Paid Family & Medical Leave trends

Please Note: The information contained in this brochure is not legal advice and should not be relied upon or construed as legal advice. This brochure is for general informational purposes only and does not purport to be complete or cover every situation. Please consult your own legal advisors to determine how these laws affect you. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.
The Paid Family and Medical Leave Landscape
As of March 1, 2021

State Status

7  Approved and active
3  Approved – future start date
27 Proposed bill
8  Executive Orders
2  DI only
5  No plan at this time
<table>
<thead>
<tr>
<th>State</th>
<th>Plan Name</th>
<th>Qualifying Events</th>
<th>Key Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>Paid Family Leave (PFL):</td>
<td>• Bond with child (natural birth, adoption or foster)</td>
<td>January 1, 2021 — military exigency added as an approved leave type under paid family leave</td>
</tr>
<tr>
<td></td>
<td>Start Date: 2004 Job Protection: Yes — if employer has 20 or more employees No — if employer has less than 20 employees</td>
<td>• Care for sick relative • Military Exigency effective</td>
<td></td>
</tr>
<tr>
<td>Colorado</td>
<td>Paid Family and Medical Leave (PFML)</td>
<td>• Bond with child (Natural birth, adoption or foster)</td>
<td>• January 1, 2023 — Contributions begin</td>
</tr>
<tr>
<td></td>
<td>Bill passed 11/2020 Job Protection: Yes</td>
<td>• Care for sick relative • Own serious health condition • Military exigency • Safe leave</td>
<td>• January 1, 2024 — Benefits payable</td>
</tr>
<tr>
<td>Connecticut</td>
<td>CT Paid Family and Medical Leave (CT PFML)</td>
<td>• Child Bonding (birth, adoption, foster) • Care for sick family member</td>
<td>• January 1, 2021 — Employee premium assessment began</td>
</tr>
<tr>
<td></td>
<td>Start Date: 1/1/2021 Job Protection: No</td>
<td>• Own serious health condition • Military exigency • Serving as an organ or bone marrow donor • Matters related to being a victim of family violence</td>
<td>• January 1, 2022 — Benefits payable</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Paid Family and Medical Leave (MA PFML):</td>
<td>• Child Bonding (birth, adoption, foster) • Care for sick family member</td>
<td>January 1, 2021 — Benefits started</td>
</tr>
<tr>
<td></td>
<td>Start Date: 1/1/2021 Job Protection: Yes</td>
<td>• Own serious health condition • Qualifying military exigency • Care for family member injured from military duty</td>
<td></td>
</tr>
<tr>
<td>New Jersey</td>
<td>Family Leave Insurance (FLI): Start date 2009</td>
<td>• Child bonding (natural birth, adoption or foster) • Care for sick family • Matters related to being a victim of domestic or sexual violence</td>
<td>January 1, 2021 — Increased employee contributions and weekly benefits</td>
</tr>
<tr>
<td></td>
<td>Employment covered under the New Jersey Unemployment Compensation Law, including state and local government employment, is also covered for Family Leave Insurance. New Jersey’s Family Leave Insurance does not guarantee job protection Job Protection: No</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Summary of Statutory Changes and Key Dates (continued)

<table>
<thead>
<tr>
<th>State</th>
<th>Plan Name</th>
<th>Qualifying Events</th>
<th>Key Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York</td>
<td>Paid Family Leave (NY PFL):</td>
<td>• Child bonding (natural birth, adoption or foster)</td>
<td>• September 1 each year — Annual updates announced for community rates, employee contribution caps, phased benefits</td>
</tr>
<tr>
<td></td>
<td>Start Date: 1/1/2018 and benefits will increase over the next four years</td>
<td>• Care for sick family — including Organ donation</td>
<td>• January 1, 2021 — Duration was extended to 12 weeks and benefit increased to 67% AWW up to state cap.</td>
</tr>
<tr>
<td></td>
<td>Job Protection: Yes</td>
<td>• Military exigency</td>
<td></td>
</tr>
<tr>
<td></td>
<td>OR Paid Family and Medical Leave (OR PFML):</td>
<td>• Child Bonding (birth, adoption, foster)</td>
