MetLife

Your Guide to Maryland Paid Family and Medical Leave for 2028

(MD PFML)

Updated as of June 2026



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This guide aims to provide you with comprehensive information about your rights, benefits, and the process for applying for these programs.

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Overview of MD PFML

Maryland Paid Family and Medical Leave (MD PFML)) offers wage replacement benefits and job protection* for employees who are sick or hurt and cannot work. PFML applies to family related matters, such as bonding with a new child or caring for a family member with a serious health condition and can be used to address a family member's military duty, or for safety concerns. An employee can also use MD PFML to address a qualifying military exigency.

Eligibility

You are covered for MD PFML if you:

- Employees who have worked 680 hours localized in Maryland in the 4 calendar quarters before a claim is filed or leave begins are eligible for benefits.
- Self-Employed individuals will register in 2027
- Freelance-independent workers, Contractors, Federal employees, and Railroad workers are not considered eligible employees of the MD PFML .

Benefit Details

Benefits and Qualifying Life Events

You can receive part of your pay and job protection, if you need to take time off for certain reasons, such as:

Paid Medical Leave: For a personal serious health condition or injury including pregnancy/maternity.

Family Caregiving Leave: For bonding with a newborn, care for a family member** with a serious health condition, care for a family member who is a covered service member with a serious health condition, or to assist while loved ones are on overseas military deployment.

*Your job is protected if you go out on paid leave for a qualifying event.

Parental Leave: Take time to care for a newborn or prepare for or bond with a child placed with you through adoption, foster care, kinship care before or during the first year after placement.

****Family member definition:**

Your child: biological, adopted, foster, stepchildren, or any child you care for legally or as a guardian—even if they're an adult.

Your parent: includes biological, adoptive, foster, stepparents, or in-laws as well as anyone who acted as a parent to you or your spouse during childhood.

Your spouse or domestic partner.

Your sibling: includes biological, adopted, foster, or step-siblings.

Your grandparent or grandchildren includes biological, adopted, foster, or step-grandparents or grandchildren.

A legal guardian or ward: someone you or your spouse are legally responsible for or who is legally responsible for you.

Cost of Coverage

The total cost of coverage is set at a rate of 0.9% of your wages up to the Social Security cap – you pay up to half of that (0.45%), and your employer pays the rest.

Starting January 2027, your employer will deduct your share from each paycheck.

- Example: the total contribution rate is 0.9% of your wages, and you earn $1,000 per paycheck your share would be up to $4.50 per paycheck.

Benefit Duration and Waiting Period

Leave can be taken intermittently, or on a continuous leave or reduced leave basis, depending on the leave reason. There is no wait or elimination period.

12

12 weeks of paid leave within a 12-month benefit year.

12

Weeks

Family Leave to care for a covered service member: Up to 24 weeks.

If you experience your own serious health condition and welcome a child in the same year, you *could* be eligible for up to 12 weeks per event, for a total of up to 24 weeks.

Calculating Your Benefits

The benefit amount you can receive depends on your regular wages and how they compare to the average wages in Maryland. Benefits are based on the 2026 SAWW. The state publishes the next SAWW by December 15, and benefits start in January 2028.

1. **Determine Your Regular Wages**

Wages include base wages, commissions, overtime, holiday pay, paid time off including vacation sick time, or other special leave categories.
**Wages do not include things like retirement benefits, workers comp benefits, or benefits received from medical, hospitalization or accident or sickness disability coverage or a cafeteria plan*.

2. **Understand the Maximum Weekly Benefit**
   - In **2028**, you can receive a maximum weekly benefit of **$1,000.00**. The benefit amount you receive depends on your average weekly pay compared to the states average weekly pay for everyone in MD.
3. **Calculate Your Benefit Percentage**
   - The portion of your average weekly wage that is equal to or less than 65**%** of the state average weekly wage (SAWW) multiplied by **90%.**
   - The portion of the average weekly wage that is more than 65**%** of the SAWW multiplied by **50%**.

Example Calculation

Let's go through examples to make it clearer.

Maryland PFML is funded through a total contribution **rate of 0.9%** of covered wages up to the Social Security wage base ($192,300 in 2027), which may be split evenly between the employer and employee at **0.45% each**. Wages include base wages, commissions, overtime, holiday pay, paid time off including vacation sick time, or other special leave categories.

Step 1: Calculate Contributions: (Funding the Program)
- Total contribution rate = 0.9% of covered wages, split evenly at 0.45% each.
- Employee contribution: $1,200 x 0.45% = $5.40 per week.
- Employer contribution: $1,200 x 0.45% = $5.40 per week.
- Total contribution: $10.80 per week.

Step 2: Calculate Weekly Benefit (When Leave is Taken)
- Maryland uses a sliding-scale wage replacement formula:
- 90% of wages up to 65% of the State Average Weekly Wage (SAWW); 50% of wages above that threshold, up to the cap
- This example uses the 2026 SAWW of $1,537, which is updated each year.
- The portion of your average weekly wages ($1,200) that is equal to or less than 65% of the SAWW ($1,537 × 65% = $999.05) is replaced at 90%: ($999.05 × 0.9 = $899.15). The portion above 65% of the SAWW ($1,200 − $999.05 = $200.95) is replaced at 50%: ($200.95 × 0.5 = $100.48)
- Your total weekly benefit would be: $899.15 + $100.48 = $999.63

Step 3: Apply the Weekly Maximum:
- The calculated weekly benefit amount ($999.63) is compared to the **maximum weekly benefit limit** of **$1,000** under Maryland PFML.
- Since $999.63 is **less than the maximum allowed amount**, your benefit is not reduced. Your final weekly benefit would be **$999.63**.

Example 1

- The portion of your average weekly wages ($1,200) that is equal to or less than **65% of the State Average Weekly Wage** ($1,537 × 65% = $999.05) is replaced at a rate of 90%:
  ($999.05 × 0.9 = $899.15).
- The remaining portion of your wages that exceeds 65% of the State Average Weekly Wage ($1,200 − $999.05 = $200.95) is replaced at a rate of 50%:
  ($200.95 × 0.5 = $100.48).
- Your total weekly benefit amount would be:
  $899.15 + $100.48 = **$999.63**.

Coordinating with Other Benefits

You may be eligible for more than one leave. MD PFML and Family Medical Leave Act (FMLA) benefits can and should be used at the same time, when applicable. Your employer may allow you to use accrued time off. Your employer may also require you to use PFML benefits and short-term or long-term disability benefits at the same time.

Your total compensation may not be more than 100% of your regular pay.

Applying for Benefits

Steps to Apply

1. Notify your employer as soon as possible that you'll need to take leave.
2. Apply for benefits within 60 days before or 60 days after your leave starts. You can apply through MetLife via the web, telephone, or paper claim, depending on your employer's coverage plan.
3. Submit supporting documentation, which may vary depending on the reason for your leave.
4. Stay connected with your employer and MetLife until you return to work.



Documentation to Support Your Claim

Proof to support an employee's leave may be required before the claim decision can be made. The state is still defining these requirements.

Claim Denials

If your claim has been denied, you can reach out to MetLife to have your claim reconsidered, especially if you have new information to support your claim. If, after a second review, your claim is still denied, you can file an appeal with the state. Appeal instructions can be found in the claim denial letter you received.



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