



# Connecticut Paid Leave

**HEALTH**  
**EQUITY**  
**SOLUTIONS**

# AGENDA

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- The difference between CT Paid Leave and CT FMLA
- Qualifying Reasons for Leave
- Definition of “Family”
- Eligibility
- Types and Length of Leave
- Everything You Need to Know about Filing a Claim
- Paid Leave by the Numbers
- Resources
- Health Equity Solutions Week events



# The Differences Between CT Paid Leave and CT FMLA

# FMLA

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FMLA provides *job-protected leave* for certain qualifying family and health conditions

- FMLA stands for Family and Medical Leave Act
  - There is a **federal FMLA & a CT FMLA**. Both have been around since the 1990's.
  - Both laws allow eligible employees to take **job-protected time away from work** for certain family and medical reasons.
  - The Family Medical Leave Acts are implemented by **employers** & regulated by the State & Federal Departments of Labor
  - FMLA does NOT provide income replacement.

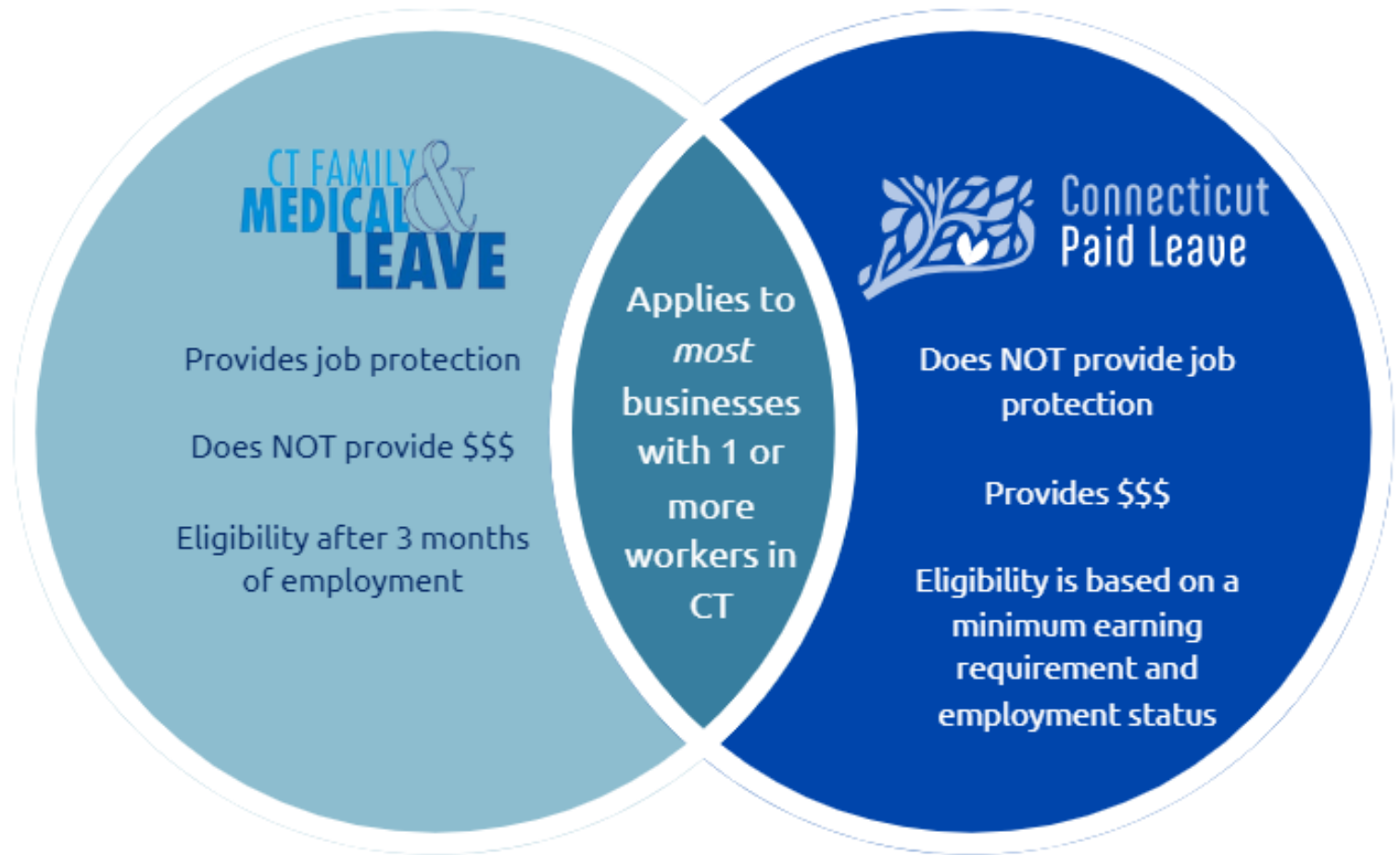
# CTPL

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*CTPL provides income-replacement during certain qualifying family and health leaves*

- CTPL stands for CT Paid Leave
- The CT Paid Leave Act is a Connecticut law that:
  - Creates a **source of income-replacement benefits** for eligible employees who cannot work for the **same reasons as FMLA**
  - It **does not** provide job-protected leave.
- The CT Paid Leave Act is implemented by the **CT Paid Leave Authority** – a Quasi-Public Agency of the State of Connecticut

To have job protection and income replacement, an individual must apply for BOTH FMLA and CT Paid Leave.





# How does CT Paid Leave Work?

# How does CT Paid Leave Work?

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- Covered employers deduct 0.5% from their worker's paychecks. These are called **CONTRIBUTIONS**.
- Employers remit these contributions quarterly to the **CT PAID LEAVE AUTHORITY**.
- When a worker needs to take time away from work for a qualifying reason, they will apply to their **EMPLOYER** for job protected leave under FMLA.
- The worker will apply to the CT Paid Leave Authority for **INCOME REPLACEMENT BENEFITS** while they are away from work.





# Qualifying Reasons For Leave/Benefits



### MEDICAL LEAVE

For treatment of one's own serious health condition.

This includes serving as an organ or bone marrow donor and pregnancy.

Mental health conditions and treatment for substance misuse disorder are serious health conditions.



