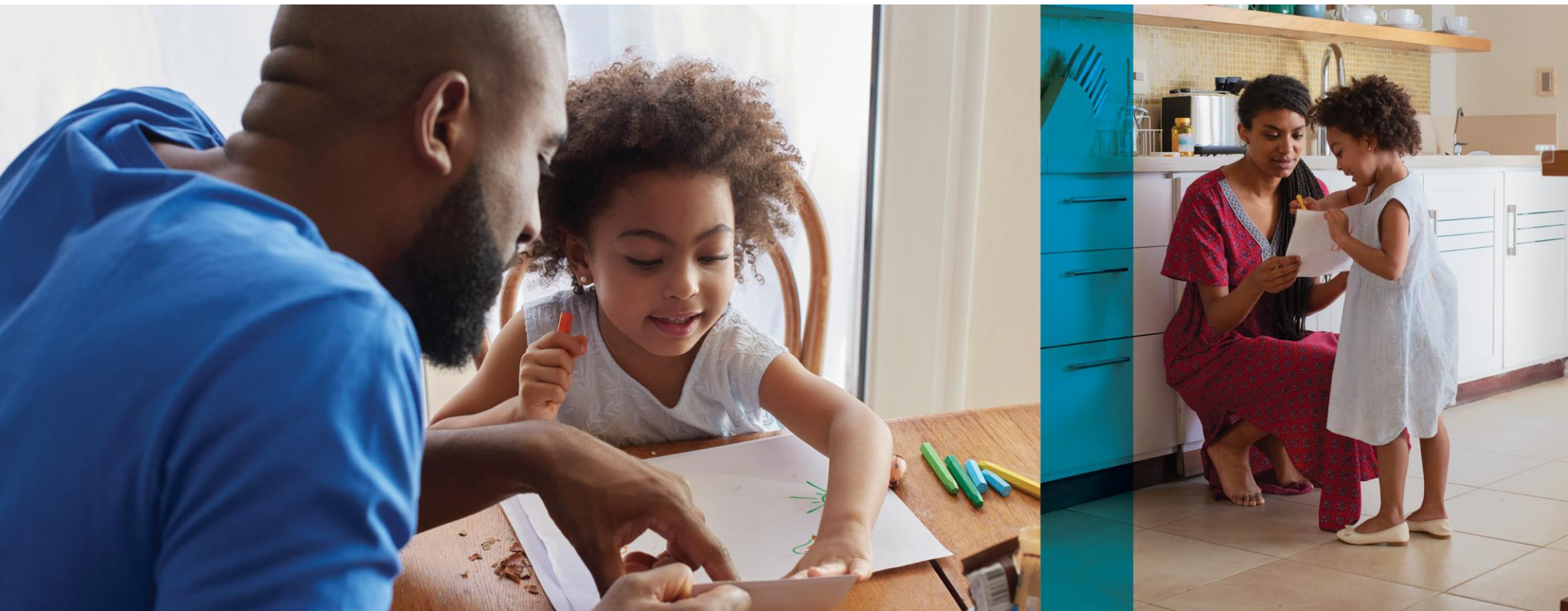


As of February 18, 2020

Paid Family & Medical Leave trends



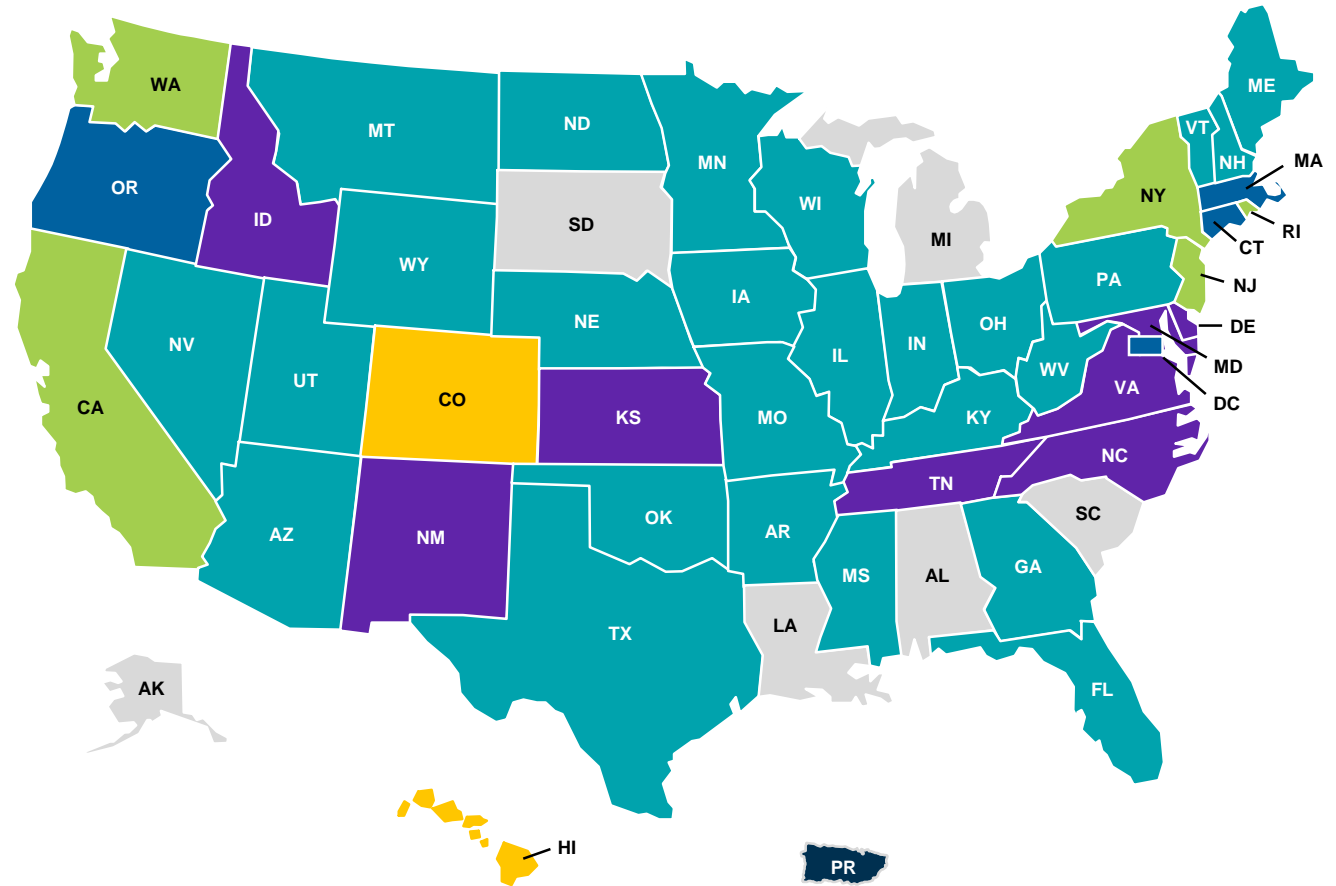
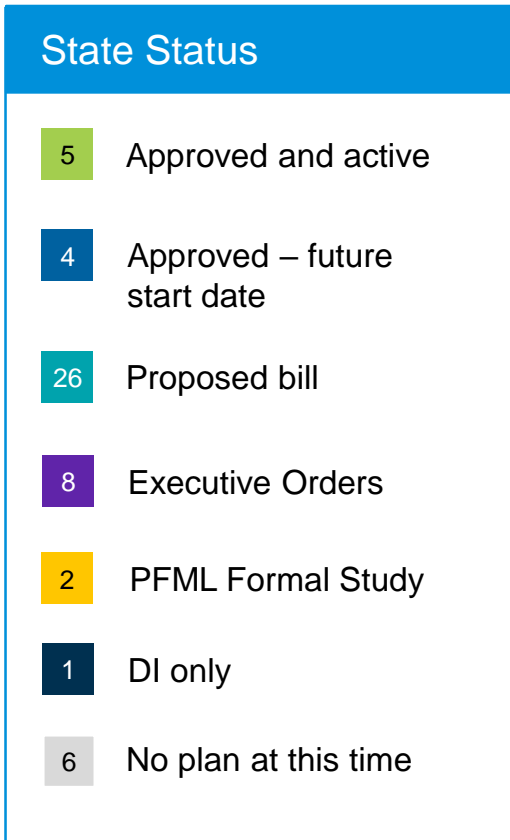
Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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The Paid Family and Medical Leave Landscape





