# > Guide for Employers



#### **Participation**

- Employers who have one or more employees must participate by withholding 0.5% of employee wages to be contributed to the Paid Leave Authority Trust Fund. The payroll deduction requirement began January 1, 2021.
- Sole Proprietors and self-employed individuals who are residents of Connecticut can opt-in if they choose, but they are not required to participate. If they opt-in they:
  - · Must remain in the program for a minimum of three years.
  - Will automatically be re-enrolled each year afterward unless they submit in writing to the CT Paid Leave Authority at least thirty days prior to the expiration of the initial enrollment or subsequent re-enrollment period.

#### **Private Plan Option**

- If employers offer a private Paid Family and Medical plan, they may apply to the CT Paid Leave Authority for an exemption from the public program. To be approved, the private plan must:
  - · Be comparable to CT's, and
  - · A majority of the employer's employees must have agreed to the plan by a vote.
  - The employer is not exempt from participating in the public plan until they have received approval from the CT Paid Leave Authority.

# Is Paid Leave Considered Protected Leave?

- The Paid Leave Authority only offers payment for qualifying events but does NOT offer job protection to employees taking leave.
- Only employers can determine, in communication with the employee, whether the leave taken is subject to
  iob protection.
- Federal and state Family & Medical Leave Acts describe the rules for job-protected leave and are NOT paid leave laws. Connecticut FMLA is under the purview of the CT Department of Labor.

# What are the Qualifying Events?

- To bond with a new child that has entered the home through birth, adoption, or foster care. Bonding leave may be taken anytime within the 12 months following the child's birth, adoption or placement in the home. In the case of foster care/adoption, bonding leave may also be taken to attend to pre-placement activities.
- To provide physical or psychological care or psychological comfort and reassurance for a family member experiencing a serious health condition.
- To address certain issues arising from family violence (relocation, medical or psychological care, attending civil or criminal proceedings, seeking services from a victim services organization)

To receive treatment for or recover from one's own serious health condition.

#### Military Specific Leave

- To engage in certain activities arising from a spouse, child or parent who is on federal active duty, or has been notified of an impending call or order to federal active duty in the Armed Forces (Qualifying Exigency Leave)
- To care for a family member who is a member of the military and who and has experienced a serious injury
  or illness that occurred in the line of active duty in the Armed Forces.

# Employee Eligibility Requirements

- Minimumof\$2,325inwagesinatleastoneofthefirst4ofthe5mostrecentlycompleted quarters(wages earnedfrommultiplecoveredemployersmaybecombined),and
  - Currently employed and working in CT. or
  - Currently unemployed but had been employed and working in CT in the past 12 weeks.
  - A Sole Proprietor or Self-employed individual, and a resident of CT who has chosen to participate in the program.
- Employees (as opposed to sole proprietors and self-employed individuals) do not need to be a resident of CT.
- Employees for whom an employer is paying CT unemployment insurance and CT payroll taxes are considered to be working in CT.

# Employee Contribution Amounts

- Employees will have contributions of 1/2 of 1% (0.5%) deducted from their total wages up to the defined Social Security wage base (using the same calculations for determining total wages as are used to calculate FICA) and done so through payroll deduction, to coincide with each pay cycle.
- Total wages for an employee includes: the gross earnings from their employer(s): salary or hourly wages, vacation
  pay, holiday pay, tips, commissions, severance pay, etc.

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### Submitting Contributions

- Contributions will be submitted by the employer to the CTP aid Leave Authority on a quarterly basis.
- Funds are remitted electronically through the employer's CT Paid Leave Account (accessed at ctpaidleave.org)

# Wage Replacement Conditions

- Covered employees may receive compensation from the CT Paid Leave Authority at the same time as
  receiving benefits from their employer, although the total amount of the combined compensation
  cannot exceed 100% of their regular rate of compensation.
- Covered employee may not receive compensation from the CT Paid Leave Authority at the same time
  as receiving Unemployment Compensation, Worker's Compensation, or any other state or federal
  benefit that provides wage replacement.

#### Beginning January 1, 2022:

- The CT Paid Leave Authority can pay up to 12 weeks of benefits in connection with the approved reasons for leave. An additional two weeks of benefits may be available if the patient experiences incapacitation during pregnancy.
- Weekly compensation shall be equal to 95% of the covered employee's base weekly earnings up to an
  amount equal to 40x the minimum wage, 60% of that covered employee's base weekly earnings above
  an amount equal to 40x the minimum wage.
  - · Amount will adjust as the minimum wage adjusts.
  - · The total weekly compensation will not exceed an amount equal to 60X the minimum wage.

#### Employee Paid Leave Benefits

Example: A full-time worker earning \$20/hr and working 40 hrs/wk would have base weekly earnings of \$800.00.

In June of 2023, once the minimum wage is fully phased in (at \$15/hour), they would be eligible to receive 95% of their first \$600.00 in earnings (\$570.00), plus 60% of their next \$200 in earnings (\$120.00), for a total of \$690.00 in weekly compensation.

Please note that you, the employer, are not responsible for calculating the employee's paid leave benefit amount.

Useful Tool: **The Benefits Estimator** can be found on the Employee page at ctpaidleave.org

(For purposes of illustration, this example does not consider the impact of payroll deductions on the wages.)

- · Individuals may receive compensation for non-consecutive hours of leave.
- Leave can be taken in the following formats:

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- Block: continuous absence for a single qualifying reason
- Reduced schedule: leave schedule that reduces a worker's usual number of working hours per workweek, or hours per workday for a period of time, normally from a full-time schedule to a part-time schedule.
- Intermittent: leave in separate, non-consecutive time periods rather than a single span of time for a single qualifying reason

How can an employee submit a claim for benefits?

An employee may apply for CT Paid Leave benefits by submitting their application through the online portal, accessed via ctpaidleave.org, or by calling (877) 499-8606.

When an employee submits an application, they will be given an Employment Verification Form. The employee will provide you, the employer, with this form. After you complete the form with information about their typical work schedule and other sources of income replacement, you will return it directly to Aflac using the email or fax information listed on the form.

### **Contact Us**

Visit our website @ ctpaidleave.org

- Click on the "Contact Us" link.
- Complete the form and submit.
- You will receive an email confirmation that your submission was received, and then will receive a response within 2 business days.

Find us on social media @ CTPaidLeave









