



NH Paid Family & Medical Leave

New Hampshire Council for Thriving Children

December 9, 2024



**NEW HAMPSHIRE
PAID FAMILY
& MEDICAL LEAVE**

First Voluntary PFML Plan in the United States

- Employers decide whether to offer PFML to their employees
 - NH PFML is a voluntary benefit available to all employers and workers but required of none.
- 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



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

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

NH PFML Individual Plan

Workers can enroll if employer does not offer NH PFML or equivalent plan

Enroll during annual 60 - day open enrollment period:

December 1st - Jan 29th

- 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



Qualifying Events

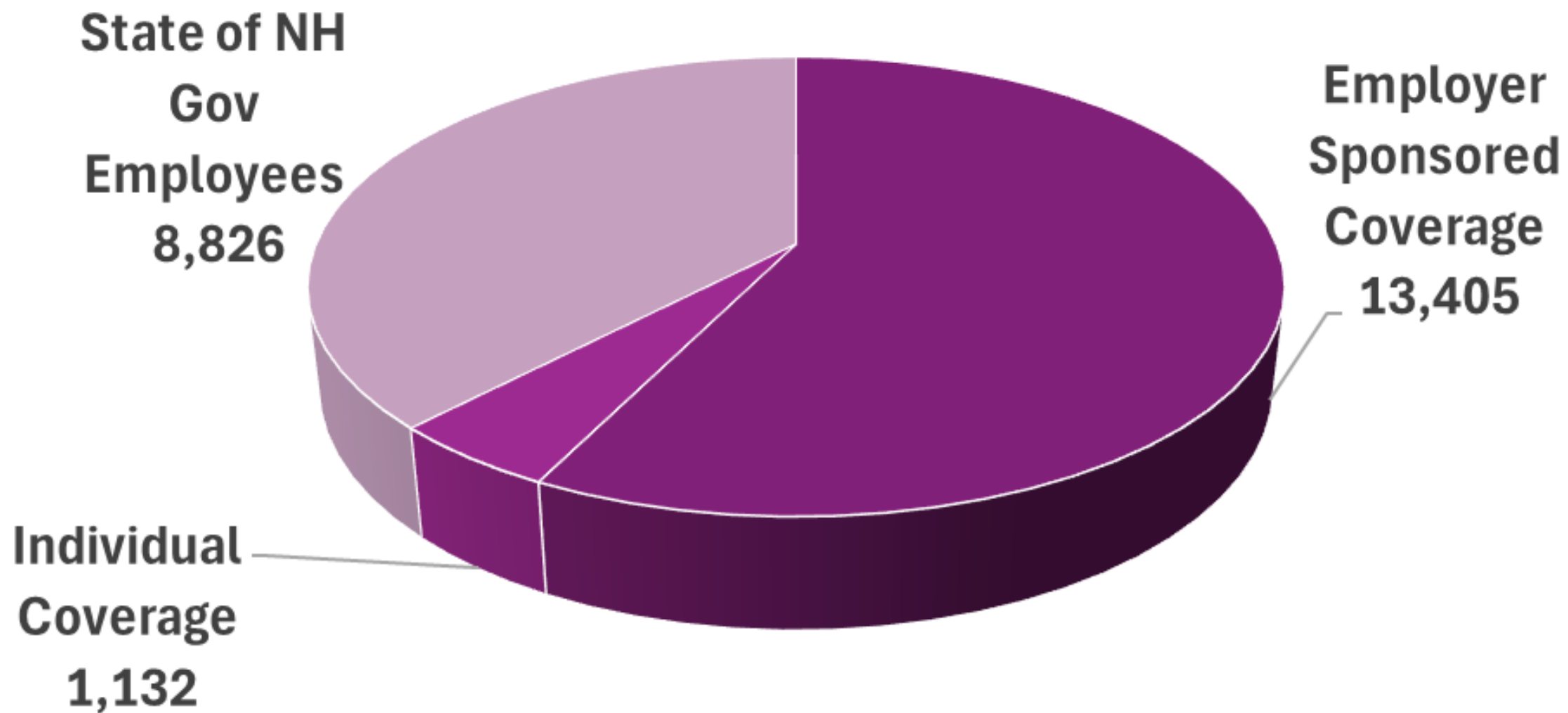
- Employee's own serious health condition
- Child bonding due to birth, adoption or fostering
- Serious health condition(s) of a family member
- Qualifying need arising from military deployment or service
- Caring for a qualifying military service member

