



Connecticut Paid Leave

ANNUAL REPORT **2022**



Andrea Barton Reeves



Fran Pastore

LETTER FROM THE CHAIR OF THE BOARD AND THE CEO OF THE CT PAID LEAVE AUTHORITY

CT PAID LEAVE IS ABOUT PEOPLE

People who are no longer forced to choose between their own healing or putting food on their table, being a caregiver for their loved ones or paying the electric bill, and bonding with their newborn or buying diapers.

CT PAID LEAVE IS ABOUT SUPPORT

Despite a stressful couple of years when COVID infections, fear and uncertainty were injected into our everyday lives, the CT Paid Leave Authority built an entire state agency from scratch and launched the program on time and under budget, providing support to workers when the burden of a challenging time is, for so many, too heavy to carry alone.

CT PAID LEAVE IS ABOUT HOPE

With the absence of a federal paid leave program, CT Paid Leave serves as a source of hope and comfort for workers and families when they need it the most.

It has been a great honor to lead, build, and sculpt this agency and program to where they are today. Within the first six months of the program, the Authority provided over \$81 million in CT Paid Leave benefits to over 16,300 Connecticut workers.

CT Paid Leave supported more than 8,600 workers like Nancy, a mother and grandmother from Danbury, who experienced unforeseen complications from a surgery that prevented her from returning to her job. For her, CT Paid Leave helped provide income when she wasn't receiving a paycheck and "is one of the nicest things the State of Connecticut has done."

CT Paid Leave has allowed almost 5,700 parents to bond with their newborn children, forty-four percent of whom are men. Men like Dan from Noank, who thanks to CT Paid Leave was able to take 12 weeks to bond with his new twins and support his wife during her postpartum recovery. Numerous studies have shown the significant benefits paid leave- both maternity leave and paternity leave - has not only for parents and children, but also for the economy.

Additionally, CT Paid Leave has provided over 1,800 caregivers, an overwhelming majority of whom are women, the opportunity to be there for their loved ones when a health condition has disrupted their lives.

This annual report reflects the ongoing work of so many individuals who bring support and hope to the people of Connecticut each day, including the coalition of organizations, businesses, elected officials and activists who helped make paid family and medical leave a reality. While we know there will continue to be challenges, we are proud of what we have accomplished and will continue building on our important work for the people of Connecticut.

Andrea Barton Reeves, CEO
Fran Pastore, Chair, CT Paid Leave Authority Board

INTRODUCTION

The Paid Leave Authority is a quasi-public agency established in 2019, when Governor Ned Lamont signed a bill creating the most comprehensive and generous paid family and medical leave law in the nation.

OUR MISSION:

The CT Paid Leave Authority serves a growing need in providing financial relief to Connecticut families, allowing individuals to care for a loved one, or themselves, without having to worry about lost income.

OUR GOALS ARE:

- To provide pathways to accessible paid family leave benefits; and
- To empower employees, employers, administrators and healthcare providers by offering helpful tools for understanding their vital roles and providing support to navigate the Connecticut Paid Leave program.

This report summarizes the activity of the Authority for the period of July 1, 2019 – May 31, 2022 and includes the following data as specified by C.G.S. § 31-49t:

- Projected and actual participation in the program
- Balance of the trust
- Reasons claimants are receiving family and medical leave compensation
- Success of outreach and education efforts
- Demographic information of claimants, including gender, age, town and income level
- Total number of claims approved and denied

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HIGHLIGHTS

- Despite a pandemic and a short time span for implementation, the CT Paid Leave Program launched on time and under budget to provide eligible Connecticut employees with income replacement benefits for qualifying health and family reasons.
- Demonstrating the need for paid leave, claim applications have come from every city and town in the state.
- In the first six months of the program accepting applications (December 1, 2021 through May 31, 2022) the Authority received 44,127 applications.

Of the 44,127 applications received in the first six months of benefits availability, 32,701 applications received a decision, with 19,699 being approved (60.2%) and 13,002 being denied (39.7%).

The number of female claim applicants was 28,814 and was more than double the number of male claim applicants at 14,213. The overwhelming majority of approved applications were for an employee's own illness or injury (8,622), followed by bonding with a child following birth (5,628), pregnancy/childbirth (3,567) and care of a family member (1,823).

Though they made up a smaller number of approvals, the Authority did have approved applications for every leave reason, including bonding with a child following adoption or foster care placement (30), family violence (15), organ or bone marrow donation (12) and qualifying exigency (2).

