: • Requiring inpatient care or continuing care • A period of incapacity, multiple treatments, or medical care related to pregnancy, including prenatal care or incapacity due to pregnancy or recovery from childbirth, stillbirth, miscarriage, or related health conditions.

Family leave

Bond with a child following a birth, adoption, or foster care placement

What is a qualifying event?	Bonding with your new child after a birth, adoption, or foster care placement, beginning on the date of placement
When does leave have to be taken?	Must be completed within 12 months of birth[1] or placement via adoption or foster care
What is preplacement leave?	Leave taken to address matters related to counseling sessions, court appearances, legal consultations, physical examinations, home studies, related travel to another state or country, or other tasks essential to completing the legal process of an adoption or foster placement

[1] When the child must remain in the hospital longer than the mother, the leave must be completed within 12 months of the child leaving the hospital.

Provide care for a family member with a serious health condition

What is a qualifying event?	Caring for a family member with a serious health condition or supporting a family member who is active military duty
Who counts as a family member?	Covered family members are defined on Page 5.
What counts as a serious health condition?	An illness, injury, impairment, or physical or mental condition that includes but is not limited to: • Requiring inpatient care or continuing care • Involves a period of incapacity, multiple treatments, or disability due to pregnancy

For reasons covered under military exigency

What is a qualifying event?	When your family member is called to active duty.
Why may leave be taken?	When your family member is called to active duty in the U.S. armed forces: • Care for needs of family member child or other dependent • Make financial or legal arrangements for the family member • Attend counseling • Attend military events or ceremonies • Spend time with family member during rest and recuperation leave or after return from deployment • Make arrangements following the death of the military member

For reasons covered under safety leave

What is a qualifying event?	An employee or their family member is a victim of domestic violence, sexual assault, or stalking.
Why may leave be taken?	When you or your family member need to seek the following services related to domestic violence, sexual assault, or stalking: • Legal or law enforcement assistance such as a protective order or other civil or criminal legal proceedings • Medical treatment or recovery from physical or psychological injuries • Counseling from a licensed mental health professional • Services from a victim services organization • Relocating or taking steps to secure an existing home to ensure health and safety

Definition of family member

Family member means, with respect to an applicant:

1. **Spouse or domestic partner**
2. **Child,** including a biological child, adopted child, foster child, stepchild, child of a domestic partner, or child to whom the applicant stands in loco parentis, is a legal guardian, or is a de facto custodian
3. **Parent or legal guardian** of the applicant (biological, adoptive, de facto custodian, or foster parent, stepparent, or legal guardian of an applicant or the applicant's spouse, or an individual who stood in loco parentis to an applicant when the applicant was a child)
4. **Sibling**
5. **Grandchild** (child of the applicant's child)
6. **Grandparent or spouse's grandparent** (parent of the applicant's parent or spouse's parent)
7. **Son-in-law or daughter-in-law**
8. **Individual who has a personal relationship with the applicant that creates an expectation and reliance that the applicant care for the individual without compensation, whether or not the applicant and the individual reside together**

Am I eligible for MN PFML?

You're eligible if you've earned at least 5.3% of the state's average annual wage, rounded to the next lower $100, in the past year, which is about $3,900. They must also either 1) work at least 50% of the time from a location in Minnesota or 2) reside in Minnesota 50% of the year. You're not covered by MN PFML if you work more than 50 percent of your time in a different state.

How do MN PFML benefits work?

What is the coverage amount?

You can take up to 12 weeks of paid medical leave and 12 weeks of paid family leave for a combined maximum of 20 weeks per benefit year. Family leave includes family care, bonding, safety leave, and military exigency.

Waiting period for benefits

Except for bonding leave, you must satisfy a seven-day waiting period before benefits are payable. Once met, benefits are paid from the first day of your leave. You still need to satisfy all eligibility requirements before benefits begin.

Calculating your weekly benefit amount

The program has a three-tiered benefit calculation.

Benefits are subject to the maximum weekly benefit amount set by the state.

State average weekly wage (SAWW) for 2026: $1,423 (50% = $711.50)

- If you have an average weekly wage (AWW) that is less than 50% of the SAWW, you'll receive 90% of your AWW.
- If you have an AWW that is between 50% and 100% of the SAWW, you'll also receive 66% of your average weekly wage between 50% –100% of the SAWW
- If you have an AWW that is more than 100% of the SAWW, you'll also receive 55% of the remaining wages greater than 100% of the SAWW.

What is the maximum benefit amount?

The maximum weekly benefit is capped at the SAWW; for 2026, thats $1,423.