### BONDING LEAVE

To bond with a newborn(s) or a newly placed child, or for the time needed to process adoption or foster care placement.

- Can be used by both parents
- Can be used anytime during the 12 months after the birth/placement
- Applies to birth, adoption, or foster care



### CAREGIVER LEAVE

To provide physical or psychological care or comfort to a family member experiencing their own serious health condition.



### MILITARY CAREGIVER LEAVE

To care for a family member in the military who has experienced a serious injury or illness that occurred in the line of active duty in the Armed Forces.

### QUALIFYING EXIGENCY LEAVE


To engage in certain activities arising from the fact that a spouse, child, or parent on active duty has been notified of an impending call or order to active duty in the Armed Services.

### FAMILY VIOLENCE LEAVE ACT

Job-protected time off can be taken by a worker who is a victim of family violence to:

- seek medical/psychological care or counseling for physical or psychological injury or disability;
- obtain services from a victim services organization;
- relocate due to such family violence; or
- participate in any civil or criminal proceeding related to or resulting from such family violence.

(Up to 12 days in a calendar year)

A healthcare provider in a white coat is standing and talking to an elderly patient with white hair and glasses who is sitting up in a hospital bed. The patient is wearing a patterned hospital gown. The background shows a hospital room with medical equipment on the wall and a green apple on a table.

## Serious Health Condition requires both incapacity & treatment by a Healthcare Provider

*Examples include, but are not limited to:*

- Overnight stay in a hospital
- Chronic condition for which you see a healthcare provider at least 2x/year
- Long-term condition for which treatment is no longer effective and the patient is still under medical supervision (Alzheimer's, terminal cancer)
- Incapacitation during pregnancy (pre-natal appointments, complications during pregnancy)

# Who is a family member under CT FMLA & CT Paid Leave?

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- The primary difference between caregiver leave under federal FMLA versus the CT laws is the **definition of family member**
  - Under federal FMLA, an employee can take leave to care for a parent, spouse, or child who is under 18 or is over 18 and has a disability
  - Under the CT laws, an employee can take leave and receive benefits for:
    - a parent,
    - spouse,
    - son or daughter of any age,
    - sibling,
    - grandparent,
    - grandchild, or
    - an individual related to the employee by **blood or affinity**