The claims show that women are still the primary caregivers, with almost double (3,358 women /

1,810 men) applying for leave to take care of a family member. The applications also show a fair number of men taking an active role with child bonding with 3,939 of the applications from men for that leave reason.

The 26-41 age group represented 23,062 (52.6%) of claims filed and was more than twice the next highest age group of 42-57 at 10,509 (24%) of claims filed, followed by the 58-76 age group at 7,423 (16.9%) of claims filed.

Nearly **137,000** businesses have registered with the CT Paid Leave Authority.

Through May 31, 2022, the fund received **\$517,913,361** in contributions and its balance was **\$390,949,568**.

For approved claims applications, an employee's own illness or injury was the top reason for taking leave with **8,622** applications (**43.8%**).

\$81,150,827 paid out in approved benefits

In the first six months of benefits availability, **135,598** payments were issued to **16,396** CT workers.

Through May 31, 2022, the CT Paid Leave Program approved **19,699** applications. The average approved leave duration was **6.79** weeks and the average weekly benefit payment is **\$562.01**.

To analyze utilization on a per capita basis, we looked at claims per 10,000 residents in each town in the state. The top ten Connecticut towns submitting the most claim applications per capita were:

1. Canaan
2. Hampton
3. Ansonia
4. Bristol
5. Meriden
6. Plainville
7. East Hartford
8. Canterbury
9. Griswold
10. North Branford



“I work in a small law firm. My mother was in the hospital for 11 days, and the leave covered me when I was only able to work a few hours a day. My salary means that I cap out on the leave benefits, but it means that I don’t put the burden on my partners.

These benefits are out there and that’s what they’re meant for. I didn’t ask for my mother to get sick but here we are. I’m a single woman and my mother lives with me, I’m really her sole caretaker. An illness like this puts a lot of stress on the family as well. It’s a job. Having Paid Leave gives me one less worry.”

— NICOLE R., WEST HARTFORD

ESTABLISHMENT OF THE AUTHORITY AND PAID LEAVE PROGRAM

The CT Paid Leave Authority was established to administer a Paid Family and Medical Leave Insurance Program that provides employees access to income replacement benefits when out of work for life events covered under the federal Family and Medical Leave Act of 1993 (FMLA), the Connecticut Family and Medical Leave Act (CT FMLA) and the Connecticut Family Violence Leave Act.

Covered employees and enrolled self-employed individuals and sole proprietors contribute one-half of one percent (0.5%) of their earnings, capped at the Social Security contribution and benefit base, to the Family and Medical Leave Insurance Trust Fund through payroll deductions. Per C.G.S. § 31-49g, the contribution rate cannot exceed 0.5%. Employers are responsible for withholding employee contributions and submitting them to the Authority on a quarterly basis. The obligation to withhold the employee contributions began on January 1, 2021.

The Family and Medical Leave Insurance Trust Fund was established by C.G.S. § 31-49i and is a non-lapsing fund held by the State Treasurer that is not considered property of the state. The assets of the trust are used to pay the income replacement benefits to covered employees as well as the operational, administrative, outreach and educational expenses of the Authority.

The qualifying reasons to receive income replacement benefits are:

MEDICAL LEAVE

Medical leave is leave taken by an employee to receive treatment for or recover from one’s own serious health condition, including serving as an organ or bone marrow donor and pregnancy.

BONDING LEAVE

Bonding leave is taken by an employee to enable the parent to develop a mutual emotional and psychological closeness with a newborn or newly placed child. It also includes the time needed to process adoption or foster care placement if applicable. Bonding leave may be taken anytime during the 12 months after the birth/placement and applies to birth, adoption or foster care.

CAREGIVER LEAVE

Caregiver leave is taken by an employee to provide physical or psychological care or psychological comfort and reassurance for a family member experiencing a serious health condition.

MILITARY CAREGIVER LEAVE

Military caregiver leave is for an employee to care for a covered family member who is a member of the military and has experienced a serious injury or illness that occurred in the line of duty on active duty in the Armed Forces.

QUALIFYING EXIGENCY LEAVE

Qualifying exigency leave is taken by an employee for any “qualifying exigency” (as defined by the United States Secretary of Labor) arising out of the fact the employee’s spouse, son, daughter, or parent is a covered servicemember on covered active duty in the Armed Forces.