<td></td>
</tr>
<tr>
<td>Oregon</td>
<td>Contributions Start: 1/1/2022</td>
<td>• Care for sick family member</td>
<td>• January 1, 2022 — Premium payment start</td>
</tr>
<tr>
<td></td>
<td>Benefits payable: 1/1/23</td>
<td>• Own serious health condition</td>
<td>• September 1, 2022 — Final regulations published</td>
</tr>
<tr>
<td></td>
<td>Job Protected: Yes</td>
<td>• Safe Leave</td>
<td>• January 1, 2023 — Benefits payable</td>
</tr>
<tr>
<td>Washington State</td>
<td>Paid Family &amp; Medical Leave (WA PFML):</td>
<td>• Child bonding (natural birth, adoption or foster)</td>
<td>January 1, 2021 — Annual Updates</td>
</tr>
<tr>
<td></td>
<td>Start Date: 1/1/2020</td>
<td>• Care for sick family</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Job Protection: Yes</td>
<td>• Military exigency</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Yes — if Employer has 50 or more employees</td>
<td>• Own medical condition</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No — if Employer has less than 50 employees</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Statutory Law Details
<table>
<thead>
<tr>
<th>California Voluntary Disability Coverage</th>
<th>Plan name</th>
<th>Qualifying Events</th>
<th>Benefit Formula</th>
<th>Maximum &amp; Minimum Benefit for 2021</th>
<th>Benefit Duration</th>
<th>Eligibility</th>
<th>Covered Family Members</th>
<th>2021 Rate</th>
<th>MetLife Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary Disability Insurance (VDI)</td>
<td>Employee’s own disability</td>
<td>Wage replacement: 60% for individuals who earn one-third or more of the State’s Average Quarterly Wage; or 70% for individuals who earn less than one-third of the State’s Average Quarterly Wage</td>
<td>Maximum Benefit: $1,357/week $67,600/annual Minimum Benefit: $50/week</td>
<td>After a 7 day waiting period — benefits begin on day 8 for 52 weeks</td>
<td>Worker has earned $300 in wages in California that were subject to the insurance tax over the worker’s “base period”</td>
<td>N/A</td>
<td>1.2% of first $128,298 of pay annual wage of pay for combined VDI and VPFL Employee funded 100%</td>
<td>Self-insured administration</td>
<td></td>
</tr>
<tr>
<td><a href="http://www.edd.ca.gov/disability/">www.edd.ca.gov/disability/</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Voluntary Disability Insurance (VDI)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Start Date: 1946</td>
<td>Job Protection: No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>California Paid Family Leave (PFL)</td>
<td>Bond with child (natural birth, adoption or foster)</td>
<td>Wage replacement: 60% for individuals who earn one-third or more of the State’s Average Quarterly Wage; or 70% for individuals who earn less than one-third of the State’s Average Quarterly Wage</td>
<td>Maximum Benefit: $1,300/week $10,400/annual Minimum Benefit: $50/week</td>
<td>6 weeks in a 12 month period</td>
<td>Worker has earned $300 in wages in California that were subject to the insurance tax over the worker’s “base period”</td>
<td>• Spouse • Domestic Partner • Child • Parent/Parent-in-law • Grandparent • Grandchild • Sibling</td>
<td>1.2% of first $128,298 of pay for combined VDI and VPFL Employee funded 100%</td>
<td>Self-insured administration</td>
<td></td>
</tr>
<tr>
<td><a href="http://www.edd.ca.gov/disability/paid_family_leave.htm">www.edd.ca.gov/disability/paid_family_leave.htm</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid Family Leave (PFL)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Start Date: 2004</td>
<td>Job Protection: Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>California</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fully Paid Parental Leave Ordinance: (SF PPLO)</td>
<td>Bond with child</td>
<td>Builds on the California state plan to provide 100% full pay for child bonding claims</td>
<td>Maximum Weekly Benefit includes: CA PFL (60/70%): Maximum weekly rate: $1,292 SF PPL (30/40%): Maximum weekly rate: $831 Total (100%) combined between CA PFL &amp; SF PPL: Maximum weekly total benefit: $2,083 Minimum Benefit: SF PPL requires no minimum benefit</td>