# What does “Related by Affinity” mean?

- *“Any person with whom the worker has a significant personal bond that is like one of the family relationships listed in the statute, regardless of biological or legal relationship.”*
- This is situation specific and depends upon the circumstances of the individuals involved.
- Examples of such relationships by affinity include, but are not limited to:
  - An aunt or uncle who relies on the worker for unpaid care and has maintained as strong and enduring a relationship with the worker as typically seen between parents and their children or siblings;
  - An unmarried, significant other of the employee with whom the worker maintains a familial, spouse-like relationship, despite their lack of legal relationship to each other



**Eligibility**

# Am I Covered by CT Paid Leave?

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## *Who is a covered employer?*

- *Almost* all employers who have **one or more** people working in CT
- The State of Connecticut, as to non-union employees

## *Who is not a covered employer?*

- The federal government
- Municipalities, unless their unionized employees collectively bargain to participate
- Local or regional boards of education, unless their unionized employees collectively bargain to participate
- Non-public elementary or secondary schools
- Railroads
- Governments of other states
- Other sovereign nations

### *Other Non-Covered Entities*

- Interstate truck drivers who work in CT but live in another state and thus don't pay income tax in CT
- Spouses of active-duty military members who have opted to continue to pay taxes in their home state instead of where they are currently deployed