Qualifying Family Members

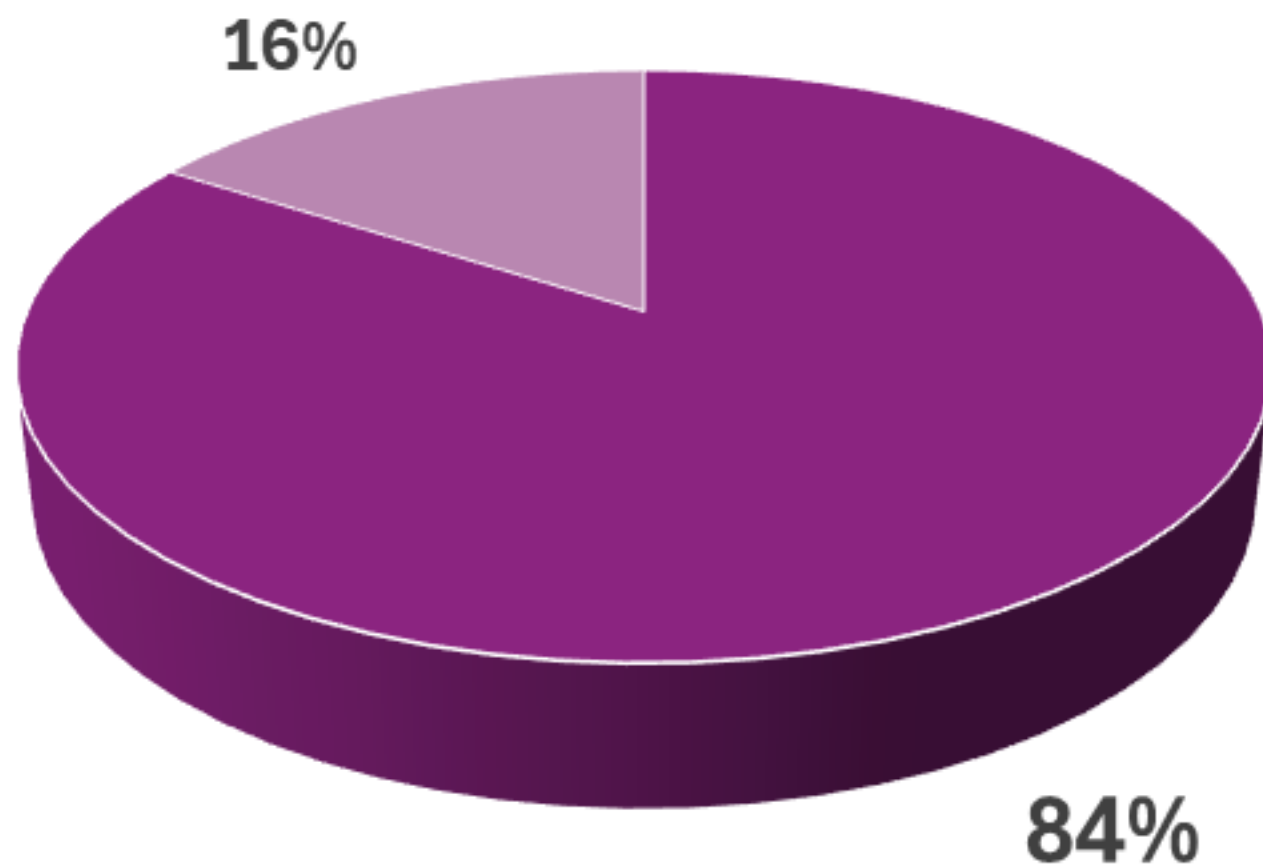
- Child - biological, adoptive, foster, or stepchild; legal ward; child of a person standing in loco parentis (child is under 18 years of age or 18 years of age or older and incapable of self - care because of a mental or physical disability)
- Child's spouse or domestic partner
- Spouse or a domestic 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: Enrollment & Program Activity