<td>6 weeks in a 12 month period</td>
<td>Worker has earned at least 180 days prior to start of leave; performed at least 8 hours/week within County of San Francisco; worked at least 40% total hours for employer within County of San Francisco; are eligible to receive CA’s Paid Family Leave benefits for child bonding</td>
<td>• Newborn • Newly adopted or new foster child</td>
<td>Yes, if we cover the CA administration</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Colorado

<table>
<thead>
<tr>
<th>Plan name</th>
<th>Qualifying Events</th>
<th>Benefit Formula</th>
<th>Maximum &amp; Minimum Benefit for 2022</th>
<th>Benefit Duration</th>
<th>Eligibility</th>
<th>Covered Family Members</th>
<th>2021 Rate</th>
<th>MetLife Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO Paid Family and Medical Leave (CO PFML)</td>
<td>Child Bonding (birth, adoption, foster) Care for sick family member Own serious health condition Military exigency Safe Leave</td>
<td>Starting in 2024, 90% of a worker’s average weekly wage up to 50% of the state’s average weekly wage plus 50% of the amount over the state’s average weekly wage up to cap.</td>
<td>Starting in 2024, Estimated cap $1,100/week (after 2024, adjusted to 90% of state AWW)</td>
<td>12 weeks family leave, military exigency, own medical, and bonding, safe leave 4 weeks extra for complications to pregnancy</td>
<td>Employees must have earned $2,500 during the base period (first 4 of the last 5 quarters) Job Protection eligibility begins after 180 days with their employer.</td>
<td>• Spouse • Domestic Partner • Sibling • Child • Parent • Grandparent • Grandchild Individual with whom the worker has a significant personal bond that is or is like a family relationship regardless of biological or legal relationship</td>
<td>MetLife</td>
<td>TBD – anticipate Self-insured administration at minimum</td>
</tr>
</tbody>
</table>

## Connecticut

<table>
<thead>
<tr>
<th>Plan name</th>
<th>Qualifying Events</th>
<th>Benefit Formula</th>
<th>Maximum &amp; Minimum Benefit for 2022</th>
<th>Benefit Duration</th>
<th>Eligibility</th>
<th>Covered Family Members</th>
<th>2021 Rate</th>
<th>MetLife Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>CT Paid Family and Medical Leave (CT PFML)</td>
<td>• Child Bonding (birth, adoption, foster) • Care for sick family member • Own serious health condition • Military exigency • Serving as an organ or bone marrow donor • Matters related to being a victim of family violence</td>
<td>95% of the employee’s base weekly earnings up to an amount equal to 40x minimum fair wage And, 60% earnings above the amount up to amount equal to 40x minimum fair wage up to cap.</td>
<td>Maximum Weekly Benefit: up to $900 in 2022</td>
<td>12 weeks family leave, military exigency, own medical, and bonding 2 weeks extra for complications to pregnancy</td>
<td>Employees who have worked for an employer at least 12 weeks and have earned at least $2,325 within the defined base period</td>
<td>• Spouse • Sibling • Child • Parent • 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</td>
<td>Employee tax of 0.5% up to social security cap</td>
<td>Fully insured plans and self-insured administration</td>
</tr>
</tbody>
</table>

## District of Columbia

<table>
<thead>
<tr>
<th>Plan name</th>
<th>Qualifying Events</th>
<th>Benefit Formula</th>
<th>Maximum &amp; Minimum Benefit for 2021</th>
<th>Benefit Duration</th>
<th>Eligibility</th>
<th>Covered Family Members</th>
<th>2021 Rate</th>
<th>MetLife Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washington, DC</td>
<td>Universal paid leave (UPL) Benefits</td>
<td>Child bonding (natural birth, adoption or foster) Care for sick family Own medical condition</td>
<td>90% of a worker’s average weekly wage up to an amount equal to 40 times 150% of the D.C. minimum wage and 50% of a worker’s average weekly wage above an amount equal to 40 times 150% of the D.C. minimum wage</td>
<td>$1,000/week adjusted annually for inflation</td>