FAMILY VIOLENCE LEAVE

Family violence leave can be taken pursuant to C.G.S. §31-51ss by an employee who is a victim of family violence to seek medical/psychological care, to obtain services from a victim services organization, to relocate due to such family violence, or to participate in any civil or criminal proceeding related to or resulting from such family violence. Per the Family Violence Leave Act, this leave is restricted to 12 days in a calendar year. The CT Paid Leave program provides eligible employees with up to 12 weeks of income replacement benefits during a rolling 12-month period, as well as two additional weeks of income replacement to a covered employee for a serious health condition resulting in incapacitation that occurs during a pregnancy.

COVERED EMPLOYERS AND EMPLOYEES

The Connecticut Paid Leave (CTPL) program covers most Connecticut employers with one or more employees working in the state, with a few statutorily-mandated exceptions that are outlined in the CT Paid Leave Authority’s Consolidated Policies and listed in the glossary of terms in Appendix A of this document.

ELIGIBILITY

Employees are eligible for benefits from the CT Paid Leave program if they:

1. have earned wages of at least \$2,325 in the highest quarter of the first four of the five most recently completed quarters; and
2. are one of the following:
 - a. currently employed by a covered Connecticut employer;
 - b. have been employed by a covered Connecticut employer within the 12 weeks immediately preceding the claim or;
 - c. a sole proprietor or self employed individual and Connecticut resident who has enrolled in the program). (Sole proprietors or self-employed individuals who enrolled in the program after January 1, 2022 have a waiting period of 91 days before they can be eligible to receive benefits.)

Part-time, seasonal and per diem employees are also eligible if they meet the eligibility requirements.

Wages may include salary or hourly pay, vacation pay, holiday pay, tips, commissions, severance pay and the cash value of any “in-kind” payments.



“Since we have two babies, having Dan home was instrumental. I thank the program for helping me better manage the first few months. Every day we did things together, we took shifts. Having my partner here was such a gift. Without this program, Dan only would have gotten one week, so having 12 weeks was incredible.”

— STEPHANIE F., NOANK

“Everyone I talk to, I tell them what a gift this was. I felt like it was important to take the 12 weeks to normalize taking that time. I’m so thankful for it. The time I had with them, the time I had to get to know them.”

— DAN F., NOANK

BENEFITS

The benefit rate is set forth in C.G.S. § 31-49g, which is calculated in the following ways:

- If wages are less than or equal to the Connecticut minimum wage multiplied by 40, the weekly benefit rate under the Connecticut Paid Leave Act is 95% of the recipient's base weekly earnings.

Note: 40 times the minimum wage will be equal to \$520 weekly in January 2022, increasing to \$560 on July 1, 2022, and \$600 on June 1, 2023.

- If wages exceed the Connecticut minimum wage multiplied by 40, the weekly benefit rate will be 95% of the Connecticut minimum wage multiplied by 40 plus 60% of the amount that the base weekly earnings exceeds the Connecticut minimum wage multiplied by 40.

- In all circumstances, the benefit rate is capped at 60 times the Connecticut minimum wage.

Note: 60 times the minimum wage will be equal to \$780 weekly in January 2022, increasing to \$840 on July 1, 2022, and \$900 on June 1, 2023.

The Connecticut Paid Leave Act stipulates benefit rates may be reduced if revenue is insufficient.



I was very impressed. I told a lot of people. It's a wonderful program. It was like a breath of fresh air...

Paid Leave is one of the nicest things the state of Connecticut has done for us.

— NANCY P., DANBURY

Nancy is a mother of three as well as a grandmother of seven. She had surgery that resulted in a complication, requiring her to take additional time off. She accessed CT Paid Leave benefits while away from her job, giving her the time, she needed to recover from the unforeseen complication that developed.

BOARD OF DIRECTORS

The CT Paid Leave Authority Board of Directors is a diverse group of individuals who guide, support and oversee the work of the Authority. Members have expertise in areas including disability insurance plans, modern software practices, economically distressed communities, paid leave programs, and the interests of employees at both small and large businesses. The board members come from throughout the state of Connecticut and reflect the cultural and racial diversity of our state. The board meets monthly, and three committees (Outreach and Engagement, Policy and Personnel, and Finance and Audit) also meet monthly, with the Executive Committee meeting as needed.