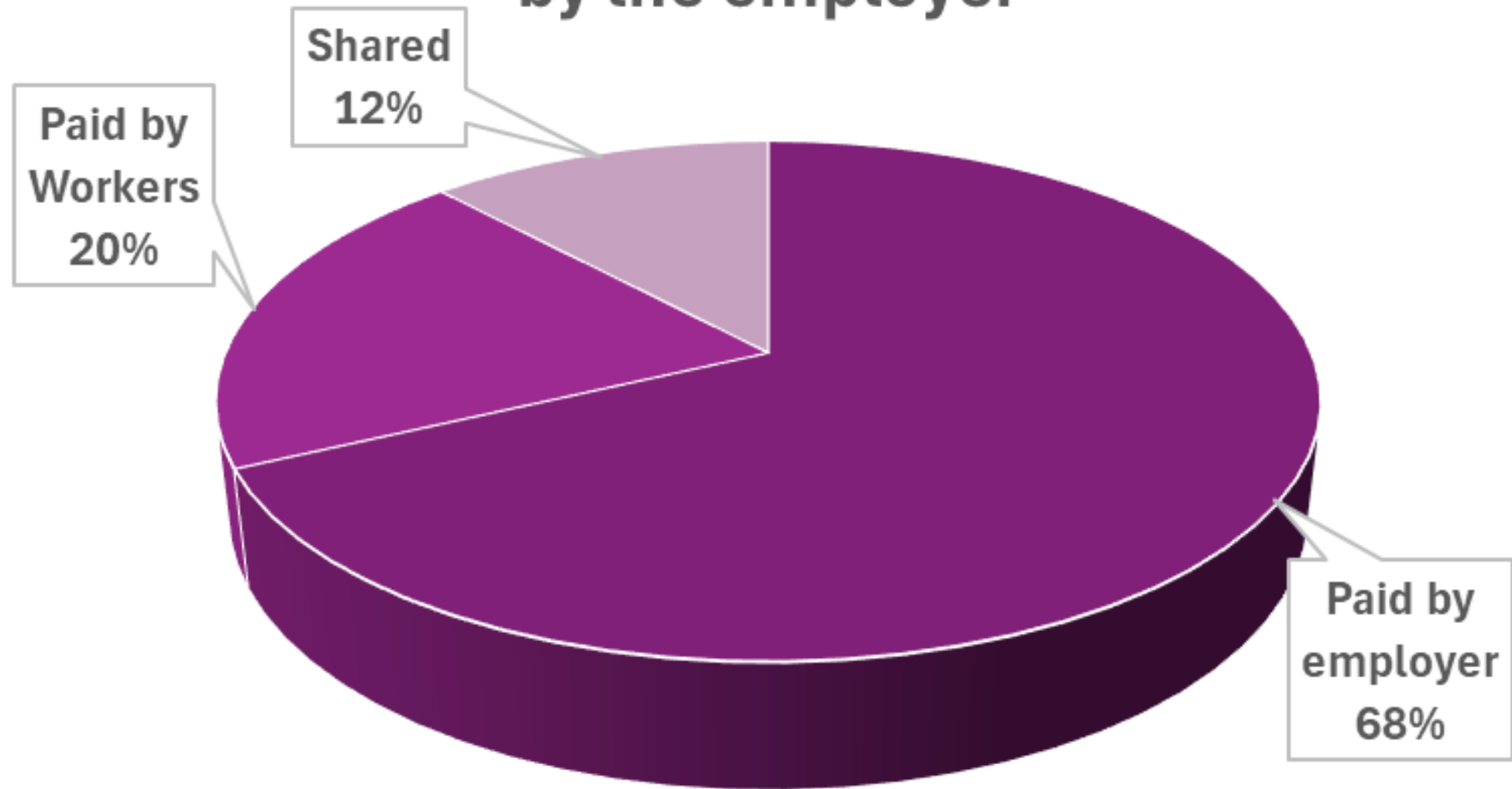
23,300+ New Hampshire workers have access to NH PFML benefits