<td>After 1 week waiting period: Own health — 2 weeks Care for sick relative — 6 weeks Bonding — 8 weeks</td>
<td>In general, at least 50% of work occurs in the District of Columbia for a covered DC-based employer. Has been a covered employee for at least one week during the 52 calendar weeks preceding the qualifying event for leave</td>
<td>• Spouse • Domestic Partner • Child • Parent/ Parent-in-law • Sibling • Grandparent</td>
<td>Employers cover the full cost by contributing 0.62% of the wages of covered employee 100% employer paid</td>
</tr>
</tbody>
</table>

## Hawaii

<table>
<thead>
<tr>
<th>Plan name</th>
<th>Qualifying Events</th>
<th>Benefit Formula</th>
<th>Maximum &amp; Minimum Benefit for 2021</th>
<th>Benefit Duration</th>
<th>Eligibility</th>
<th>Covered Family Members</th>
<th>2021 Rate</th>
<th>MetLife Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hawaii</td>
<td>Temporary Disability insurance (TDI)</td>
<td>Employee’s own disability</td>
<td>If employee average weekly wage is less than $26; weekly benefit is average weekly wage capped at $14 If wage is $26 or more, the weekly benefit amount is 58% of the average weekly wage rounded to the next higher dollar up to a maximum of $650</td>
<td>Maximum benefit: $650/week Minimum benefit: $14/week</td>
<td>After a 7-day waiting period, benefits start on day 8 up to 6 months</td>
<td>Employee must have at least 14 weeks of Hawaii employment during each of which the employee was paid for 20 hours or more and earned not less than $400 in the 52 weeks preceding the first day of disability. The 14 weeks need not be consecutive nor with only one employer. The employee must also be in current employment to be eligible</td>
<td>N/A</td>
<td>Employee can contribute up to 0.5% of their weekly pay up to maximum weekly wage base ($1,119.44) Maximum Weekly Employee Contribution: $5.60 Employer Contribution Rate: At least one-half of plan costs, plus any additional costs not chargeable to employee</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan name</th>
<th>Qualifying Events</th>
<th>Benefit Formula</th>
<th>Maximum &amp; Minimum Benefit for 2021</th>
<th>Benefit Duration</th>
<th>Eligibility</th>
<th>Covered Family Members</th>
<th>2021 Rate</th>
<th>MetLife Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Massachusetts Paid Family and Medical Leave</td>
<td>Child Bonding (birth, adoption, foster) Care for sick family member Own serious health condition Qualifying military exigency Care for family member insured from military duty</td>
<td>For workers paid 50% or less of the statewide average weekly wage (AWW), the weekly benefit rate is 80% of the worker’s AWW. For workers paid more than 50% of the statewide AWW, the weekly benefit rate is 80% of the employee’s AWW up to 50% of the statewide AWW, plus 50% of the employee’s AWW that is more than 50% of the statewide AWW</td>
<td>Maximum Weekly Benefit: up to $850 in 2021</td>
<td>After a 7-day waiting period: 12 weeks for family leave 26 weeks for caring for a covered service member 20 weeks for own serious health condition No more than 26 weeks total/year for combined family and medical leave</td>
<td>Employee must have earned at least $5,400 in the last four completed calendar quarters and at least 30 times the weekly unemployment benefit amount that person would be eligible to collect</td>
<td>• Child • Parent or parent of a spouse or domestic partner • Spouse • Domestic partner • Grandchild • Grandparent • Sibling</td>
<td>Starting in October 2019, 0.75% of an employee’s wages; 13% for PF; 62% for Medical Paid Family = 100% Employee funded Medical = Split 40% EE 60% ER* *Employers with fewer than 25 employees are not required to pay their employer portion</td>
<td>Fully insured plans and self-insured administration</td>
</tr>
<tr>
<td>Plan name</td>
<td>Qualifying Events</td>
<td>Benefit Formula</td>
<td>Maximum &amp; Minimum Benefit for 2021</td>
<td>Benefit Duration</td>
<td>Eligibility</td>
<td>Covered Family Members</td>
<td>2021 Rate</td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>-------------------</td>