Eva Bermudez Zimmerman



Easha Canada



Adrienne Cochrane



Britt-Marie Cole-Johnson



Daryle Dudzinski



Michelle Gilman
(Board Vice Chairperson)



Sheila Hummel



Sal Luciano



Alexander Marcellino



Fran Pastore
(Board Chairperson)



John Scott
(Board Secretary)



Michael Soltis



Molly Weston Williamson



Holly Williams



Justin Zartman



AUTHORITY POLICIES

The Board has adopted by-laws, a plan of operations, an employee handbook and various policies governing its operations, claims procedures, and the process whereby employers may comply with the CT Paid Leave Act through a private plan. The process for adopting policies includes a review of draft policy document(s) by the relevant committee(s), a vote by the Board to post a notice of the proposed policy document(s) in the CT Law Journal, a public notice and comment period of at least 30 calendar days following the posting in the CT Law Journal, a review of any comments received, and a vote by the Board to adopt the final policy document. Most of the Authority's policies are posted on www.ctpaidleave.org. All of the policies are available on request.

ORGANIZATION PARTNERS

None of our work would have been possible without our vendor partners. From building our web portal, executing our outreach and engagement plan, answering constituent inquiries, to accepting claims applications, our vendor partners were essential to our success in standing up the Authority on time.



CONTACT CENTER

The Authority needed a robust system to respond to constituent questions about the program. Our customer support partner needed to understand the program and have a long-standing commitment to the people of Connecticut. Since November 2020, the Authority is proud to partner with United Way, which provides 15 specially trained staff to respond to questions from employers, third-party administrators and other constituents on topics ranging from requests for assistance to register and remit contributions to general questions about the CT Paid Leave Act. When individuals submit their inquiries through CTPaidLeave.org, they are asked to provide the best form of communication (email or telephone) for staff from the United Way to respond to them. [Please see Appendix B for Contact Center statistics.](#)



United Way of Connecticut

CLAIMS PROCESSING

One of the most significant decisions faced by the Board was whether the Authority should process claims using an internal team or partner with a third-party claims administrator to manage all phases of the claims review process.

After carefully weighing each option, at its December 2020 Board Meeting, the Board voted to authorize the staff to draft a Request for Proposals (RFP) to seek vendors to provide claims administration services to the program. In January 2021, the Board reviewed the draft RFP and voted to authorize the staff to issue the RFP. In March 2021, after the competitive public procurement process was completed, the Board voted to authorize the staff to negotiate and enter into a claims administration contract with American Family Life Assurance Company of Columbus (Aflac).

From April through November, the Authority worked with Aflac to develop claims policies, procedures, training materials and claim templates as well as to configure the claims administration IT infrastructure. As a result of these efforts, the Paid Leave Program was able to begin receiving applications for income replacement benefits on December 1, 2021, one month earlier than the statutory deadline. Aflac has been a committed, responsive, and agile partner to the CT Paid Leave Authority while working the challenges of launching a brand-new and complex program in the midst of the on-going Covid-19 pandemic, including the Omicron surge.



OUTREACH AND ENGAGEMENT

OVERVIEW

As Connecticut Paid Leave was an entirely new program and concept in the state of Connecticut, the CT Paid Leave Authority needed to ensure that all constituencies across the state were provided with the information required to understand, comply with, and utilize the CTPL program.

Several partners were instrumental in assisting the Authority with marketing efforts, including Miranda Creative, Ethical Influence, TJM and Company, Communications Strategies and CV Media.

Outreach and engagement efforts in the first phase of strategy focused on education and compliance for businesses and education and awareness for employees throughout the state. Outreach efforts in the first phase were multi-pronged:

- to inform businesses of the new law and the need to register with the CT Paid Leave Authority;
- to inform business owners of their obligation under the Connecticut Paid Leave Act to deduct 0.5% from their employees via payroll deduction;
- to ensure that employees knew that they should see that deduction coming out of their paychecks and to speak to their employers if they did not; and
- to ensure that employees understood the reason for the deduction.

Outreach to businesses took several forms and focused on three audiences: individual business owners, Human Resources departments, and third-party administrators or payroll providers.

In the second phase of outreach and engagement, messaging to businesses continued and expanded to include more direct messaging to employees to educate them about the various aspects of the program, including when and how they could begin submitting applications for benefits. The Authority ramped up efforts to ensure that businesses understood their role in the claims process and what to expect when an employee filed a paid leave claim.

The outreach and engagement plan used a variety of tools to connect with as many audiences as possible. The information presented describing approaches and their metrics are from program inception through May 31, 2022.

WEBINARS

The Authority hosted or participated in a total of 247 webinars with a variety of groups, including Chambers of Commerce, trade associations, small business groups, Business Network International groups, cultural

community groups, third party administrators, healthcare facilities, and human resource departments. We also hosted open forum virtual office hours where individuals could ask specific CT Paid Leave questions and have them answered by a CT Paid Leave representative.

