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

Connecticut Paid Family and Medical Leave (CT PFML) and Short-term Disability (STD)

Your Short-term Disability coverage offers important benefits that can help prevent financial hardships for your employees – it starts where the PFML plans stop.

What You Need to Know

- Whether your employees are accessing benefits from the state plan or a private plan, the Paid Medical Leave component of CT PFML 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 Paid Medical Leave component of the CT PFML directly offsets (reduces) the amount your STD insurance pays out.

Caps

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

Gaps

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

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

Additionally, benefit duration is based on a shared entitlement for Family Leaves and Medical 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 benefits paid by 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 PFML 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 care for her mother who has a serious health condition. She uses up all 12 weeks of Paid Family Leave to care for her. Later that year, the employee becomes critically ill and may eventually need to go on Long-term Disability. 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 CT PFML and STD	
Paid Family and Medical Leave (PFML)	**Short-term Disability (STD)**
Up to 12 weeks combined Family and Medical Leave, plus two additional weeks during pregnancy in the case of incapacity or certain treatment	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 – frequency can be similar to absences covered by unpaid leave	Doesn't cover intermittent and sporadic needs
Replenishes benefits as they were used on a 12-month rolling back period	Full benefit is available on a per claim basis if unrelated or outside the successive period for related conditions
Low wage earners (based on state average weekly wage, SAWW) will receive up to 95% of their pre-leave earnings. Higher earners will receive a percentage of their pre-leave average weekly wage (AWW) up to a maximum benefit amount of 60 times the CT minimum wage	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/pfml-ct**
or call your representative at The Hartford.

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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

[1] Plus two additional weeks for pregnancy complications.

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

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