<td>----------------</td>
<td>-----------------------------------</td>
<td>------------------</td>
<td>-------------</td>
<td>------------------------</td>
<td>-----------</td>
<td></td>
</tr>
<tr>
<td><strong>New Jersey – Temporary Disability</strong>&lt;br&gt;myleavebenefits.nj.gov/labor/myleavebenefits/worker/tdi/</td>
<td>Employee’s own disability</td>
<td>Approximately 85% of AAW (based on earnings from the first four of the last five completed quarters immediately prior to the quarter in which the leave begins), up to a maximum amount. January 1, 2021, eligible workers will be able to receive 85% of their wages — up to $903 — for 26 weeks</td>
<td>Maximum benefit: $903/week $23,478 /annually&lt;br&gt;NJ does not have a Minimum weekly benefit</td>
<td>7 day waiting period; however if benefit lasts more than 21 days, they waiting period is waived 26 weeks in a 52 week period</td>
<td>Eligible employees must have earned at least $220/week for 20 base calendar weeks during the base year or at least $11,000 to receive benefits</td>
<td>N/A</td>
<td>0.47% of first $138,200 of pay maximum $649.54 for employee contribution Employer funds balance of plan cost</td>
<td>FI TDI and self-insured</td>
</tr>
<tr>
<td><strong>New Jersey – Paid Family</strong>&lt;br&gt;myleavebenefits.nj.gov/</td>
<td>Family Leave Insurance (FLI) Start Date: 2009&lt;br&gt;Job Protection: No</td>
<td>Child bonding (natural birth, adoption or foster) Care for sick family Matters related to being a victim of domestic or sexual violence</td>
<td>Approximately 85% of AAW (based on earnings from the first four of the last five completed quarters immediately prior to the quarter in which the leave begins), up to a maximum amount. January 1, 2021, eligible workers will be able to receive 85% of their wages — up to $903 — for 12 weeks</td>
<td>Maximum Weekly Benefit up to $903/week&lt;br&gt;NJ does not have a Minimum weekly benefit</td>
<td>12 weeks or 56 intermittent days or — 42 intermittent days during a 12-month period beginning with the first date of the claim Benefit entitlement may be reduced by 14 days if claimant fails to provide 30 days’ notice to employer prior to the leave</td>
<td>At least 20 calendar weeks in which the worker has covered New Jersey earnings of $220/week for 20 base calendar weeks during the base year or at least $11,000 to receive benefits</td>
<td>Spouse&lt;br&gt;Domestic Partner&lt;br&gt;Child&lt;br&gt;Parent&lt;br&gt;Siblings&lt;br&gt;Grandparents&lt;br&gt;Grandchildren and Parents- in-law&lt;br&gt;Any other blood relative&lt;br&gt;Any other individual with close association like family</td>
<td>0.28% of first $138,200 of pay Maximum $386.96 Employee funds 100% of NJ PF benefit</td>
</tr>
<tr>
<td>New York – Disability Benefit Law (DBL)</td>
<td>Qualifying Events</td>
<td>Benefit Formula</td>
<td>Maximum &amp; Minimum Benefit for 2021</td>
<td>Benefit Duration</td>
<td>Eligibility</td>
<td>Covered Family Members</td>
<td>2021 Rate</td>
<td>MetLife Coverage</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>------------------</td>
<td>----------------</td>
<td>-----------------------------------</td>
<td>-----------------</td>
<td>------------</td>
<td>------------------------</td>
<td>-----------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Disability Benefit Law (DBL)</td>
<td>Employee’s own disability</td>
<td>50% of average weekly wage base on previous 8 weeks earnings up to cap</td>
<td>Maximum benefit: $170/week $4,420/annual Minimum benefit: $20/week</td>
<td>7 day waiting period 26 weeks in 52-week period (however, may be decreased with NY PFL time taken)</td>
<td>Employee must have worked at least 4 weeks in New York</td>
<td>N/A</td>
<td>0.5% of taxable wages $120 totaling $0.60/week Employer funds balance of plan cost</td>
<td>Fully insured and self-insured options available</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Start date: 1/1/2018 and benefits will increase over the next four years Employers have the option to:</td>