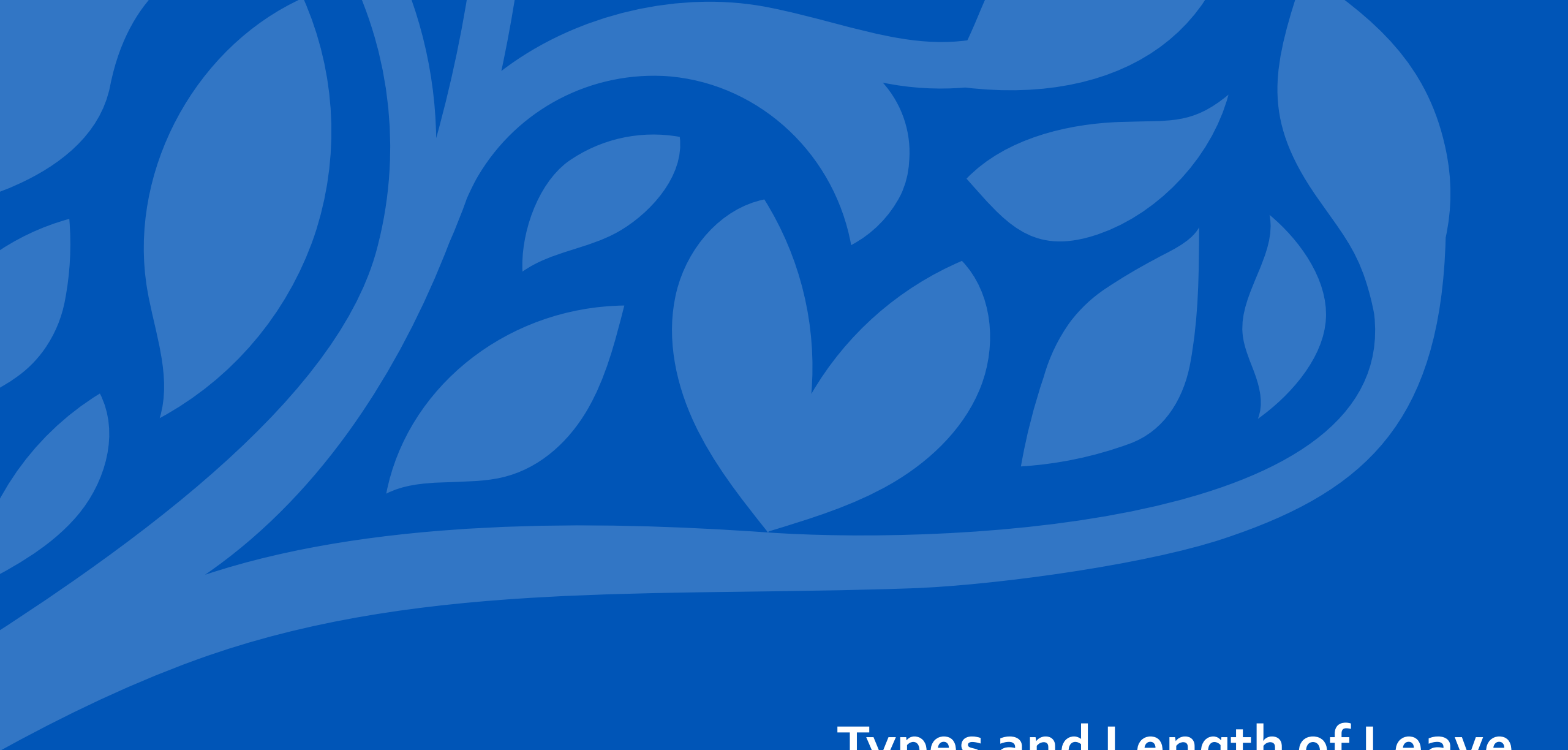
# Eligibility for CT Paid Leave

1st completed quarter	2nd completed quarter	3rd completed quarter	4th completed quarter	5th completed quarter	Current quarter (quarter in which claim for benefits is made)
Oct – Dec 2022	January – March 2023	April – June 2023	July – Sept 2023	Oct – Dec 2023	Jan-March 2024
\$2,000	<b>\$2,325</b>	\$2,300	\$2,200	\$2,000	N/A
In base period	In base period	In base period	In base period	Not in base period	Not in base period

- You must earn at least \$2,325 in highest earning quarter, of the first 4 of the 5 most recently completed quarters (from 1 or more covered employers in CT), and
- You must be currently employed in CT by covered employer, or had been employed by a covered employer in the 12 weeks immediately preceding the claim for benefits

**The CT Paid Leave Authority – not the employer – makes the eligibility determination**





## Types and Length of Leave

# Types of Leave

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## Block Leave

You aren't working at all for a continuous period of time for a single qualifying reason. For example, you are having surgery and need to be out of work for 6 weeks for recovery.

## Reduced Schedule

You are working some of the time but not as much as usual. For example, you normally work 9-5 Monday – Friday but you are working a reduced schedule of 9-2.

## Intermittent

You are absent from work sporadically for relatively small amounts of time. For example, you suffer from migraines and need to take time off when one occurs.

## Length of Benefits

- Up to 12 weeks in a 12-month period for most leave reasons.
- An additional 2 weeks may be available for incapacitation during pregnancy, including pre-natal appointments.
- Up to 12 days of the 12 weeks may be used for specific reasons arising from family violence.



**Important Information about  
Job Protected Leave (FMLA)**

# Am I Covered under FMLA?

## Covered under Federal FMLA

- Employers who have 50 or more employees within a 75-mile radius
- Governmental entities of any size, including
  - Federal government
  - State agencies
  - Towns
  - Schools
  - Railroads
  - Governments of other states

## Covered under CT FMLA

- *Almost* all employers who have **one or more** people working in CT
- The State of Connecticut, as to all State employees

### *Not Covered under CT FMLA*

- The federal government
- Municipalities
- Local or regional boards of education
- Non-public elementary or secondary schools
- Railroads
- Governments of other states

# Is My Employee Eligible for Leave Under FMLA?

## Federal FMLA

- They have been employed by my company for at least 12 months
- and
- They have worked at least 1,250 hours in the 12 months immediately preceding the leave

## CT FMLA

- They have been employed by my company for at least the 3 months immediately preceding the leave
- No hours worked requirement

**The Employer makes these eligibility determinations.**

# How Long Is the Job-Protected Leave?

## Federal FMLA

Up to 12 weeks of leave in a 12-month period for all FMLA leave reasons

Except: up to 26 weeks of leave in a 12-month period for military caregiver leave

## CT FMLA

Up to 12 weeks of leave in a 12-month period for all FMLA leave reasons

### EXCEPT:

Up to 26 weeks of leave in a 12-month period for military caregiver leave

&

An employee may receive an additional two weeks of FMLA for a serious health condition resulting in incapacitation during pregnancy

## CT Family Violence Leave Act

Up to 12 days in a calendar year

A decorative background featuring a stylized, repeating pattern of leaves and branches in various shades of blue. The pattern is dense and fills the upper two-thirds of the page.

