Vermont Family and Medical Leave Insurance (FMLI) for Individuals

You have questions. We have answers.

What benefits does the VT FMLI Individual Purchasing Program provide?

If you can't work due to a qualifying leave event, FMLI provides you, if eligible, with 60% of your average weekly wage (up to a maximum weekly benefit of $2,031.92). A total of up to six weeks of paid leave for the covered leave events are available for use within a benefit year. A benefit year is the 52-week period beginning on the first day of your first approved FMLI leave. A new benefit year will begin when you take another approved FMLI leave after the previous benefit year ends.

Who is eligible for the VT FMLI Individual Purchasing Program?

If your work state and resident state are Vermont and you do not have access to FMLI or Family Leave Insurance (FLI) coverage as a result of employment, including self-employment, you may be eligible to purchase coverage through the VT FMLI Individual Purchasing Program administered by The Hartford, in collaboration with the state of Vermont.

What leave events are covered under the VT FMLI Individual Purchasing Program?

The following Medical Leave event is covered under FMLI:

- Your own serious health condition, including the birth of a child.

The following Family Leave events are covered under FMLI:

- Caring for a family member with a serious health condition.
- Bonding with a child during the first year following birth or within the first year of initial placement for adoption or fostering, including some related activities prior to placement.[1]
- Caring for a covered military servicemember with a serious illness or injury when you are a spouse, child, parent, parent-in-law, acting in the place of a parent or next of kin to the military servicemember.
- A qualifying exigency associated with active duty in the military or a call to active duty of the employee's family member.

In what increments may I use paid leave time?

Paid leave time may be used consecutively or intermittently. If taken intermittently, FMLI is payable in full day increments only. If you are not self-employed, it is your responsibility to ensure any paid leave time taken is in accordance with the established policy that your employer uses for leave from work, and you'll need to follow your employer's policies and procedures to report your absence.

The Hartford

VERMONT

How do I get more detailed program information?

You'll find more details about the plan benefits, the VT FMLI Individual Purchasing Program, and you'll be able to obtain a quote on The Hartford's website at **TheHartford.com/paid-family-medical-leave/VT/individual**.

What is the process for obtaining a quote?

You can get a quote online by visiting the **VT FMLI Individual Purchasing Program webpage** and registering for a VT FMLI Individual Purchasing Program account. Once signed in, you'll need to:

- Confirm your Vermont employment and Vermont residency.
- Provide your total amount of wages, tips and other income from your W-2 form (box 1 from the last full tax year). If you're self-employed and do not have a W2 form, your annual income as reported in line 3 of your most recent 1040 SE form.

Submit all the requested information and your premium quote will display on the screen. You can proceed to enrollment or come back another time to enroll.

What is the process to enroll for coverage if I don't do it when I obtain my quote?

It's easy. Just visit The Hartford's website at **TheHartford.com/paid-family-medical-leave/vt/individual** and click on "Enroll Now." Sign in to your FMLI Individual Purchasing Program account you created when you obtained the quote. Enter any additional information necessary to complete your enrollment, set up your payment method and finalize your purchase by accepting the quote via e-signature. You'll receive an email confirming your insurance purchase.

How will I get a copy of my certificate of insurance?

Once you have enrolled for coverage, a copy of your certificate of insurance will be made available to you via email.

How will I be billed and pay premium for coverage?

You'll be billed electronically. When you enroll for coverage, you can set up a recurring monthly premium payment method in your VT FMLI Individual Purchasing Program account. The following payment methods are available:

1. Credit or Debit Card or **2.** ACH transfer

Your credit card will be charged or your account will be debited automatically on the first of each month.

How will my weekly benefits be calculated?

Your weekly FMLI benefit will be calculated by:

1. Determining your average weekly wage by dividing your annual income as reported in box 1 (Wages, Tips, Other Compensation) of your most recent Form W2 by 52 weeks or, if you do not have a Form W2, dividing your annual income as reported in line 3 of your most recent IRS Form 1040 SE by 52 weeks, and
2. Multiplying those weekly earnings by 60%. Your weekly benefit is payable up to a maximum weekly benefit of $2,031.92.
3. If your leave is less than a full week, then your weekly benefit will be divided by the number of days per week that you normally work. This is your daily benefit.
   - If your benefit exceeds the plan's Maximum Weekly Benefit of $2,031.92, then your benefit will be capped at $2,031.92.
   - If your benefit is less than $2,031.92, then your weekly benefit will be 60% of your average weekly wage.

