Help employees maintain a steady income when they can't work.

Colorado Paid Family and Medical Leave Insurance (CO FAMLI) and Short-term Disability (STD)

Your Short-term Disability coverage offers important benefits that can help prevent financial hardships for your employees when they're experiencing a disabling condition. It can fill in when the CO FAMLI ends.

What You Need to Know

- The CO FAMLI program caps payments and can create potential coverage gaps for your employees.
- STD can fill those gaps and provide critical income replacement for your employees above and beyond what the state program provides.
- Your STD premium rates may actually go down. That's because the CO FAMLI benefit directly offsets (reduces) the benefit amount your fully insured STD pays out.

Caps

High-wage earners who will hit the state-required maximum weekly PFL cap could receive some additional benefits through The Hartford's Short-term Disability plan. The benefit maximum may change annually based on the CO state average weekly wage.

Gaps

If an employee has a serious medical condition requiring an extended absence, CO FAMLI benefits may end long before Long-term Disability (LTD) payments can begin, leaving the employee without income for several weeks. For example:

- CO FAMLI will pay up to 12 weeks[1] of a personal Medical Leave.
- If the LTD benefit begins 26 weeks after an eligible employee first becomes disabled without STD protection to fill that gap, the employee could have no replacement income for at least 14 weeks.

Additionally, the CO FAMLI benefit duration is based on a shared entitlement for Family Leaves, Medical Leaves, Safe Leaves, and certain military-related leaves, combined. The maximum benefit payable is 12 weeks[1] in a 52-week period.

- For example, if an employee takes Family Leave, and then later that same year becomes disabled and takes Medical Leave, the allowable Medical Leave will be reduced by the number of weeks previously taken for Family Leave. Without STD coverage, there may be weeks in which an employee receives no income.

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Examples of Coverage Gaps			
Family Leave	**Medical Leave**	**Combined FAMLI Cap**	**Income Gap**
Up to 12 weeks	Up to 12 weeks	12 weeks[1] in a 52-week period	14-26 weeks[2]

Example 1: A new father takes 10 weeks of Paid Family Leave to bond with his child. He returns to work for a while, but then suffers a serious injury during an off-work accident and will need extensive recovery time. Since he's already used up 10 weeks for Paid Family Leave, he only has two weeks remaining for Paid Medical Leave. Without Short-term Disability insurance, he will have no income replacement once his two weeks of Paid Medical Leave are over.

Example 2: An employee with elderly parents takes time off to deal with her mother's serious health condition. She uses up all 12 weeks of Paid Family Leave to care for her mother. Later that year, the employee becomes critically ill and may eventually qualify for her employer's Long-term Disability policy. Since she does have Short-term Disability insurance for which she's eligible, she'll have income replacement for the next 26 weeks until Long-term Disability insurance kicks in.

STD benefit durations are not limited based on any prior unrelated leave that may have been taken.

STD protection from The Hartford helps you provide a more comprehensive income replacement benefit for your employees while also providing financial protection for longer duration claims.

Additional Key Differences Between CO FAMLI and STD	
Family & Medical Leave Insurance (FAMLI)	**Short-Term Disability (STD)**
Combined entitlement of up to 12 weeks[1] for all reasons including family needs, reducing what's left for medical leave	Limited to own disabling condition (i.e., illness or injury) and not impacted by any family needs
Serious Health Condition Definition	Test of Disability Own Occupation or Own Job
Intermittent Use in less than full days – certain chronic conditions as needed; frequency can be similar to absences covered by unpaid leave	Doesn't cover intermittent and sporadic needs
Replenishes overall benefit on a rolling forward 52-week claim year	Full benefit is available on a per claim basis if unrelated or outside the successive period for related conditions
Lower earners (based on state average weekly wage) will receive up to 90% of their pre-leave earnings; higher earners have a sliding scale overall wage replacement percentage	Flat percentage for covered employees regardless of earnings
Not coordinated with Long-term Disability insurance creating what could be a sizeable gap without wage replacement to an employee	Serves as a waiting period for Long-term Disability insurance, transitioning the employee without an interruption in benefits

To learn more, visit **TheHartford.com/paid-family-medical-leave/co** or call your representative at The Hartford.

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Statutory Paid Family and Medical Leave Form Series includes GBD-1857 PFML (CO).

[1] Additional 4 weeks for serious health condition related to pregnancy or childbirth complications.

[2] This scenario assumes LTD coverage would begin at week 27.

25-GB-3480150-EM 11-25