

California

Paid Family Leave (CA PFL)

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California was the first state to enact a Paid Family Leave law which went into effect in 2004. The California Paid Family Leave Program is administered by the Employment Development Department (EDD) the same department which administers the State Disability Insurance (SDI).

This overview provides basic information relating to the law and the state run plan as of November 1, 2020.

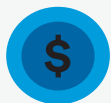
Purpose



Provides wage replacement:

- Child Bonding
- Certain family Military needs (effective 1/1/2021)
- Care for Family with Serious Health Condition

Funding



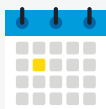
Employee Paid Tax:

In 2020, not more than 1.0% of the first \$122,909 of annual wages
In 2021, not more than 1.2% of the first \$128,298 of annual wages

Employer Paid Tax:

Private Plans only: balance of cost

Key dates



January 1, 2021 — Benefits expand to include certain family military needs

Eligibility

Employers of 1 or more employees and who pay more than \$100 of wages in any quarter.

Covered employees is defined as an individual who has earned \$300 or more in subjected earnings over the base year from which State Disability taxes were withheld.

Excluded employees include a sub-set of non-profit organizations, railroad and government employees, and real estate salesmen.

Employer Responsibility


Employers will not need to make a financial contribution for the state-run plan. They are, however, required to withhold State Disability Income contributions (SDI). SDI contributions are to be sent to the EDD.

Employers are required to provide employees a PFL brochure at time of hire and when a PFL leave is requested and to post a flyer in the workplace.

An employer is required to respond to defined notices from the EDD. Employers with workers in San Francisco may be required to supplement an employee's wages for leaves for child bonding.

Additional details can be found on the EDD website at: https://www.edd.ca.gov/disability/paid_family_leave.htm

CA DI/PFL Benefits

52 Weeks Employee's own disability Includes a 7-day waiting period	Weekly benefit payment is a percent of wages up to a maximum	
		\$1,357/week
8 Weeks <ul style="list-style-type: none">• Child bonding• Care for sick family member• Military exigency	Benefit Calculation:	
San Francisco Child bonding offers 100% of wage replacement	70% for individuals who earned one-third or more of the State's Average Quarterly Wage	+ 60% for individuals who earned one-third or more of the State's Average Quarterly Wage

Private Plan Option



Private Plan Option

To meet the defined requirements to be eligible for a California Voluntary Paid Family Leave Plan the following must apply:

- All of the same rights, protections and benefits provided to employees under the state plan
- At a minimum the same benefit maximum, minimum and duration as the State plan will apply
- Impose no additional restrictions than the state plan
- Same employee contribution caps as state plan
- At least one right or benefit will be greater than the State Plan
- Meet any additional requirement established by authority



MetLife Services

MetLife may offer administrative services if a business chooses to opt out of the California State Paid Family Leave (CA PFL) program.

	CA State Disability Income (SDI)	CA Paid Family Leave (PFL)
	Effective 1946	Effective 2004
Business Eligibility	Applies to employers with 1 or more employee and who pay more than \$100 in wages in any quarter.	Applies to employers with 1 or more employee and who pay more than \$100 in wages in any quarter.
Employee Eligibility	For an employee to be eligible, they need to have earned \$300 dollars in wages in California over the base year from which SDI taxes were withheld.	For an employee to be eligible, they need to have earned \$300 dollars in wages in California over the base year from which SDI taxes were withheld.
Entitlement	Eligible employees are entitled to up to 52 weeks of paid leave in a 12-month period.	8 weeks of paid leave in a 12 month period.
Family Member		Child, parent, grandparent, grandchild, sibling, spouse, or registered domestic partner
Waiting Period	7 days	No waiting period
Coordination with Company sponsored Paid time off, vacation, etc.	Coordination of benefits cannot exceed employee's gross benefits.	Coordination of benefits cannot exceed employee's gross benefits.
Job Protection	Leave does not provide job protection.	Leave does not provide job protection.



[metlife.com](https://www.metlife.com)

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.

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