<td>Child bonding (natural birth, adoption or foster) Care for sick family Military exigency</td>
<td>60% of employees Average Weekly Wage (AWW) up to state cap Expected roll out in 2021 is 67% AWW SAWW expected to change every year</td>
<td>Maximum Benefit: Based on NYS AWW of $1,450.17 2021 = $971.61 Minimum Benefit: $100/week or the employee’s actual weekly wage if $100 or less</td>
<td>2021 = 12 weeks Max length for DBL &amp; PFL benefits combined cannot exceed 26 weeks in a consecutive 52-week period</td>
<td>Full-time employees will be eligible for coverage after 26 consecutive weeks of covered NY employment Part-time employees working less than 20 hours per week will be eligible after 175 workdays of covered NY employment</td>
<td>• Spouse • Domestic Partner • Child • Parent/Parent-in-law • Grandparent • Grandchild</td>
<td>0.511% of first $75,408.84 of pay in 2010 Maximum cap $385.34 can be 100% employee paid</td>
<td>Fully insured and self-insured options available Funding must be coordinated with NY DBL — Disability Benefit Law leave</td>
</tr>
<tr>
<td>Plan name</td>
<td>Qualifying Events</td>
<td>Benefit Formula</td>
<td>Maximum &amp; Minimum Benefit for 2023</td>
<td>Benefit Duration</td>
<td>Eligibility</td>
<td>Covered Family Members</td>
<td>2022 Rate</td>
<td>MetLife Coverage</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>-----------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>-----------------------------------</td>
<td>-------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------</td>
<td>------------------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>OR Paid Family and Medical Leave (OR PFML)</td>
<td>Child Bonding (birth, adoption, foster) Care for sick family member Own serious health condition Safe Leave</td>
<td>If employee’s AWW is less than 65% of the state AWW, the weekly benefit amount will be 100% of the employee’s AWW. If employee’s AWW is greater than or equal to 65%, the weekly benefit is 65% of the state AWW, plus 50% of the employee’s AWW that exceeds 65% up to the cap</td>
<td>Maximum Weekly Benefit: up to 120% of state average weekly wage (approximately $1,312/week in 2022)</td>
<td>12 weeks of paid leave (2 additional weeks for complications related to pregnancy)</td>
<td>An employee who has earned at least $1,000 in wages during the base year, or an employee who has earned at least $1,000 in wages during the alternate base year; and who is able to apply for paid family and medical leave insurance benefits under Section 3 of this Bill.</td>
<td>• Spouse • Domestic partner child or the child’s spouse/domestic partner • Parent/parent’s spouse/domestic partner • Sibling or step-sibling of a covered individual or his/her spouse • Grandparent or his/her spouse/domestic partner • Grandchild or his/her spouse/domestic partner • Any individual related by blood or affinity whose close association with a covered individual is the equivalent of a family relationship</td>
<td>Starting 2022: 1% of an employee’s wage, up to a maximum of the social security wage cap. Employers contributions: 40% of total rate Employee contributions: 60% of total rate (deducted from wages by employer)</td>
<td>TBD – anticipate self-insured administration</td>
</tr>
</tbody>
</table>
## Rhode Island

<table>
<thead>
<tr>
<th>Plan name</th>
<th>Qualifying Events</th>
<th>Benefit Formula</th>
<th>Maximum &amp; Minimum Benefit for 2012</th>
<th>Benefit Duration</th>
<th>Eligibility</th>
<th>Covered Family Members</th>
<th>2021 Rate</th>
<th>MetLife Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rhode Island Disability <a href="http://www.dlt.ri.gov/tdi/TDIfile.htm">www.dlt.ri.gov/tdi/TDIfile.htm</a></td>
<td>Temporary Disability Insurance (TDI) Start Date: 1942</td>
<td>Employee’s own disability</td>
<td>4.62% of total highest quarter wages in base period. Earnings include overtime, vacation, sick leave pay, bonuses, and commissions and exclude Holiday pay if no services were performed</td>
