UNDERSTANDING THE DIFFERENT TYPES OF WORKPLACE LEAVE

At some point in your career, you may need to take extended time away from work for personal or family reasons. You've probably heard it called a "leave" in the workplace – and there are many different types of leaves.

Some pay you a portion of your income while you are out, and some do not. Other types give you job protection while you take care of the things that matter most. Leaves can be mandated by law, or your employer may offer them as a voluntary or optional benefit. They can also vary by state and employer. This guide can help you better understand some of the more common leaves that may be available to you.

TYPE OF LEAVE	DESCRIPTION	IS IT PAID TIME AWAY FROM WORK?	DOES IT OFFER JOB PROTECTION?
FAMILY AND MEDICAL LEAVE ACT (FMLA)	Generally, if you work for at least 12 months for a private company with 50 or more employees, this federal law may allow you up to 12 weeks off in a 12-month period to bond with a new child, to care for yourself or a family member with a serious health condition, and for certain needs related to military service. FMLA is not a paid leave, but generally, it does require your employer to maintain your health benefits during leave and it will allow you to return to your same or an equivalent job after leave. There are a few states with unpaid leave laws that provide job protected leave rights similar to the those under FMLA.	No	Yes
PAID FAMILY AND MEDICAL LEAVE (PFML)	This program replaces part of your income while you're on leave. Depending on the state, they may have different program names and benefits. PFML has two main purposes: 1. **Paid Family Leave (PFL)** – Provides income replacement and extended time off to bond with a new child, care for a sick family member, or respond to certain other qualifying events. 2. **Paid Medical Leave (PML)** – Provides income replacement and extended time off for an employee recovering from a non-job-related serious injury or illness (including childbirth). PFML is required by law in some states, and in other states, your employer may choose to offer these benefits to you on an optional basis. Check with your employer for state-specific details. Refer to the Paid Family and Medical Leave Resource Center for more information.	Yes	Depends on the state
SHORT-TERM INCOME REPLACEMENT BENEFITS	*Also called Short-term Disability Insurance (STD)* This leave benefit replaces part of your income if you are unable to work due to illness or injury. This can include time needed for pregnancy-related conditions and to recover from childbirth. This benefit may be available to you from several sources. For example, your employer may offer these benefits, while some states require employers to provide them by law. Additionally, you can opt to buy an individual disability policy directly from an insurance company.	Yes	No
LONG-TERM INCOME REPLACEMENT BENEFITS	*Also called Long-term Disability Insurance (LTD)* This leave benefit replaces part of your income if you are unable to work for an extended time due to an illness or injury. You may get this type of leave as a benefit through your employer or by buying an individual policy directly from an insurance company.	Yes	No
PAID PARENTAL LEAVE (PPL)	This income replacement leave is paid for by your employer and gives you a certain period of time to bond with a new child (in most cases, includes biological, adopted or foster). This gender-neutral policy is offered by some employers and is required by law in certain states and municipalities.	Yes	No (generally)*
PAID SICK LEAVE (PSL)	This benefit offers you time off for non-work-related illnesses or injuries. PSL may be provided by your employer as a company benefit, and in some states and municipalities, is required by law.	Yes	In some cases*
MILITARY LEAVE	This allows members of the military with civilian jobs to take a leave for active military service and certain military training. Required by federal law, as well as by law in some states, this leave generally protects your benefits and provides reemployment rights while you're serving your country, including if you are called to serve during a national emergency.	No (generally)	Yes
WORKERS' COMPENSATION	In most states, workers' compensation benefits pay for medical bills and income replacement for work-related illnesses or injuries.	Yes	In some states*
PAID TIME OFF (PTO)	Many employers provide this benefit to be used for vacations, sick days and personal reasons.	Yes	No
SAFE LEAVE	This leave allows employees to take time off to address their needs or those of loved ones who are victims of domestic violence, sexual assault, human trafficking or stalking. Depending on state or municipal law, this leave may or may not be paid.	Depends on the state or municipality	Depends on the state or municipality

TO DETERMINE WHAT LEAVE YOU MAY BE ELIGIBLE FOR, ASK YOUR EMPLOYER OR HUMAN RESOURCES DEPARTMENT.

Visit TheHartford.com/leave to learn more about the different kinds of leave.

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* These leaves may overlap with FMLA or other unpaid leave laws.

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