Introduction to Paid Family and Medical Leave.

Across the country, many states have passed **Paid Family and Medical Leave (PFML)** programs to assist in providing employees with paid benefits while on Leave. A new trend is emerging where a growing number of states are giving employers access to a PFML benefit that they can purchase on a voluntary basis. Although the programs and benefits may vary by location, it's good to know the basics of PFML and what it may mean for you.

What is Paid Family and Medical Leave (PFML)?

- PFML is a benefit that allows employees to take extended time away from work to care for a family member, for their own non-work-related serious health condition and certain other reasons based on the state's program.
- Employees who take PFML receive a portion of their wages in a paid benefit during their absence. The benefit amount will vary depending on the employee's average wages and based on the state's program.

How can PFML be used?

In general, employees can take PFML to:

- Bond with a new child, through birth, adoption or foster placement
- Be a caregiver for an ill or injured relative
- Respond to certain family military-related events, depending on the state
- Tend to their own serious illness or injury (non-work-related), including the birth of a child

Who pays for and administers PFML?

- Eligible employees can apply for and receive these benefits through a state program, an insurance carrier, or their employer, depending on state rules and regulations.
- PFML programs are generally funded through payroll deductions from employees, employer contributions or a combination of both.

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Where is PFML available?

- Depending on where an employee works, some form of PFML may be required by state law to provide employees with Paid Family Leave, Paid Medical Leave or both. In other states, the employer may choose to offer these benefits to their employees on an optional basis.
- While the benefits and reasons for Leave may be similar, states may have different titles for their programs. The length of Leave, weekly pay benefits and administration rules also vary.

Employees may be able to tap into many different types of available Leaves, both paid and unpaid, when they need extended time off to care for themselves or their family. In addition to PFML, there may be time off through the federal Family and Medical Leave Act (FMLA), company paid parental leave, short-term disability coverage (also known as short-term income protection benefits), long-term disability coverage (also known as long-term income protection benefits), and other paid time off. To learn more about these other types of leaves, visit TheHartford.com/paid-family-medical-leave/workplace-leave-defined

To learn more about what states have PFML programs, visit **TheHartford.com/paid-family-medical-leave**

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