# Applying For CT Paid Leave Benefits



# How to Apply for CT Paid Leave Benefits:

- To start your claim for benefits, go to our online portal ([www.ctpaidleave.org](http://www.ctpaidleave.org))
- Applications are also accepted via telephone at 877-499-8606
- When you begin your application and specify your leave reason, you'll receive a notice with all of the documentation that will be required

The screenshot displays the Connecticut Paid Leave website. At the top, the logo for Connecticut Paid Leave is visible, along with navigation links for 'CREATE AN ACCOUNT WITH CT.GOV', 'REGISTER YOUR BUSINESS', and 'SIGN IN'. The main navigation bar includes 'How CT Paid Leave Works', 'Claims', 'For Businesses and Employers', 'Remit Contributions', 'Resources and Guides', 'About Us', and 'Contact Us'. The 'How to Apply' section features a heading and a brief instruction: 'If you are ready to start your CT Paid Leave application, you may begin by following the Step-by-Step instructions or by calling Aflac directly at (877) 499-8606.' Below this, a breadcrumb trail reads 'Home > Claims > How to Apply'. The 'Process Overview' section is a horizontal flowchart with five steps: 1. Sign in to your CT.gov account (with a speech bubble icon), 2. Set up your CT Paid Leave Aflac Account (with a heart and leaf icon), 3. Start new claim (with a heart and plus icon), 4. Download and review Notice of Application (with a cloud and arrow icon), and 5. Upload documents to CT Paid Leave Aflac portal (with a cloud and arrow icon).

# Timeline: Case Creation to Decision

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1

Employee starts their application.

2

Employee submits required docs



1. Identity verification
2. Employment Verification Form
3. Documents supporting the leave reason

3

Claims administrator reviews documentation

4

Claim decision is made

5

If approved, benefits are issued.

# Top Things to Keep in Mind When Applying

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- Your application is not complete until you submit all requested documentation.
- There is a due date by which the required documentation must be submitted. This date can be found in your Notice of Application.
- If you are having difficulty obtaining the required documents, you can request an extension by calling Aflac directly.
- Notify CT Paid Leave of any changes as soon as possible – returning to work earlier than anticipated, needing additional time away from work, or receiving any payment from your employer.

# What can I do if my claim is denied?

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- The fastest way to get address a denial is to file a REQUEST FOR RECONSIDERATION with Aflac.
- If your claim was denied due to missing or incomplete documentation, be sure to submit your completed set of documents along with your reconsideration form.
- If your reconsideration is denied or if you do not want to submit a reconsideration, you can file an appeal with the CT Department of Labor.

