Working Together: DE PFML and 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 DE PFML ends.

Delaware Paid Family and Medical Leave (DE PFML) and Short-Term Disability (STD).

What You Need to Know

- The DE PFML (the state program is referred to as Delaware Paid Leave) caps payments and can create potential coverage gaps for your employees.
- STD can fill those gaps and provide important income replacement for your employees above and beyond DE PFML benefits.
- Your STD premium rates may actually go down. That's because the DE PFML benefit directly offsets (reduces) the benefit amount your fully insured STD pays out.

Caps

- The state maximum weekly PFML benefit cap is $900 per week.
- The Hartford's Short-term Disability coverage can help give additional income replacement above the $900 for high-wage earners (employees earning in excess of an estimated $46,800 per year).

Gaps

If an employee has a medical condition that requires an extended absence, DE PFML benefits may end before Long-term Disability (LTD) payments can begin, leaving the employee without income for a period of time. For example:

- DE PFML can pay up to 6 weeks[1] of combined Family or Medical Leave in a 24-month period.
- 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, if an employee has already used some of the 12 weeks allowed under DE PFML for another leave reason such as Family Leave, Parental Leave or Military Exigency, the employee could be left with an even larger gap than 14 weeks.

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Examples of Coverage Gaps		
Parental Leave:	**Combined Parental Leave, Family and Medical CAP**	**Income Gap**
Up to 12 Weeks	12 weeks in a 12-month period	20-26 weeks
Family Leave & Medical Leave	**Combined Family and Medical leave CAP**	**Income Gap**
Up to 6 weeks	6 weeks in a 24-month period	20-26 weeks
Example 1: A new father takes 10 weeks of Paid Parental Leave to bond with his child. He returns to work but then suffers a serious injury during an off-work accident and will need extensive recovery time. Since he's already used 10 weeks for Paid Parental Leave, he only has two weeks remaining for Paid Medical Leave under DE PFML. Without Short-term Disability coverage, he will have no income replacement after his two weeks of Paid Medical Leave.		
Example 2: An employee with elderly parents takes time off to care for her mother with a serious health condition. She uses all 6 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 has Short-term Disability insurance for which she's eligible, she'll have income replacement for the 26 weeks until Long-term Disability		

- 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 De PFML and STD	
Paid Family & Medical Leave Insurance (PFML)	**Short-term Disability (STD)**
PFML is limited to up to 6 weeks in a 24-month period	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 full day increments	Covers in full day increments
Up to 80% of the employee's average weekly wages, (subject to a potential reduction beginning 2027). The state weekly maximum benefit payable January 1, 2026 is $900.	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

Visit **TheHartford.com/paid-family-leave/de**
or call your representative at The Hartford.

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Paid Family & Medical Leave Form Series includes GBD-1862.

[1] Currently, the state program allows combined entitlement of 12 weeks per year which can be broken down as follows: Parental Leave up to 12 weeks per year; Family Leave to care for a family member with a serious health condition up to 6 weeks every 24 months; Medical Leave to care for one's own serious health condition up to 6 weeks every 24 months, and Military Exigency to tend to matters during a military exigency up to 6 weeks every 24 months. Please note, a private plan can offer the same or better benefits so this does not necessarily reflect The Hartford's offering. Additionally, the state program offering is subject to change with changes in law.

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