As part of a collaborative effort, the Authority joined with the CT Small Business Development Center to present a series of 10 webinars about CT Paid Leave specifically geared to small businesses.



MAILERS TO UNREGISTERED BUSINESSES

Through a comparison of businesses registered with the CT Department of Labor and businesses registered with the CT Paid Leave Authority, the Authority identified businesses believed to likely be statutorily required to register with CT Paid Leave but had not yet done so. The Authority reached out to these businesses via email, and for those lacking email addresses, they were sent a postcard mailer in June 2021 and a letter in February 2022. The June 2021 mailer was sent to 18,967 businesses and the February 2022 letter was sent to the 4,217 businesses that remained unregistered.

EMAIL NEWSLETTERS

The Authority sends monthly newsletters to various audiences with information specific to their interests and needs. Audiences include businesses, HR professionals/benefits coordinators, third party administrators, and legislators. A total of 111 email newsletters were sent to the 223,515 email addresses in the database. At the beginning of email newsletter outreach, open rates were in the single digits. **Today, open rates are consistently in the 30-40% range.**

SOCIAL MEDIA

Social media have been an important part of the Authority's outreach. While audiences grow organically, the Authority utilized paid social media campaigns to reach individuals who do not already follow the Authority's accounts on Facebook, Instagram, LinkedIn and Twitter. The metric used to gauge the level of success of a social media campaign is the number of impressions, which is the number of times an ad is posted or displayed. The ad results were impressive, with almost 2 million impressions on Facebook and over a million on Instagram. YouTube is an important platform for the Authority for sharing educational videos and tutorial. **The Authority's videos have had 92,775 views totaling 393,000 minutes watched.**



Outreach to businesses took several forms and focused on three audiences: individual business owners, Human Resources departments, and third-party administrators or payroll providers.

DIGITAL ADVERTISING

The Authority deployed an extensive digital campaign with a wide range of strategies to connect with individuals where they were consuming online content.

GOOGLE ADWORDS

Google AdWords was used to target individuals who are seeking information about a specific topic by identifying certain keywords and displaying that organization's website when those words are searched. **The Authority's Google AdWords campaign delivered 5.21 million impressions and drove 140,815 click throughs to CTPaidLeave.org.**



DISPLAY AND STREAMING CAMPAIGNS

The strategy consisted of streaming audio (including Spotify, Bloomberg, Spreaker and Podium), Connected TV and OTT, video pre-roll before a viewer could watch online content, and digital display campaigns. The consumer profile was employed individuals throughout the state of Connecticut. Campaigns were run in both English and in Spanish to reach individuals in the language in which they were consuming their online content.



GEOFENCING

The Authority also employed a geofencing campaign to deliver digital mobile ads around hospitals and community health centers to reach not only healthcare employees but also patients and their families. Areas of focus are shown on the map to the left.

Digital display, streaming, and geofencing efforts delivered a total of 7.1 million ad impressions and yielded over 7,000 click throughs and nearly 10,500 website visits to CTPaidLeave.org

OUTDOOR ADVERTISING

BILLBOARDS

Since October 2021, CT Paid Leave advertising has appeared on three billboards in constant rotation covering major highways in CT in the Hartford, New Haven, and Bridgeport areas. **The ads were shown 1,030,514 times and delivered 354,622,407 impressions.**

TRANSIT

To increase our reach in lower Fairfield County, we placed 12 bus wraps along the public transportation route running from Norwalk to Greenwich.

RAIL POSTERS

The Authority placed 23 posters along Metro North's New Haven line.



TELEVISION

A combination of 15 and 30 second advertisements reaching all of the Hartford and New Haven designated market areas (DMA) ran in English on NBC (WVIT-TV) and in Spanish on Telemundo (WRDM-TV). The English language campaign on WVIT delivered 3,979,600 impressions and the Spanish language campaign on WRDM delivered 877,000 impressions.



RADIO

The Authority ran advertising campaigns on a total of 29 stations; the radio campaigns covered the entire state of Connecticut and reached diverse demographic audiences. Commercials ran in both English and Spanish. In total, the Authority ran 11,484 radio commercials; additionally, representatives from CT Paid Leave completed 26 radio interviews. **Please see Appendix C for the comprehensive list of radio stations where CT Paid Leave got exposure.**

PRINT ADVERTISING

To reach specific cultural communities, the Authority placed advertisements in La Voz Hispana and on LaVozHispanaCT.com, White Eagle Newspaper and Inquiring News.