As of February 18, 2020



Summary of Statutory Changes and Key Dates

 State	 Plan Name	 Qualifying Events	 Key Dates
California	Paid Family Leave (PFL): Start Date: 2004 Job Protection: Yes – if Employer has 20 or more employees No – if Employer has less than 20 employees	<ul style="list-style-type: none"> • Bond with child (Natural birth, adoption or foster) • Care for sick relative • Military Exigency effective 1/1/2021 	<ul style="list-style-type: none"> • July 1, 2020 – expands PFL leave to 8 weeks • January 1, 2021 — adding military exigency as an approved leave type under paid family leave
Connecticut	CT Paid Family and Medical Leave (CT PFML) Start Date: 1/1/2021 Job Protection: Yes	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • January 1, 2021 — Employee premium assessment begins • January 1, 2022 — Benefits payable
District of Columbia	Universal paid leave (UPL): Start date 7/1/2020 Job Protection: No	<ul style="list-style-type: none"> • Child bonding (natural birth, adoption or foster) • Care for sick family • Military exigency • Own medical condition 	<ul style="list-style-type: none"> • July 1, 2019 — Premiums due to district • July 1, 2020 — Benefits start
Hawaii	HI Paid Family Leave: Act 109 Study Sessions Law of Hawaii 2019	Paid Family Leave Study due to be voted on by the Hawaii Legislative Reference Bureau	2020
Massachusetts	Paid Family and Medical Leave (MA PFML): Start Date: 1/1/2021 Job Protection: Yes	<ul style="list-style-type: none"> • Child Bonding (birth, adoption, foster) • Care for sick family member • Own serious health condition • Qualifying military exigency • Care for family member injured from military duty 	<ul style="list-style-type: none"> • January 1, 2020— State reporting starts premium payments due to the state • January 1, 2021 — Benefits start
New Jersey	Family Leave Insurance (FLI): Start date 2009 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	<ul style="list-style-type: none"> • Child bonding (natural birth, adoption or foster) • Care for sick family • Matters related to being a victim of domestic or sexual violence 	<ul style="list-style-type: none"> • January 1, 2020 — Increased employee contributions • May 20, 2020 — NJ expands DI benefits and job restoration to organ and bone marrow donors • July 1, 2020 — Increased weekly benefits(continued)

Summary of Statutory Changes and Key Dates (continued)

 State	 Plan Name	 Qualifying Events	 Key Dates
New York	Paid Family Leave (NY PFL): Start Date: 1/1/2018 and benefits will increase over the next four years Job Protection: Yes	<ul style="list-style-type: none"> • Child bonding (natural birth, adoption or foster) • Care for sick family — including Organ donation • Military exigency 	<ul style="list-style-type: none"> • September 1 each year — Annual updates announced for community rates, employee contribution caps, phased benefits
Oregon	OR Paid Family and Medical Leave (OR PFML): Contributions Start: 1/1/2022 Benefits payable: 1/1/23 Job Protected: Yes	<ul style="list-style-type: none"> • Child Bonding (birth, adoption, foster) • Care for sick family member • Own serious health condition • Safe Leave 	<ul style="list-style-type: none"> • September 1, 2022 – Final regulations published • January 1, 2022 — Premium payment start • January 1, 2023 — Benefits payable
Washington State	Paid Family & Medical Leave (WA PFML): Start Date: 1/1/2020 Job Protection: Yes — if Employer has 50 or more employees No — if Employer has less than 50 employees	<ul style="list-style-type: none"> • Child bonding (natural birth, adoption or foster) • Care for sick family • Military exigency • Own medical condition 	<ul style="list-style-type: none"> • January 1, 2020 — Benefits started

