# Non-Massachusetts State Paid Family Medical Leave (PFML)

#### As of January 1, 2022:

- Eligibility for State specific PFML is based on the work location state, not residence
- This is determined by the staff member's primary work location and identified based on tax withholding state

#### **Example:**

- I live in Connecticut and work in Connecticut
- My tax withholding state = Connecticut
- I am eligible for any CT State specific PFML benefits

### Eligibility by Program & Administration

Program	Massachusetts	California & Rhode Island	Connecticut & New York	Maine, Maryland, New Hampshire & Vermont
Harvard's PFML w/ Lincoln Administration	$\chi$	$\chi$	$\chi$	$\boldsymbol{\chi}$
State Benefit w/ State Administration		$\boldsymbol{\mathcal{X}}$		
State Benefit w/ Lincoln Administration			$\boldsymbol{\chi}$	

- Lincoln will coordinate benefit when there is eligibility for two programs, even if the program is administered by the state (California and Rhode Island). Accurate advice to pay (ATP) will be provided to Harvard University
- In California and Rhode Island, the Harvard PFML benefit will be reduced by the amount paid by the State
- In all other states, Lincoln will provide ATP that is the "better" benefit, when applicable
- For more information go to <u>Non-Massachusetts State Paid Family Medical Leave (PFML) FAQs</u>

## Maine, Maryland, New Hampshire & Vermont

- The PFML benefits are the same benefits available as Harvard's MA PFML program and will be referred to as Harvard's PFML program
- Staff members who have exhausted paid benefits under Harvard's MA PFML program in the prior benefit year will not be eligible again for Harvard PFML benefits until their benefit year renews
- For the definition of benefit year, please review <u>Harvard's MA PFML</u> policy.

#### Connecticut PFML

- The private plan in the state of Connecticut is provisionally approved
- Lincoln is administering Connecticut PFML benefits
- Lincoln will compare the state required benefits (CT PFML) with Harvard's PFML benefits and the ATP will be the "better" benefit
- Staff members who have exhausted paid benefits under Harvard's MA PFML program in the prior benefit year will be eligible to apply for CT PFML benefits but would not be eligible for additional benefits under the Harvard PFML program until their benefit year has renewed
  - NOTE: Only one staff member with CT designated as a work state have taken a leave of absence in the last benefit year
- Reminder: For the definition of benefit year, please review Harvard's MA PFML policy

# New York Disability Benefit Law (DBL) and Paid Family Leave (PFL)

- Harvard is in the process of applying for private plans in the state of New York
- Lincoln is administering New York DBL and PFL
- Similar to CT PFML, Lincoln will compare the state required benefits (DBL or PFL) with Harvard's PFML benefits and the ATP will be the "better" benefit
- Staff members who have exhausted paid benefits under Harvard's MA PFML program in the prior benefit year will be eligible to apply for NY DBL and PFL benefits but would not be eligible for additional benefits under the Harvard PFML program until their benefit year has renewed
- For the definition of benefit year, please review Harvard's MA PFML policy

# California State Disability Insurance (SDI) and Paid Family Leave (PFL)

- California administers SDI and PFL
- Lincoln administers the Harvard PFML benefit and offsets the ATP with the amount payable for SDI or PFL
- Staff members who have exhausted paid benefits under Harvard's MA PFML program in the prior benefit year will be eligible to apply for CA SDI or PFL benefits but would not be eligible for additional benefits under the Harvard PFML program until their benefit year has renewed
- For the definition of benefit year, please review <u>Harvard's MA PFML</u> policy

### Rhode Island Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance (TCI)

- Rhode Island administers TDI and TCI
- Lincoln administers the Harvard PFML benefit and offsets the ATP with the amount payable for TDI or TCI
- RI law requires employee contributions of 1.3% of the employee's first \$74,000 in earnings
- Staff members who have exhausted paid benefits under Harvard's MA PFML program in the prior benefit year will be eligible to apply for RI TDI/TCI benefits but would not be eligible for additional benefits under the Harvard PFML program until their benefit year has renewed
- For the definition of benefit year, please review Harvard's MA PFML policy

### State Benefit Amount Summary

State	Benefit Calculation	Weekly Maximum	Effective
California	<ul> <li>Payable at 60%–70% of employee's average weekly earnings in highest quarter of base period</li> <li>60% for individuals who earn one-third of the state's average quarterly wage</li> <li>70% for individuals who earn less than one-third of the state's average quarterly wage</li> </ul>	\$1,540	2022
Connecticut	<ul> <li>Employees that make less than or equal to 40 times the minimum fair wage will receive 95% of their base week earnings up to the minimum fair wage</li> <li>Employees with an average weekly wage greater than 40 times the minimum fair wage will receive 40 times minimum fair wage plus an additional 60% of the difference between the amount of the employee's base weekly earnings and 40 times the minimum fair wage</li> </ul>	\$780	2022
Massachusetts	<ul> <li>Employees with an average weekly wage (AWW) less than or equal to 50% of the commonwealth's AWW will receive an 80% benefit. The current state average weekly wage is \$1,694.24.</li> <li>Employees earning more than 50% of the commonwealth's AWW will receive the underlying 80% benefit plus an additional 50% of their AWW that exceeds 50% of the commonwealth's AWW.</li> </ul>	\$1,084.31	2022
New York	DBL: 50% employee's Average Weekly Wage (AWW) PFL: 67% employee's Average Weekly Wage (AWW)	DBL: \$170 PFL: \$1,068.36	2022
Rhode Island	4.62% of total highest quarter wages in base period	\$978  Dependent allowance: up to 5 = \$1,320/week	7/1/2021 – 7/2/2022