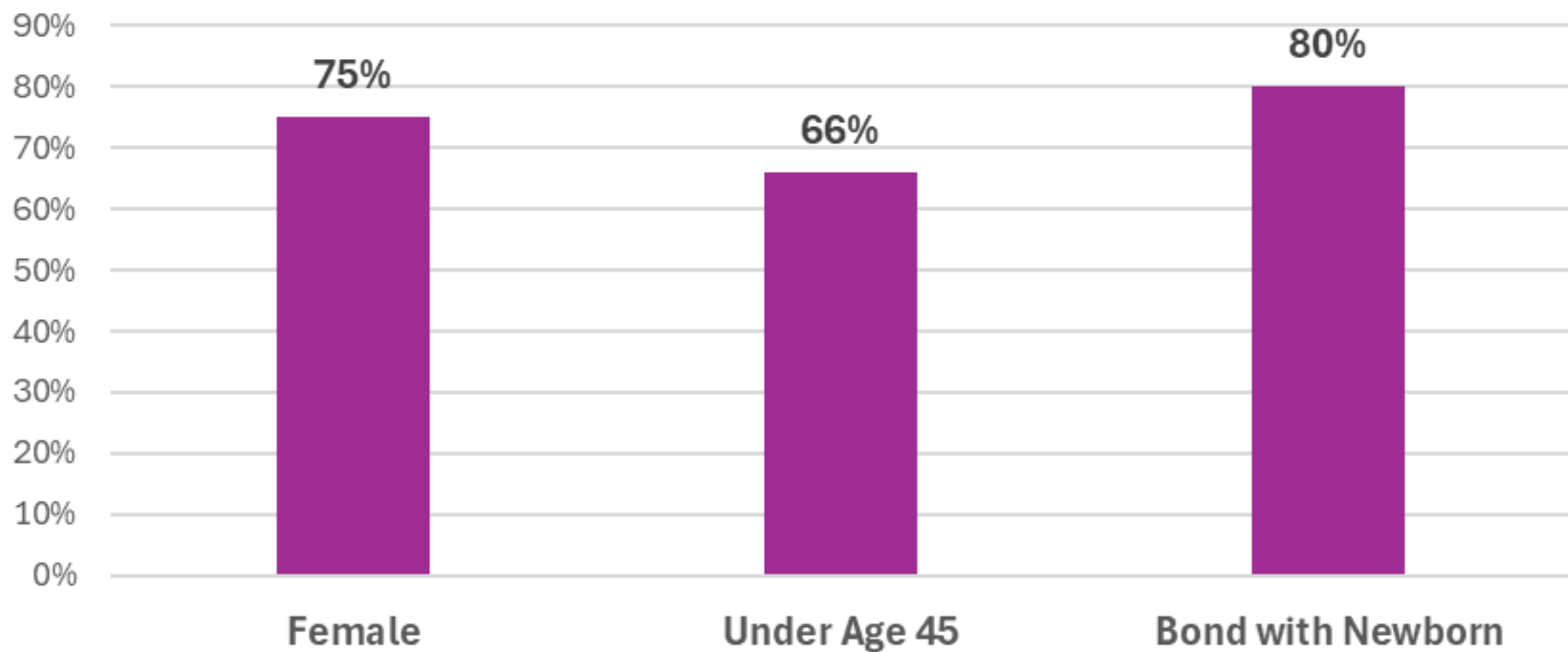
301 employers have purchased coverage
84% of policies have been purchased by employers
with less than 50 NH workers



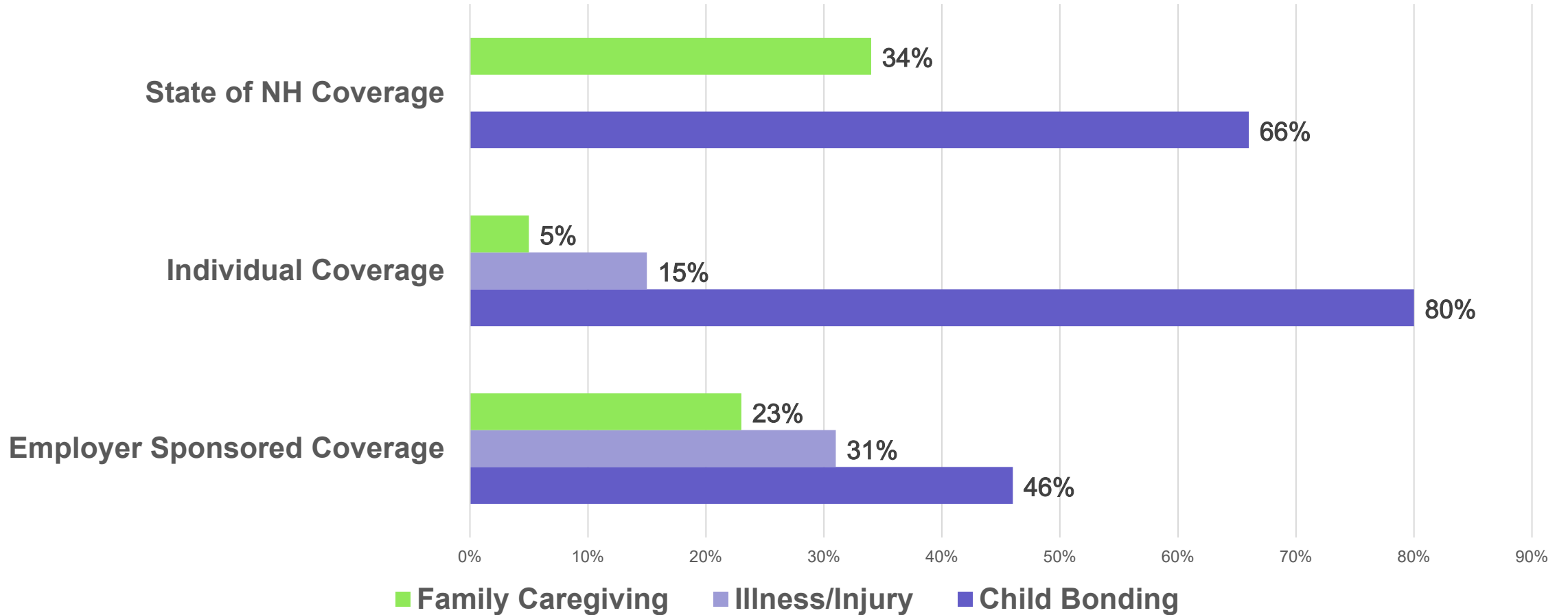
Nearly 70% of NH PFML policies are paid for by the employer