<td>Maximum benefit $887/week per beneficiary $26,610 annually Minimum benefit $107.00 Adding dependents Maximum dependents allowance: greater of $10 per dependent or 7% of the Weekly Benefit Rate Maximum $1,197/week $35,910/annually</td>
<td>30 weeks (however, may be decreased with TCI time taken)</td>
<td>Eligible employees must have earned at least $13,800 in base period wages, or $2,300 in one of the base period quarters and total base period wages of at least 1.5 times the highest quarter earnings, and total base period earnings of at least $4,600</td>
<td>N/A</td>
<td>Rate: 1.3% of first $74,000 Covers both TDI and TCI Maximum annual employee contribution $962</td>
</tr>
<tr>
<td>Rhode Island <a href="http://www.dlt.ri.gov/tdi/TDIfile.htm">www.dlt.ri.gov/tdi/TDIfile.htm</a></td>
<td>Temporary Caregiver Insurance (TCI) Start Date: 2014 State administered state Temporary Caregiver Insurance (TCI) only Job Protection: Yes</td>
<td>Child bonding (natural birth, adoption or foster) Care for sick family</td>
<td>4.62% of wages received in the highest quarter of the worker’s base period (i.e., approximately 60% of weekly earnings), up to a maximum the minimum weekly benefit is $89. In some cases the worker may receive a dependency allowance</td>
<td>Maximum benefit: up to $887/week $3,548/year Same calculation as TDI Dependency allowance: maximum weekly benefit up to dependents: $1,197 Maximum annual benefit Up to 5 dependents: $4,788 Minimum benefit: $98/week</td>
<td>4 weeks max during a Benefit Year Period (52 weeks) (however, may be decreased with TDI time taken)</td>
<td>In general, to be eligible a worker must have earned wages in Rhode Island, paid into the insurance fund, and received at least $11,520 in the base period; a separate set of criteria may be applied to persons earning less than $11,520</td>
<td>• Spouse • Domestic Partner • Child • Parent/Parent-in-law • Grandparent</td>
<td>1.3% of first $72,300 of pay Covers both TDI and TCI Employee funded 100%</td>
</tr>
<tr>
<td>Plan name</td>
<td>Qualifying Events</td>
<td>Benefit Formula</td>
<td>Maximum &amp; Minimum Benefit for 2020</td>
<td>Benefit Duration</td>
<td>Eligibility</td>
<td>Covered Family Members</td>
<td>2020 Rate</td>
<td>MetLife Coverage</td>
</tr>
<tr>
<td>-----------</td>
<td>-------------------</td>
<td>-----------------</td>
<td>-----------------------------------</td>
<td>-----------------</td>
<td>-------------</td>
<td>------------------------</td>
<td>-----------</td>
<td>-------------------</td>
</tr>
<tr>
<td><strong>Washington State</strong>&lt;br&gt;<a href="https://paidleave.wa.gov/">https://paidleave.wa.gov/</a></td>
<td>Paid Family &amp; Medical Leave (WA PFML): Premiums started 1/1/2019 Benefit Start date 1/1/2020 Job Protection: Yes — If you work for an employer with 50 or more employees, the leave you take is job protected No — If you work for an employer with fewer than 50 employees, the leave you take is not job protected</td>
<td>Child bonding (natural birth, adoption or foster) Care for sick family Military exigency Own medical condition</td>
<td>90% of a worker’s average weekly wage up to an amount equal to 50% of the statewide average weekly wage and 50% of a worker’s average weekly wage above an amount equal to 50% of the statewide average weekly wage to the state cap</td>
<td>Minimum $100/week Maximum $1,206.00/week adjusted annually</td>
<td>After a 7-day waiting period (excluding Child Bonding) Own health: up to 12 weeks Family leave: up to 12 weeks, Combined 16 weeks max; 18 weeks if pregnancy complications</td>
<td>Worked at least 820 hours of employment during the qualifying period. Federal employees are not covered Voluntary plan coverage starts after meeting state criteria and 340 worked for that employer</td>
<td>• Spouse • Domestic Partner • Child • Parent/Parent-in-law • Grandparent • Sibling</td>
<td>0.40% employee wage up to $142,800 Maximum: $571.21 *employee max: $361.76 <em>employer max: $209.44 Paid Family = 100% Employee funded Medical = Split 45% employee 55% employer</em> *Employers with fewer than 50 employees are not required to pay their portion</td>
</tr>
</tbody>
</table>