Vermont Family and Medical Leave Insurance

Family and Medical Leave Insurance (FMLI) is a benefit that gives you the opportunity to take the time you need to care for a loved one or for yourself, without worrying about lost income.

This benefit allows you to take extended time away from work to take care of a family member with a serious health condition, bond with a new child, tend to your own serious health condition, care for a military servicemember's serious injury or illness, and address certain needs related to a family member's active military duty or call to active duty.

	Family Leave	Medical Leave
What are the FMLI leave reasons?	• Bonding • Family Care[1] • Military Exigency • Care for a Military Servicemember[2]	• Your own non-work- related serious health condition, illness or injury
Am I eligible for FMLI?	If you are a Vermont worker and resident and: • work for an employer who does not provide access to Family and Medical Leave coverage, or • a self-employed individual in Vermont, you may be eligible to purchase coverage through the Vermont Individual Purchasing Program administered by The Hartford.	
Annual Enrollment Period	May 1 to May 31	
Enrollment Effective Date for Coverage	Generally, the July 1 following the Annual Enrollment Period	
Eligibility Waiting Period for Coverage	Six months	
If I enroll during an Annual Enrollment Period, how long do I have to wait until I am covered?	After the Enrollment Effective Date, you will become covered when you satisfy the Eligibility Waiting Period for Coverage. No premium will be due during the Eligibility Waiting Period. Coverage will become effective on, and you will receive your first bill by, the following January 1.	

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Continued	Family Leave	Medical Leave
What if I have lost FMLI coverage provided by my employer but want to apply for individual coverage?	If due to a special circumstance,[3] you would like to obtain coverage through the Vermont Individual Purchasing Program, you may enroll within 31 days of the date that you lost employer-sponsored coverage.	
If I enroll due to a special circumstance, when will I become covered?	If you enroll within 31 days of losing employer-sponsored FMLI coverage, you will become covered on the first day of the month, after satisfying the Eligibility Waiting Period for Coverage.	
Once I am eligible for coverage, and I file a claim, when will benefits begin?	Benefit payments will begin on the 8th day of your Family Leave.	Benefit payments will begin on the 8th day of your Medical Leave.
How much paid leave is available through FMLI?	Six weeks of paid Family and Medical Leave is available in a 52-week period measured from the first occurrence of a qualifying leave.	
How much will I be paid when I'm out on FMLI?	Up to 60% of your average weekly wage up to the maximum weekly benefit.	
What is the maximum weekly benefit that I can receive under FMLI?	$2,031.92 per week	

Individual Family and Medical Leave coverage is available to all eligible Vermonters who do not have access to this coverage through their employer beginning July 1, 2025.

For more information on FMLI, visit:
www.TheHartford.com/paid-family-medical-leave/VT/individual

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[1] **Family** means: a biological child, adopted or foster child, a stepchild, a legal ward, or a child to whom you acted in place of a parent when the child was a minor (under age 18), or age 18 or older and incapable of self-care because of a mental or physical disability, or a person for whom you act in place of a parent at the time that your qualifying leave is to commence. Family also includes your or your spouse's biological, adoptive, step or foster mother or father or any other individual who acted in place of a parent to you or your spouse when you or your spouse were children. Family also includes a husband, wife, domestic partner or civil union partner under Vermont law.

[2] **Servicemember** means: current member of the Armed Forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness; or a Covered Veteran who is undergoing medical treatment, recuperation, or therapy for a serious injury or illness.

[3] **Special circumstances** include a change in employer that results in an employee losing coverage or your current employer's discontinuation of FMLI coverage.

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