LA VOZ HISPANA AND LAVOZHISPANACT.COM

La Voz is a Spanish Language newspaper and website reaching over 135,000 readers in Hartford, New Haven, Waterbury, Bridgeport, Norwalk and Stamford). A CT Paid Leave representative was also interviewed on La Voz's radio station WNHH-LP 103.5 FM.

THE INQUIRING NEWS

The Inquiring News is an African American focused community paper covering Hartford, Windsor, Bloomfield, East Hartford, Manchester, New Haven, Bridgeport, Waterbury with a circulation of 45,000.

WHITE EAGLE NEWSPAPER

The White Eagle is a Polish Language newspaper reaching over 284,000 readers throughout Connecticut.



DIGITAL MEDIA RESULTS

FACEBOOK
1.7 million impressions

TWITTER
228,740 impressions

INSTAGRAM
1.3 million impressions

YOUTUBE
299,600 impressions

LINKEDIN
32,508 impressions

GOOGLE ADWORDS
5.21 million impressions

DISPLAY AND STREAMING ADS
7.1 million impressions



PRESS EVENTS

To further increase public awareness about the ability to submit a claim for CT Paid Leave benefits, the Authority organized press events that were very successful in garnering press coverage and increasing the number of website visits around the time of these events,

12/1/21: A press event to announce the first day of acceptance of claims for absences happening on or after January 1, 2022 was held at Claire’s Corner Copia in New Haven. Forty news outlets published articles about CT Paid Leave as a result of this press conference.

1/14/22: A press event to report on the first weeks of claims was held at Aflac’s CT offices in Windsor. Twelve news outlets published articles as a result of this press conference.

Please see Appendix D for the links to the coverage generated by these press events.

NEWS ARTICLES

EARNED MEDIA

Several media outlets throughout Connecticut published pieces on CT Paid Leave, including print publications such as the Wall Street Journal and Hartford Courant and television news outlets, including WFSB, WTNH, and more.

OP-ED PIECES

The Authority’s leadership and board members as well as CT Paid Leave’s advocates helped to organically educate audiences about the program with op-ed pieces and interviews in print as well as online publications throughout the state and beyond. Op-ed pieces were authored by CT Board Chair Fran Pastore, CEO of the CT Health Foundation Tiffany Donelson, and Executive Director of Health Equity Solutions Tekisha Everett. **Please see Appendix E for the list of earned media articles and op-ed pieces.**

INDUSTRY SPECIFIC PUBLICATIONS

The Authority also connected with specific professional associations and news outlets to publish articles on CT Paid Leave, these included:

- **Public-School Superintendents** featured information about CT Paid Leave in their Leadership Report
- **Connecticut Construction Industries Association** featured an article about CT Paid Leave written by Andrea Barton Reeves in their trade publication CONNstruction Magazine.
- **CT Lawyer Magazine** published an article entitled “The New Year Brings New Leave Entitlements and Benefits to Employees”, written by CT Paid Leave Authority General Counsel Erin Choquette.

DEVELOPMENT AND DISSEMINATION OF EDUCATION COLLATERAL

Understanding that individuals learn in different ways, the Authority strives to develop educational materials to help all constituencies understand and effectively navigate the CT Paid Leave program.

LITERATURE

A variety of informational pieces for employers and employees have been designed for distribution at in-person events, as well as to groups who would like something to provide to staff or members of their organizations. Most of these pieces can be downloaded from CTPaidLeave.org.

TOOLKITS

The Authority developed toolkits to aid employers and human resources professionals in understanding and administering paid leave in their workplaces. They are available online at the following links:

[Employer toolkit](#)

[Human Resources toolkit](#)

TUTORIAL VIDEOS

The Authority created a number of videos to help provide guidance about the different facets of the CT Paid Leave Program. These videos can be found at CTPaidLeave.org and on CT Paid Leave’s [YouTube channel](#).

