

NH Paid Family & Medical Leave

Enrollment Update & What employers need to know

NH Council for Thriving Children June 5, 2023



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, step grandparent



or

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

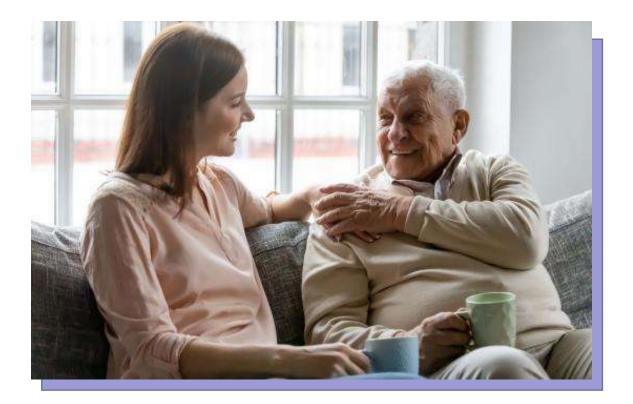
- Large Employer: 50 or more NH workers
- Small Employer: Fewer than 50 NH workers



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:

- <u>Metlife Quote Calculator</u> 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
- 2. Social media:
- facebook.com/NHpaidleave
- instagram.com/NHpaidleave
- linkedin.com/company/NHpaidleave
- twitter.com/Nhpaidleave
- 3. Arrange for a speaker: contact Gail Crowdes: 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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