Example benefit calculation

The employee in this example earns an AWW of $375.00. Because the employee earns less than 50% of the SAWW ($711.50) here's how the benefit would be calculated:

1	**50% of SAWW ($1,423) =**	$711.50 =	$711.50
2	**Employee's AWW**	$375.00	$375.00
3	**90% of Step 2 =**	$375.00 X 90%	$337.50
		Weekly benefit payment:	**$337.50**

Is intermittent leave an option?

Yes, you can take leave on an intermittent or reduced schedule basis, in increments no greater than one calendar day.

Does MN PFML offer job protection?

Yes, MN PFML is a job-protected program if you have worked for 90 consecutive days with your current employer.

Will my health insurance continue?

Your employer must continue health coverage during a paid leave as long as you continue to make required healthcare premium contributions.

What if I have multiple jobs?

You may have simultaneous coverage when you have multiple employers and at least one of them offers MN PFML benefits through an equivalent plan. When you go out on leave, you must apply separately under each of your plans.

How does MN PFML coordinate with other programs?

How does MN PFML work with STD benefits?

MN PFML and STD both provide paid leave benefits for eligible employees but differ in a few key ways:

MN PFML	STD
Mandatory benefit for most Minnesota employees	Employer-sponsored benefit that you may choose to provide
Can be taken on either a continuous or intermittent basis	Typically requires a continuous period of disability
A seven-day waiting period must be met before benefits are paid (payment is issued back to day one after the period is satisfied). This waiting period doesn't apply to bonding leave.	Waiting period depends on an employer's plan and is not paid.
Provides benefits to care for a personal injury or illness; care for a seriously ill family member; bond with a newborn, adopted, or foster child; adoption and foster preplacement activities, military exigency; and for reasons related to safe leave	Provides benefits for employee's own disability

Both programs provide benefits for leave reasons such as an employee's injury, illness, or pregnancy. However, they have different criteria to qualify for these benefits, and your health event may qualify for benefits under one program but not the other.

An offset, or reduction, will be applied to your STD claim when you qualify for both STD and MN PFML.

Does MN PFML coordinate with company-paid leave?

If your employer offers a company-paid leave program that provides coverage for leave reasons similar to MN PFML, benefits under your employer's program and MN PFML will coordinate in accordance with your policy. You must meet eligibility requirements under each program independently, and, at times, you may be eligible for one program and not the other.

Do MN PFML and FMLA coordinate?

The federal Family and Medical Leave Act (FMLA) and MN PFML are distinct programs with differing eligibility requirements. Qualification for one program is not contingent upon or tied to qualification for the other. However, because these programs are similar, your leave may qualify for both FMLA and MN PFML at the same time. When this happens, you'll use available FMLA and MN PFML concurrently for that period. The programs differ in the following ways:

MN PFML	FMLA
Paid benefit	Not a paid benefit
Provides job protection (if you've worked at least 90 days with current employer)	Provides job protection
Applies to most private employers with one or more employees in Minnesota	Applies to all public and private employers with 50 or more employees
You're eligible for benefits if you earned at least 5.3% of the state average annual earnings rounded down to the next lower $100, which is about $3,900.	You're eligible for benefits after 12 months of employment with your employer, provided: • You worked 1,250 or more hours in the 52-week period preceding your leave • You work in a location with 50 or more employees within a 75-mile radius of your worksite at the time a leave is requested
You're entitled to up to 12 weeks of paid leave for medical leave and 12 weeks for family leave for a combined maximum of 20 weeks in one benefit year.	You're entitled to 12 weeks of leave, excluding care of a covered service member, which is eligible for up to 26 weeks of leave.
Leave may be taken on a continuous or intermittent basis; intermittent leave can be taken in increments no greater than one calendar day.	Leave may be taken on a continuous or intermittent basis, and the employer determines the allowable minimum increment of time.

While it's likely that your leaves may qualify for both MN PFML and FMLA, eligibility under each program will be assessed independently

How do accrued paid time off (PTO) and vacation time work with MN PFML?