# CT Paid Leave by the Numbers



132K

Approved Applications



\$640M

Benefits Paid



\$536.4M

Trust Fund Balance



139k

Registered Employers

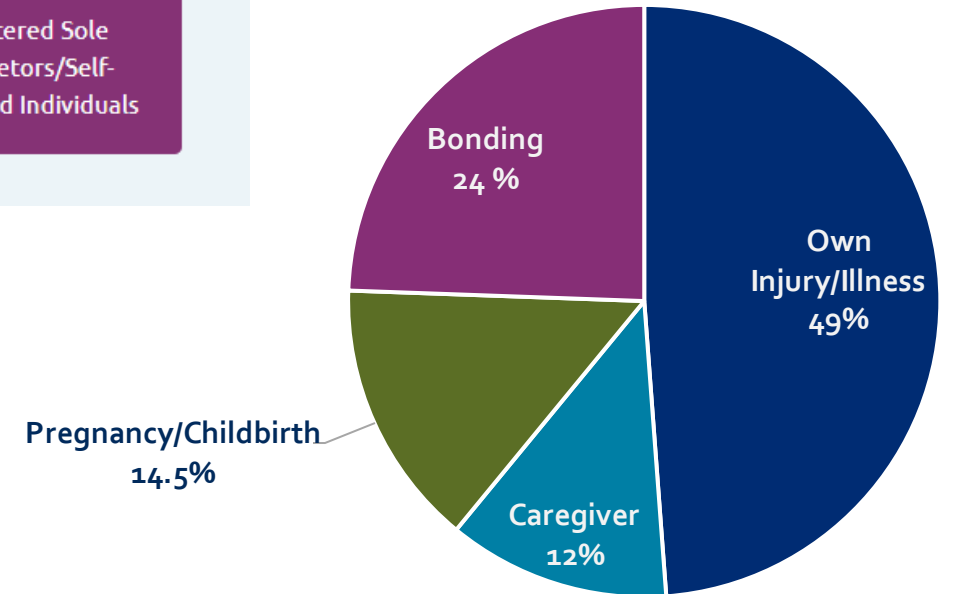


3188

Registered Sole Proprietors/Self-Employed Individuals

All data as of February 29, 2024

Percentage of Claims



# Resources

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- **Questions about the CT Paid Leave program:**
  - [ctpaidleave.org](http://ctpaidleave.org)
- **If employees have questions about their *already-filed* CTPL claim they can:**
  - Log in to their account through the CT Paid Leave portal or
  - Call Aflac at 877-499-8606
- **Questions about CT FMLA:**
  - CT DOL [newfmlguidance \(ct.gov\)](http://newfmlguidance.ct.gov)
  - (860) 263-6400 or [DOL.CTFMLA@ct.gov](mailto:DOL.CTFMLA@ct.gov)
- **Question about Federal FMLA:**
  - [Family and Medical Leave Act | U.S. Department of Labor \(dol.gov\)](http://FamilyandMedicalLeaveAct|U.S.DepartmentofLabor.dol.gov)

# Thank you, Health Equity Solutions!



For more information on this year's events, please email [KMoquete@hesct.org](mailto:KMoquete@hesct.org).

**HEALTH EQUITY WEEK 2024**

## EVENT SCHEDULE

**MARCH 30TH - APRIL 7TH, 2024**

Let's break down the financial barriers to health equity! Join us for a FULL week of advocacy, learning, and collaboration under this year's theme: **'AFFORDING EQUITY'**

<b>SAT 30</b>	<b>HARTFORD STEP OFF CLASSIC HEALTH FAIR &amp; PANEL DISCUSSION ON CHRONIC DISEASES &amp; IT'S CONNECTION TO MEDICAL DEBT</b> 10:00 AM @ the Bushnell, 166 Capitol Ave, HFTD CT
<b>MON 01</b>	<b>AFFORDING EQUITY PRESS CONFERENCE &amp; CALL TO ACTION</b> 10:00 AM @ the Legislative Office Building!
<b>TUES 02</b>	<b>COMBATTING MEDICAL DEBT: A FIRESIDE CHAT (VIRTUAL)</b> 6:00 PM on ZOOM!   <a href="#">Register Here</a>
<b>WED 03</b>	<b>PARTNERSHIP FOR STRONG COMMUNITIES: HOUSING &amp; HEALTH EQUITY WEBINAR (VIRTUAL)</b> 10:00 AM on ZOOM!   <a href="#">Register Here</a>
<b>WED 03</b>	<b>CT PAID LEAVE: LUNCH &amp; LEARN (VIRTUAL)</b> 12:00 PM on ZOOM!   <a href="#">Register Here</a>
<b>THURS 04</b>	<b>AFFORDING HEALTH EQUITY PANEL DISCUSSION &amp; RESOURCE TABLING</b> 2:00 PM @ the Capitol Room 310 & Hall of Flags   <a href="#">Register Here</a>
<b>THURS 04</b>	<b>PATRICIA BAKER AWARD RECEPTION</b> 6:00 PM @ the Capitol Room 310   <a href="#">Register Here</a>





**HEALTH EQUITY SOLUTIONS**

**HEALTH EQUITY WEEK 2024**

## AFFORDING EQUITY PANEL DISCUSSION

**THURSDAY APRIL 4TH AT 2 PM**  
**ROOM 310 CAPITOL BUILDING**



**HEALTH EQUITY SOLUTIONS**

**YOU ARE FORMALLY INVITED TO THE**

# PATRICIA BAKER AWARD RECEPTION

**THURSDAY, APRIL 4TH AT 6 PM**  
**ROOM 310 CAPITOL BUILDING**



[CTPAIDLEAVE.ORG](https://CTPAIDLEAVE.ORG)