NH is the only state in the country that allows individual workers to purchase their own coverage. This type of coverage is largely being purchased by young female workers to bond with new children.

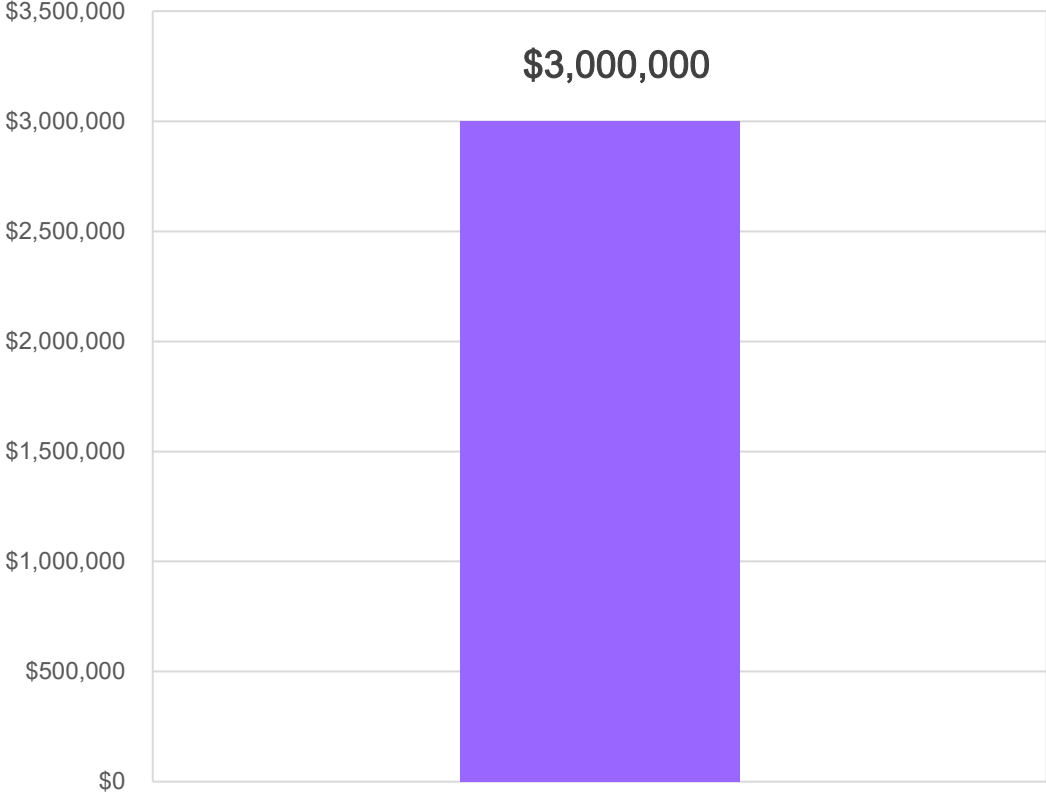


Claim Utilization in 2024 continues to be dominated by workers looking to bond with new children but family caregiving is increasing in employer sponsored coverage