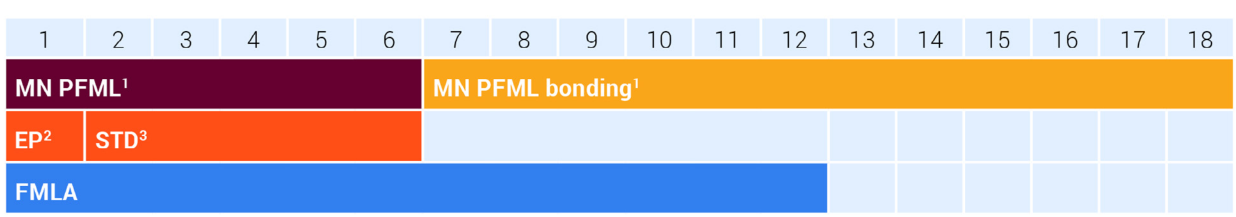
Your employer may choose whether to designate payments such as salary continuation, PTO, vacation time, sick leave, or other paid time off as supplemental benefits. If designated, you may use accrued leave to supplement your MN PFML benefit, including PTO, vacation, sick leave, or other paid time off. The additional benefit paid combined with the MN PFML cannot exceed your regular wages. The use of accrued time is solely at your discretion. Your company cannot require you to exhaust accrued leave.

Side-by-side overview of leave plans

Plan	MN PFML	FMLA	STD
Eligibility	Employees of Minnesota employers	Employees of private employers with 50+ employees	U.S. employees of employers that offer the plan
Purpose	• Employee's own serious health condition • Bond with a newborn, adopted, or foster child • For adoption and foster preplacement activities • Care for a family member with a serious health condition or a family member in the military • For Leaves covered under Safety Leave • For leaves related to military exigency	• Care for a personal injury or illness • Care for a seriously ill family member • Bond with a newborn, adopted, or foster child • Attend to family matters following call to active duty • Care for a covered service member	Employee's own disability
Benefits	Paid and job protection[1]	Unpaid job protection	Paid
Duration	Up to 12 weeks of paid leave for medical leave and 12 weeks for family leave for a combined maximum of 20 weeks in one benefit year	12 or 26 weeks in a 12-month period	Typically, up to 13 or 26 weeks, depending on the employer's plan

Putting it all together

This example shows how MN PFML could coordinate with other leave plans following the birth of a child:



[1] Example showing six weeks for pregnancy or childbirth; the additional 12 weeks is bonding time.

[2] EP= elimination period.

[3] Assumes six weeks for vaginal delivery, eight weeks for cesarean section.

How much does MN PFML cost?

You're typically required to contribute toward the cost of MN PFML. Your employer will notify you of your financial responsibility.

How do I submit a claim?

Providing notice to your employer

If you plan to take a qualified paid leave, you're expected to notify your employer at least 30 days in advance for foreseeable events or as soon as possible for an unforeseen leave.

Reporting a claim to Lincoln

You can submit your MN PFML claim:

1 Online

- Log in to **LincolnFinancial.com** or the **Lincoln Financial Mobile app**, available for download on the Apple and Google app stores.
- Select **Register** under **New Users**.
- On the create an account webpage, enter and select **Validate**.
- Enter your personal information in the corresponding fields.
- Create a username and password by entering the required information, then click **Register**.
- Review the web agreement and, if you agree, click **Accept** to complete your registration. You must accept to register successfully.
- From the home screen, click **Start a Claim or Leave** and follow the prompts to start your claim.

We'll assign a claims specialist within one business day of receipt to review the claim. You or your employer will be contacted to gather required certification or more information, if needed.
The claims specialist will also assess concurrent STD claims, if applicable.

2 By phone

You can submit paid family and medical claims by calling Lincoln at **888-408-7300**.

You'll need to have the following information ready:

- Personal information: Name, Social Security number, birthdate, address, contact information
- Employer information: Employer name
- Leave information: Reason for leave, estimated dates of leave

Lincoln can provide employee flyers with detailed claim submission instructions. Contact us today!

What happens next

When we receive your claim, we'll assign a claims specialist who'll review the claim and contact you to gather more information and discuss the required certification or documentation. Your claims specialist will also assess claims you may have submitted for STD. If you'd like to take family leave for bonding immediately after a medical leave for maternity ends, your claims specialist can gather necessary information over the phone to start a bonding claim for you.

If you're approved for an intermittent leave claim, you'll be responsible for reporting your time to Lincoln. If we administer your company's FMLA program, you should report intermittent time through your employer's standard process. If Lincoln doesn't administer your company's FMLA program, you should submit an intermittent time sheet or contact your claims specialist by phone. Intermittent time should be reported as it's taken.

Contact information

Claims submission	MN PFML and STD claim forms, medical records, and documentation **Phone:** 888-408-7300 **Mail:** The Lincoln National Life Insurance Company Disability and Life Claims P.O. Box 2578 Omaha, NE 68172-9688 **Web:** LincolnFinancial.com
Claims inquiries	Your claim will be assigned to a claims specialist whom you can contact for more information. You may also log in to LincolnFinancial.com for claim information.

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