Topics include:

[How to Register a Business with CTPL](#)

[The Difference Between CTPL and CT FMLA](#)

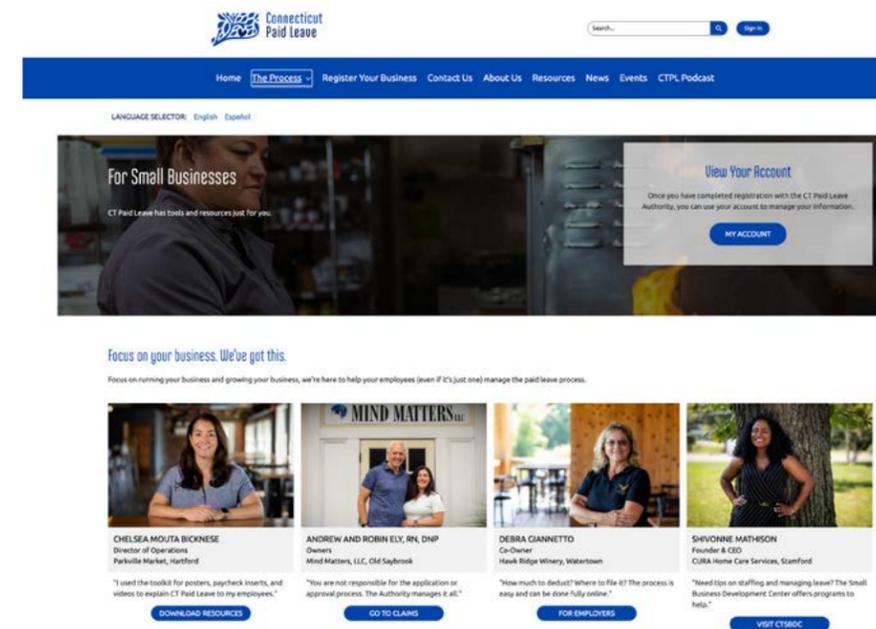
[How to Create an Account with CT Paid Leave](#)

[How to Start Your Claim Through the Online Portal](#)

[Your Guide to Accessing CTPL Benefits](#)

[Guide for Employers](#)

[Guide for Employees](#)



SMALL BUSINESS WEBPAGE

To provide a resource for small businesses, the Authority created a website landing page with all the information that small businesses need for themselves and their employees. A [series of videos](#) featuring real small business owners from around Connecticut were created and ran on social media channels.



THE AUTHORITY PARTICIPATED IN 15 IN-PERSON EVENTS.



IN THE FIRST 7 MONTHS OF EPISODES THE PAID LEAVE PODCAST HAD 631 DOWNLOADS.

IN-PERSON EVENTS

Despite the challenges posed by the COVID pandemic, warm weather brought a new opportunity for in-person connection at outdoor events around the state. The Authority participated in 15 in-person events to distribute literature about CT Paid Leave to event visitors and speak one-on-one with individuals about how the program works. **For a list of all events, see Appendix F.**

PODCAST

The Paid Leave Podcast began in February 2022 and released 7 episodes with 631 downloads through 5/31/22. The podcast features guests who can delve deeper into the various reasons one may qualify for CT Paid Leave, such as family violence, organ donation, and foster care/adoption bonding. Guests from the podcast have also connected CT Paid Leave's outreach and engagement team with various groups for which further education was provided through webinars and specific audience information literature. For example, the foster care podcast enabled the Authority to connect with and disseminate information to several groups around the state that serve this population. **Please see Appendix G for full description of each podcast episode.**

LEGISLATIVE OUTREACH

Briefings for each of the legislative caucuses were held in 2021 and 2022, giving legislators a chance to hear about the program firsthand from Authority employees and ask questions. A Legislative Toolkit and informational graphics were also designed and disseminated to provide support to legislators and legislative staff to handle constituent inquiries.

FACEBOOK LIVE EVENTS

To allow for constituents to engage directly with the Authority, CEO Andrea Barton Reeves participated in Facebook live discussions with:

Rep. Kate Farrar
Rep. Jillian Gilchrest
Rep. Will Haskell
AARP-CT

Rep. Anne Hughes
Rep. Stephanie Thomas
CWEALF
Hartford Foundation for Public Giving

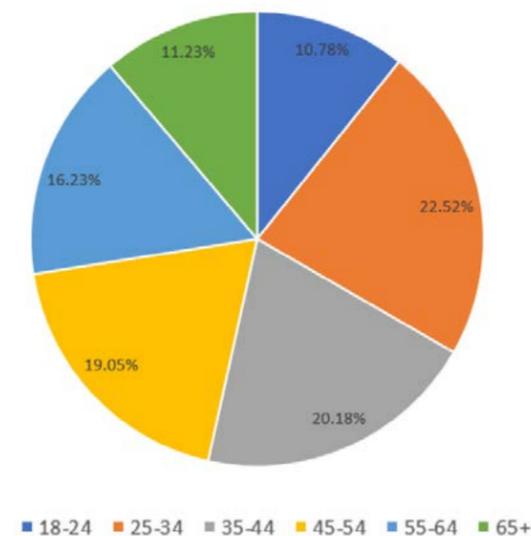
RESULTS OF OUTREACH AND ENGAGEMENT EFFORTS

One of the best ways to analyze the efficacy of these outreach efforts is an analysis of the Authority's website traffic, as an organization's website is most often the first point of contact for someone seeking more information about the entity or the program.

