



# NH Paid Family & Medical Leave

Enrollment Update & What employers need to know

NH Council for Thriving Children

June 5, 2023



**NEW HAMPSHIRE  
PAID FAMILY  
& MEDICAL LEAVE**

# First Voluntary PFML Plan in United States

- Employers decide whether to offer PFML to their employees
- If the employer is sharing the premium cost with the worker then the worker has the option to participate
- If the employer does not offer PFML coverage or equivalent coverage then the worker can decide to purchase NH PFML insurance through the individual plan



# MetLife is the State's PFML Insurance Partner

Benefits of purchasing NH PFML Insurance through MetLife



50% BET on premiums employers pay for 6-week plan



6-week or 12-week coverage options



Premium funding plan options



# NH PFML Group Plan

## Base Plan

- 6 weeks of coverage
- 60% wage replacement (up to the Social Security wage cap)
- BET tax credit of 50% of premium paid by employer
- Can enhance existing Short Term Disability benefits

## Options

- Premium funding: 100% by employer, shared cost with workers, 100% paid by workers
- 12 weeks of coverage
- 60-100% wage replacement benefits (up to the Social Security wage cap)

### Who is eligible?

- **NH Employers:** Location in NH
- **NH Workers:** Designated as working for a NH employer
- Verified by MetLife during the enrollment process

# Qualifying Events

- One's own serious health condition(s) when disability coverage doesn't apply, including childbirth
- Child bonding due to birth, adoption or fostering
- Serious health condition(s) of a family member
- Qualifying need arising from military deployment or service
- Caring for a qualifying military service member

## Qualifying Family Members

- Child - biological, adoptive, foster, or stepchild; legal ward; child of a person standing in loco parentis (child is under 18 years of age or 18 years of age or older and incapable of self-care because of a mental or physical disability)
- Child's spouse or domestic partner
- Spouse or a domestic partner
- Parent - biological, adoptive, foster, or stepparent; legal guardian of the worker; worker's spouse or domestic partner
- Grandparent - biological, adoptive, foster, or step grandparent

# NH PFML Individual Plan

- Workers can enroll if employer does not offer NH PFML or equivalent plan
- Enroll during 60-day annual open enrollment period: December 2023-January 2024
- 6 weeks of wage replacement at 60% up to the Social Security wage cap
- Leave can be taken all at once, reduced schedule or partial days
- A single unpaid work week before benefits may be paid
- A 7-month waiting period before a claim may be submitted
- Premiums of no more than \$5 per week
- Not eligible for the tax credit



# Employer Responsibilities

## Large Employers:

- Collect premiums paid by workers through payroll deduction (group plan and individual plan enrollees)
- Job restoration per FMLA
- Continue to provide health insurance

## Small Employers:

- Not required to collect premium payments through payroll deduction
  - Premium payments are made through arrangements with MetLife

- **Large Employer:** 50 or more NH workers
- **Small Employer:** Fewer than 50 NH workers

# Employer Responsibilities

## All Employers:

- Consider sponsoring a plan for your workers
- Learn about the BET tax credit
- Address worker questions and direct workers to MetLife
- Support the claims process by providing wage and leave information, work schedules and other benefits information to MetLife





# Cost of the Plan

Group plans are individually underwritten.

Premiums are based on the policy purchased.

## Cost factors:

- 6-week or 12-week plan
- Percentage of employer contribution
- Workforce demographics/census
- Employer STD plan
- BET tax credit

## Get a quote:

- [MetLife Quote Calculator](#) for Employers
- Broker, agent or consultant (licensed in NH and appointed with MetLife to sell NH PFML insurance)
- Customer Solution Center: 1.866.595.PFML (7365)



# Enrollment

1. Agree to a rate
2. Sign MetLife Policy application (binds the rate for a year)
3. MetLife issues certificate to the employer
4. Workers are enrolled
  1. Fully funded premium: Workers are automatically enrolled
  2. Partially or non-funded premium: Employer open enrollment process to allow workers the choice to participate.

- **Fully funded:** Workers are automatically enrolled
- **Partially funded:** Employer open enrollment process to allow workers the choice to participate.

# Claims Processing

- Workers submit claims to MetLife
- Coordination with PTO and other leave and benefit plans
- Employer provides MetLife with wage and leave information, work schedule, other benefit information
- Communicate return-to-work plans
- Notify MetLife when worker returns to work



# Highlights from First Quarter

- 5,400 New Hampshire workers have PFML coverage available in just 3 months
- Nearly 70% of employers are fully covering PFML premium for their workers
- 60% of employers did not offer any comparable coverage prior to PFML
- 644 individuals enroll during first open enrollment period
- 78% of individual enrollees are female
- 64% of individual enrollees are under the age of 45 years old

# For more information

1. **On the web:** [www.paidleave.nh.gov](http://www.paidleave.nh.gov)
2. **Social media:**
  - [facebook.com/NHpaidleave](https://facebook.com/NHpaidleave)
  - [instagram.com/NHpaidleave](https://instagram.com/NHpaidleave)
  - [linkedin.com/company/NHpaidleave](https://linkedin.com/company/NHpaidleave)
  - [twitter.com/Nhpaidleave](https://twitter.com/Nhpaidleave)
3. **Arrange for a speaker:** contact Gail Crowdes:  
[gail.a.crowdes@das.nh.gov](mailto:gail.a.crowdes@das.nh.gov), 603.271.1444
4. **For general questions:** call the MetLife Customer Solution Center  
for NH PFML 1.866.595.PFML (7365)

## On our website

- Employer Toolkit
- Employee Communication Tools
- Claim Processing Tools
- Equivalent Plan Checklist
- Employer Webinars
- And More!



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