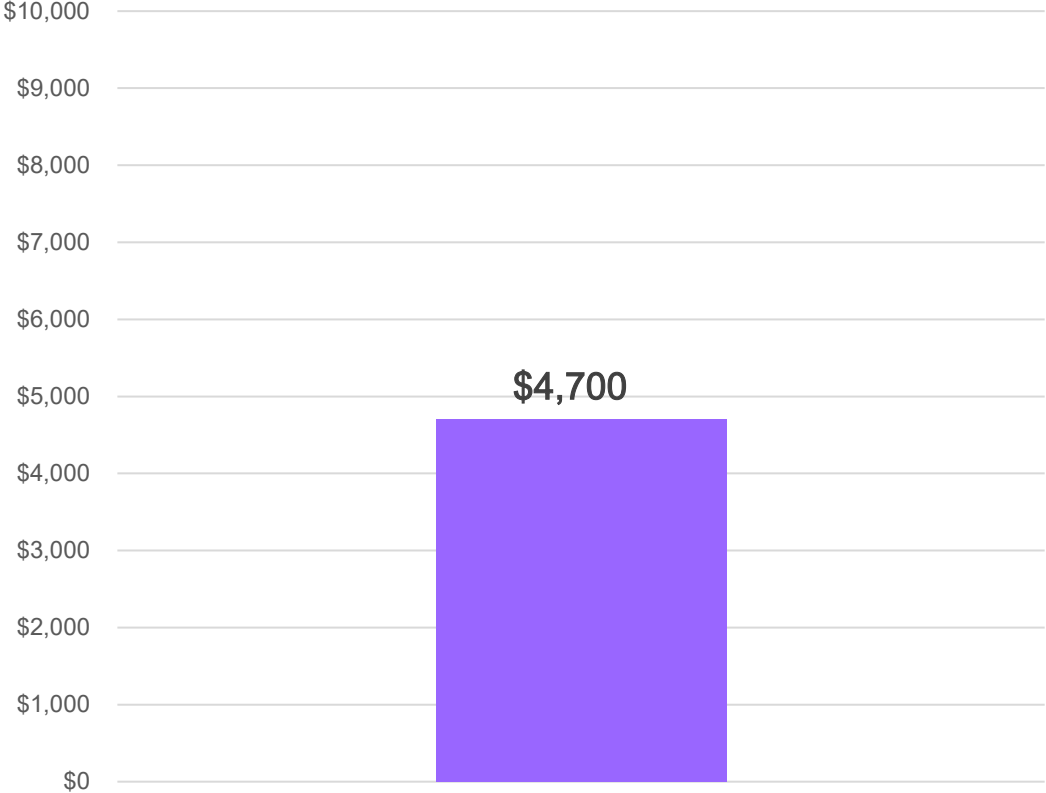


MetLife paid over \$3 million in benefits during 2023 and 2024 with the average total individual benefit in 2023 of \$4,700

Total Benefits Paid 2023/2024



Average Total Benefit in 2023



NH PFML: How to get a Quote



How Can We Help You Today?

I want to...

select an option



Helpful Links

select an option



Welcome to the New Hampshire Paid Family and Medical Leave Plan
The First Voluntary PFML Plan in the Nation

Welcome to the New Hampshire Paid Family and Medical Leave Plan The First Voluntary PFML Plan in the Nation

ENROLL NOW!

Individual Open Enrollment is now available through January 29th for workers who don't have paid leave through their employer.

Premiums capped at \$5/week. No exclusions for pre-existing conditions.
One-time, 7-month waiting period.

[GET A QUOTE TODAY! >](#)



MONDAY, DECEMBER 9

New Hampshire Paid Family and Medical Leave (NH PFML) provides participating New Hampshire workers with **60%** of their average weekly wage (up to the Social Security wage cap) for up to six weeks per year for specified leaves of absence from the workplace.

What's New

How It Works

Base Coverage

Cost of Premium

- **REMINDER** - Enrollment in the Individual Plan is now open from December 1, 2024 through January 29, 2025.
- Employers can [enroll in a NH PFML group plan at any time](#). Use the Employer [Quote Calculator](#) to get a quote.

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!