Statutory Law Details

California

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2020	Benefit Duration	Eligibility	Covered Family Members	2020 Rate	MetLife Coverage
California Voluntary Disability Coverage www.edd.ca.gov/disability/	Voluntary Disability Insurance (VDI) Start Date: 1946 Job Protection: No	Employee's own disability	Wage replacement is: 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 State Average Weekly Wage (SAWW) 1 st Q 2020 \$1,325	Maximum Benefit: \$1,300/week \$67,600/annual Minimum Benefit: \$50/week	After a 7 day waiting period — benefits begin on day 8 for 52 weeks	Worker has earned \$300 in wages in California that were subject to the insurance tax over the worker's "base period"	N/A	1.0% of first \$122,909 of pay for combined VDI and VPFL Employee funded 100% Maximum annual contribution per employee \$1,229.09	Self-insured administration
California www.edd.ca.gov/disability/paid_family_leave.htm	Paid Family Leave (PFL) Start Date: 2004 Job Protection: Yes	Bond with child (natural birth, adoption or foster) Care for sick relative Military exigency effective 1/1/2021	Wage replacement is: 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	Maximum Benefit: \$1,300/week \$10,400/annual Minimum Benefit: \$50/week	6 weeks in a 12 month period July 1, 2020 – expands PFL leave to 8 weeks	Worker has earned \$300 in wages in California that were subject to the insurance tax over the worker's "base period"	<ul style="list-style-type: none"> • Spouse • Domestic Partner • Child • Parent/ Parent-in-law • Grandparent • Grandchild • Sibling 	1.0% of first \$122,909 of pay for combined VDI and VPFL Employee funded 100%	Self-insured administration
CA – San Francisco sfgov.org/olse/paid-parental-leave-ordinance	Fully Paid Parental Leave Ordinance: (SF PPLO) Start Date: 2017 San Francisco employers with 20 or more employees are required to provide SF PPLO supplemental compensation to employees who are also receiving California Paid Family Leave (CA PFL) for purposes of bonding with a newborn, newly adopted child, or foster child. Note: employee must first apply and be approved for CA PFL with CA Employment Development Department (EDD) before SF PPL can be paid. Job Protection: No	Bond with child	Builds on the California state plan to provide 100% full pay for child bonding claims	Maximum Weekly Benefit includes: CA PFL (60/70%): Maximum weekly rate: \$1,252 SF PPL (30/40%): Maximum weekly rate: \$831 Total (100%) combined between CA PFL & SF PPL: Maximum weekly total benefit: \$2,083 Minimum Benefit: SF PPL requires no minimum benefit	6 weeks in a 12 month period	Worked for employer 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	<ul style="list-style-type: none"> • Newborn • Newly adopted or new foster child 	San Francisco ordinance mandates employers make up the 40% difference ("Supplemental Compensation") resulting in employees being paid 100% of their normal wages (up to state max) for those six weeks	Yes, if we cover the CA administration

Connecticut

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2022	Benefit Duration	Eligibility	Covered Family Members	2021 Rate	MetLife Coverage
Connecticut	CT Paid Family and Medical Leave (CT PFML) Enacted: 6/25/19 Employee Tax assessment begins: 1/1/2021 Benefits Start: 1/1/2022 Job Protected: Yes	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	95% of the EE'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 minim fair wage up to cap.	Maximum Weekly Benefit: up to \$900 in 2022	12 weeks family leave, military exigency, own medical, and bonding 2 weeks extra for complications to pregnancy	Employees who have worked for employer at least 12 weeks and have earned at least \$2,325 within the defined base period	<ul style="list-style-type: none"> 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 	Employee tax of 0.5% up to social security cap	TBD – anticipate Self-insured administration at minimum

District of Columbia

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2020	Benefit Duration	Eligibility	Covered Family Members	2020 Rate	MetLife Coverage
Washington, DC	Universal paid leave (UPL) Benefits https://dcpaidfamilyleave.dc.gov/ Assessment Starts: 4/1/2019 Tax Due to State: 7/1/2019 Benefit Start: 7/1/2020 Job Protection: No	Child bonding (natural birth, adoption or foster) Care for sick family Own medical condition	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	None in 2018 \$1,000/week adjusted annually for inflation	After 1 week waiting period: Own health — 2 weeks Care for sick relative — 6 weeks Bonding — 8 weeks	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	<ul style="list-style-type: none"> Spouse Domestic Partner Child Parent/Parent-in-law Sibling Grandparent 	Employers cover the full cost by contributing 0.62% of the wages of covered employee 100% employer paid	N/A— state does not allow outside administration

Hawaii

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2020	Benefit Duration	Eligibility	Covered Family Members	2020 Rate	MetLife Coverage
Hawaii labor.hawaii.gov/dcd/home/about-tdi/	Temporary Disability insurance (TDI) Start Date: 1969	Employee's own disability	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	Maximum benefit: \$650/week Minimum benefit: \$14/week	After a 7 day waiting period, benefits start on day 8 up to 6 months	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	N/A	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	Full Insured TDI and self-insured

Hawaii Paid Family Leave: As part of Act 109, a Paid Family Leave Study was conducted and published 11/13/2019. This study will provide guidance to the state on various models for creating a HI PFL program. https://lrb.hawaii.gov/wp-content/uploads/2019_PaidFamilyLeaveProgramImpactStudy.pdf

