



2025 Connecticut Paid Family and Medical Leave (CT PFML)

Overview

Connecticut PFML Summary:

On June 25, 2019 Connecticut Governor Ned Lamont signed Public Act No. 19-25 into law which established the state's PFML Insurance program. The PFML Insurance program is administered by the Paid Family and Medical Leave Insurance Authority.

Plan Design:

- For covered employees earning less than or equal to the Connecticut minimum wage multiplied by 40, the weekly benefit rate under Connecticut PFML will be 95% of the employee's average weekly wage. 40 times the Connecticut minimum wage will be \$654.00 weekly beginning January 1, 2025.
- For covered employees earning more than the Connecticut minimum wage multiplied by 40, the weekly benefit rate will be 95% of the Connecticut minimum wage multiplied by 40, plus 60% of the amount the employee's average weekly wage exceeds the Connecticut minimum wage multiplied by 40. The benefit rate is capped at 60 times the Connecticut minimum wage. 60 times the Connecticut minimum wage will be equal to \$981.00 beginning January 1, 2025. Minimum wage is defined in 31–58 of the Connecticut General Statutes.
- Waiting Period: no waiting period is outlined in the statute.
- Duration: 12 weeks in a 12-month period (+2 weeks for serious pregnancy related health conditions that result in incapacity). 12 days of the annual allotment is available for safe leave associated with family violence.
- Top Up: it is permissible for employer provided compensation to top up PFML benefits so long as the total when combined with PFML does not exceed 100% of pre-leave wages.
- Accrued Vacation/PTO: employers are permitted to require employees to use accrued vacation or PTO concurrently with PFML so long as employees are allowed to retain at least two weeks of vacation or PTO.
- Insufficient Funds Reduce Available Benefits: if employee contributions are the maximum percentage allowed and the Paid Family and Medical Leave Insurance Authority determines that employee contributions are not sufficient to ensure solvency of the program, the Authority shall reduce the benefit for covered employees by the minimum amount necessary in order to ensure the solvency of the program.

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CT PFML Overview Continued

Covered Employees:

- Employees are eligible employees engaged in service to an employer in Connecticut in the business of the employer. If an individual receives a W2 from their employer, they are typically considered to be an employee, even if they are not required to pay FICA or unemployment insurance taxes.
- State and municipal unionized employees, employees of local and regional boards of education, non-public elementary and secondary school employees, employees of sovereign entities and self-employed individuals are excluded unless their employer opts in for coverage.

Eligibility:

- To be eligible for benefits under the state plan, an employee must earn at least \$2,325 in the highest earning quarter in the base period (first 4 of the 5 most recent completed quarters) and be currently:
 - employed and working in Connecticut; or
 - unemployed but had been employed and working in Connecticut in the past 12 weeks.

State Plan Cost:

- 0.5% of payroll up to the Social Security contribution limit (\$176,100 in 2025)
- The law caps even future employee contributions at 0.5%
- Covered employers must register with the CT Paid Leave Authority to establish their accounts.

Qualifying Reasons:

- Employee's own serious health condition
- Care for a family member with a serious health condition
- Bond with a new child (birth, adoption, foster)
- Donate an organ or bone marrow
- Qualifying exigency arising out of family member being on active duty
- Managing the impacts of family violence or sexual assault

Definition of Family Member:

- Spouse, Child, Parent, Parent-in-law, Sibling, Grandparent, Grandchild, Individual related to the employee by blood or affinity whose close association the employee shows to be the equivalent of those family relationships (referred to as "chosen family members"). Guidelines will be developed prior to 2022 to outline what must be used to demonstrate a chosen family member.

Important Dates:

Minimum wage changes -

- January 1, 2025 = \$16.35 per hour

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All coverage is subject to the terms and conditions of the group policy or plan document. If there is any discrepancy between this material and the group policy or plan document, the group policy or plan document will govern. Connecticut Paid Family and Medical Leave Insurance underwritten by Standard Insurance Company is provided under policy form number CT 0122-PFML.

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