When can I enroll in the VT FMLI Individual Purchasing Program?

Open enrollment for the VT FMLI Individual Purchasing Program will begin on May 1 and continue through May 31.
Open enrollment will occur annually in May.

Can I enroll at any other time of the year?

Under special circumstances, yes. Special circumstances occur if:

1. Your employer ceases to offer FMLI or Family Leave Insurance (FLI) as part of its employee benefits program
2. You change jobs and your new employer does not offer FMLI or FLI as part of its employee benefits program or
3. You move to, and become employed in Vermont, and your new employer does not offer FMLI or FLI coverage as part of its employee benefits program.

You must enroll within 30 days of the special circumstance event.

If I am enrolled in the plan, do I need to reenroll every year?

No. You will, however, be asked to confirm or update the information on file in your VT FMLI Individual Purchasing Program account during the Annual Enrollment Period including:

1. Your work and resident state
2. Your salary, and if it has changed uploading a new W2
3. Your address, email and telephone information
4. Your employer's name and address
5. Any changes in the type of work that you do

Otherwise, if you don't confirm or update your information then the benefits from the previous year will be carried forward into the new policy year.

What do I need to do if my salary or my employer changes during the policy year?

You'll be locked into the benefit levels, based on the salary you reported when you enrolled, for the entire policy year (7/1 through 6/30). If, however, you have a change in employer or personal information such as address, phone number, payment method or email address, you should log in to your account and update that information when the change occurs.

If I enroll during an open enrollment period in May, when will I be eligible to file a claim for FMLI benefits?

You'll be eligible for benefits six months from July 1, which will be the following January 1. This six-month period is called an eligibility waiting period, which is the period of time between your enrollment effective date and the date you become benefit eligible.

If I enroll in the event of a special circumstance, when will I be eligible to file a claim for FMLI benefits?

You'll be eligible to file for benefits the first day of the month following six months from the date you enrolled.

What is the eligibility waiting period?

The eligibility waiting period is the amount of time between the enrollment effective date, described immediately below, and the date you become benefit eligible, subject to any applicable elimination periods as described below. You won't pay premiums until you have satisfied the eligibility waiting period.

What is the enrollment effective date?

For the very first enrollment period, the enrollment effective date is 7/1/25. For subsequent annual enrollment periods, the enrollment effective date is the following 7/1. For special circumstance enrollments, the enrollment effective date is the date you enroll, if you do so within 30 days of the special circumstance event.

What is an elimination period?

There's a seven calendar-day waiting period, referred to as an elimination period, that applies at the beginning of each unique family and medical leave claim. The elimination period is waived, however, when your child bonding leave immediately follows your medical claim for childbirth. Benefit payments will begin on the eighth day of an approved leave.

When will my first premium become due?

Premium is due on the first day of the month following completion of your eligibility waiting period. For example, if you enroll for coverage during the enrollment period in May, your first premium will be due January 1.

What happens if I choose to drop the coverage during the policy year?

Once you have enrolled for coverage, you are expected to remain enrolled for at least three years. If you elect to discontinue your coverage at any point before that three-year period ends, your coverage cannot be reinstated for a minimum of three years following the termination date.

Who is considered a family member under FMLI?

For FMLI purposes, family members include:

- Spouse (husband, wife, domestic partner or civil union partner).
- Child (biological, adopted, foster or a stepchild), a legal ward or a child to whom you stand, or stood, in place of a parent when the person was a minor child (under age 18) or age 18 or older if the child is incapable of self-care because of a mental or physical disability.
- Parent or spouse's parent (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).
- When taking a leave to care for a servicemember, the covered individual must be a spouse, child, parent or parent-in-law, or acting in place of a parent to the servicemember.

How do I file a claim for FMLI?

Click on the "Start or manage a claim" button on the **VT FMLI Individual Purchasing Program webpage**.

The Hartford

[1] Including but not limited to attending counseling sessions, court appearances, consulting with an attorney or the doctor(s) representing the birth parent, submitting to a physical examination or travelling to another country to complete the adoption.

2741425 04-25