Massachusetts

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2021	Benefit Duration	Eligibility	Covered Family Members	2020 Rate	MetLife Coverage
Massachusetts www.mass.gov/orgs/department-of-family-and-medical-leave	Paid Family and Medical Leave Enacted 6/20/2018 Premiums start 10/12019, Benefits start 1/1 2021 Job Protection: Yes	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	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	Maximum Weekly Benefit: up to \$850 in 2021	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	Employee must have earned at least \$4,700 in the last four completed calendar quarters and at least 30 times the weekly unemployment benefit amount that person would be eligible to collect	<ul style="list-style-type: none"> Child Parent or parent of a spouse or domestic partner Spouse Domestic partner Grandchild Grandparent Sibling 	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 portion	Fully insured plans and self-insured administration

New Jersey

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2020	Benefit Duration	Eligibility	Covered Family Members	2020 Rate	MetLife Coverage
New Jersey – Temporary Disability myleavebenefits.nj.gov/labor/myleavebenefits/worker/tdi/	Temporary Disability Insurance (TDI) Plan Start Date: 1948	Employee's own disability	Approximately 67% of AAW (based on earnings in the eight calendar weeks immediately prior to the week in which the leave begins), up to a maximum amount. July 1, 2020, eligible workers will be able to receive 85% of their wages — up to \$881 — for 26 weeks	Maximum benefit: \$667/week \$17,342/annually July 1, 2020, up to \$881 NJ does not have a Minimum weekly benefit	7 day waiting period; however if benefit lasts more than 21 days, they waiting period is waived 26 weeks in a 52 week period	Eligible employees must have earned at least \$200/week for 20 base calendar weeks during the base year or at least \$10,000 to receive benefits	N/A	0.26% of first \$134,900 of pay maximum \$350.74 for employee contribution Employer funds balance of plan cost	FI TDI and self-insured
New Jersey – Paid Family myleavebenefits.nj.gov/	Family Leave Insurance (FLI) Start Date: 2009 Job Protection: No	Child bonding (natural birth, adoption or foster) Care for sick family Matters related to being a victim of domestic or sexual violence	Approximately 67% of AAW (based on earnings in the eight calendar weeks immediately prior to the week in which the leave begins), up to a maximum amount. July 1, 2020, eligible workers will be able to receive 85% of their wages — up to \$881 — for 12 weeks	Maximum Weekly Benefit up to \$667/week July 1, 2020, up to \$881 NJ does not have a Minimum weekly benefit	6 weeks July 1, 2020 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	At least 20 calendar weeks in which the worker has covered New Jersey earnings of \$200/week for 20 base calendar weeks during the base year or at least \$10,000 to receive benefits	<ul style="list-style-type: none"> • Spouse • Domestic Partner • Child • Parent (effective 2/19/19) • Siblings • Grandparents • Grandchildren and Parents-in-law • Any other blood relative • Any other individual with close association like family 	0.16% of first \$134,900 of pay Maximum \$215.84 Employee funds 100% of NJ PF benefit	Paid Family None Recommend using NJ state-run program for Paid Family Leaves

New York

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2020	Benefit Duration	Eligibility	Covered Family Members	2020 Rate	MetLife Coverage
New York – Disability Benefit Law www.wcb.ny.gov/content/main/DisabilityBenefits/Employer/introToLaw.jsp	Disability Benefit Law (DBL) Start Date: 1950 Job Protection: No	Employee's own disability	50% of average weekly wage base on previous 8 weeks earnings up to cap	Maximum benefit: \$170/week \$4,420/annual Minimum benefit: \$20/week	7 day waiting period 26 weeks in 52 week period (however, may be decreased with NY PFL time taken)	Employee must have worked at least 4 weeks in New York	N/A	0.5% of taxable wages \$120 totaling \$0.60/week Employer funds balance of plan cost	Fully insured and self-insured options available
New York www.ny.gov/programs/new-york-state-paid-family-leave	Paid Family Leave (PFL): Start date: 1/1/2018 and benefits will increase over the next four years Employers have the option to: • Insure the benefit with NYSIF • Insure with a carrier or, self-insure NYPFL if they are currently self-insured for NYDBL Job Protection: Yes	Child bonding (natural birth, adoption or foster) Care for sick family Military exigency	60% of employees Average Weekly Wage (AAW) up to state cap Expected roll out in 2021 is 67% AWW SAWW expected to change every year	Maximum Benefit: Based on NYS AWW of \$1,401.17 2020 = \$840.70 Minimum Benefit: \$100/week or the employee's actual weekly wage if \$100 or less	2020 = 10 weeks 2021 = 12 weeks Max length for DBL & PFL benefits combined cannot exceed 26 weeks in a consecutive 52-week period	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 work days of covered NY employment	<ul style="list-style-type: none"> • Spouse • Domestic Partner • Child • Parent/ Parent-in-law • Grandparent • Grandchild 	0.270% of first \$72,860.84 of pay in 2020 Maximum cap \$196.72 can be 100% employee paid	Fully insured and self-insured options available Funding must be coordinated with NY DBL — Disability Benefit Law leave

Oregon

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2023	Benefit Duration	Eligibility	Covered Family Members	2022 Rate	MetLife Coverage
Oregon Website TBD	OR Paid Family and Medical Leave (OR PFML) Contributions Start: 1/1/2022 Benefits payable: 1/1/23 Job Protected: Yes	Child Bonding (birth, adoption, foster) Care for sick family member Own serious health condition Safe Leave	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	Maximum Weekly Benefit: up to 120% of state average weekly wage (approximately \$1,250/week in 2022)	12 weeks of paid leave (2 additional weeks for complications related to pregnancy)	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.	Spouse; domestic partner; child or the child's spouse/ domestic partner; parent/parent's spouse/domestic partner; a sibling or step-sibling of a covered individual or his/her spouse; grandparent or his/her spouse/ domestic partner; a grandchild or his/ her spouse/ domestic partner; "any individual related by blood or affinity whose close association with the a covered individual is the equivalent of a family relationship	Starting 2022: 1% of an employee's wage, up to a maximum of \$132,900 in wages Employer contributions: 40% of total rate Employee contributions: 60% of total rate (deducted from wages by employer)	TBD – anticipate self-insured administration

Rhode Island

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2020	Benefit Duration	Eligibility	Covered Family Members	2020 Rate	MetLife Coverage
Rhode Island Disability www.dlt.ri.gov/tdi/TDIfile.htm	Temporary Disability Insurance (TDI) Start Date: 1942	Employee's own disability	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	Maximum benefit \$867/week \$26,010 annually Minimum benefit \$98.00 Adding dependents Maximum dependents allowance: greater of \$10 per dependent or 7% of the Weekly Benefit Rate Maximum \$1,170/week \$35,114/annually	30 weeks (however, may be decreased with TCI time taken)	Eligible employees must have earned at least \$12,600 in base period wages, or \$2,100 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 \$4,200	N/A	Rate: 1.3% of first \$72,300 Covers both TDI and TCI Maximum annual employee contribution \$781	N/A — state does not allow outside administration
Rhode Island www.dlt.ri.gov/tdi/TDIfile.htm	Temporary Caregiver Insurance (TCI) Start Date: 2014 State administered state Temporary Caregiver Insurance (TCI) only Job Protection: Yes	Child bonding (natural birth, adoption or foster) Care for sick family	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	Maximum benefit: up to \$867/week \$3,468/year Same calculation as TDI Dependency allowance: maximum weekly benefit up to dependents: \$1,170 Maximum annual benefit Up to 5 dependents: \$4,682 Minimum benefit: \$98/week	4 weeks max during a Benefit Year Period (52 weeks) (however, may be decreased with TDI time taken)	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	<ul style="list-style-type: none"> • Spouse • Domestic Partner • Child • Parent/ Parent-in-law • Grandparent 	1.3% of first \$72,300 of pay Covers both TDI and TCI Employee funded 100%	N/A — state does not allow outside administration

Washington State

	Plan name	Qualifying Events	Benefit Formula	Maximum & Minimum Benefit for 2020	Benefit Duration	Eligibility	Covered Family Members	2020 Rate	MetLife Coverage
Washington State https://paidleave.wa.gov/	Paid Family & 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	Child bonding (natural birth, adoption or foster) Care for sick family Military exigency Own medical condition	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	Minimum \$100/week Maximum \$1,000/week adjusted annually	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	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	<ul style="list-style-type: none"> • Spouse • Domestic Partner • Child • Parent/Parent-in-law • Grandparent • Sibling 	0.40% employee wage up to \$137,700 Maximum: \$550.80 *employee max: \$348.84 *employer max: \$201.96 Paid Family = 100% Employee funded Medical = Split 45% employee 55% employer* *Employers with fewer than 50 employees are not required to pay their portion	Self-insured administration