WEBSITE STATISTICS DEMOGRAPHICS AND SITE STATISTICS

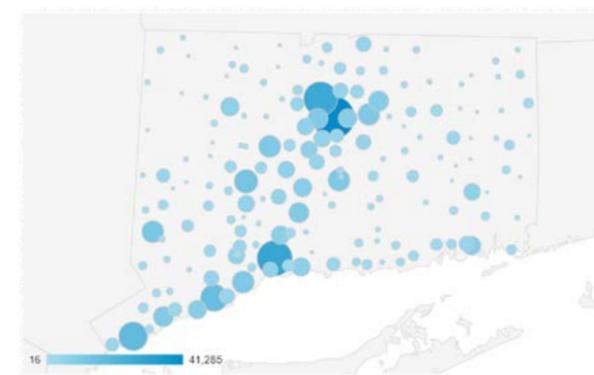
The website statistics show that nearly 798,495 users visited the site, looked at 6,973,190 pages of content in 1,749,051 sessions of accessing CTPaidLeave.org. Each user averages 3.99 pages and spent four and a half minutes looking at content. The audience skewed slightly female (56.6%), with the largest concentration of visitors in the 25-34 age demographic followed by the 35-44 and 45-54 age groups. Over 99% of visitors consumed the website content in English, with 0.63% consuming content in Spanish and the remaining 0.08% consuming content in other languages.

Percentage of Website Visitors by Age



SITE ACCESS BY GEOGRAPHY

The Authority's website has had visits from nearly every town and city in the state of Connecticut. The top ten locations for website visits are as follows:



1. Hartford
2. New Haven
3. Bloomfield
4. Stamford
5. Bridgeport
6. Waterbury
7. Danbury
8. Milford
9. Bristol
10. Manchester

This graph illustrates the distribution of website users throughout the state. It demonstrates the heavy usage in the cities and the towns surrounding them.

BUSINESS REGISTRATIONS

Another gauge of the success of outreach is the number of businesses who have registered with the Authority. The State does not have one comprehensive source for business entities that have employees, so the Authority has had to use data from the Department of Labor, Department of Revenue Services, and other sources to estimate the number of businesses we believe are statutorily required to participate in the CT Paid Leave program. We initially estimated that number to be a minimum of 108,000; however, it was expected that the number is likely even greater. As of May 31, 2022, nearly 137,000 businesses have registered with CT Paid Leave, and we estimate that the number of businesses that should be participating - but are not - is less than 5,000.¹

¹ We are moving from outreach to more stringent compliance efforts, including the imposition of interest and penalties to address employers who knowingly refuse to comply with CT Paid Leave.

PAID FAMILY AND MEDICAL LEAVE

AN INFORMATIONAL SESSION HOSTED BY REP. HUGHES

MONDAY, FEB 14 AT 9:30 AM

ANNE HUGHES
State Representative for the 135th District

ANDREA BARTON REEVES
Chief Executive Officer at CT Paid Leave

REGISTER ON ZOOM:
<https://bit.ly/3rxRJY1>

In the first six months of the Program, the Authority received 44,127 applications.



CLAIMS INFORMATION

THE CLAIMS PROCESS

The CT Paid Leave program began accepting paid leave benefit claims applications on December 1, 2021. For a worker to begin the claims process, they can either create an account through the Aflac portal (accessible through the ctpaidleave.org website) or call Aflac at (877) 499-8606. Multi-lingual customer care advocates are available to support non-English speakers.

Workers are encouraged to file new claims no sooner than 30 days before the date that paid leave benefits are requested. Once a claim application is filed, workers have 15 days to submit all the necessary paperwork for their claim to be reviewed and decided. If needed, workers can request more time to submit their paperwork. All documents are needed before a decision on a claim can be made.

To help guide through the claims process, there are a number of resources on CTPaidLeave.org including a video tutorial on filing a claim, a document checklist and outlines of required documentation for each reason one is able to apply for benefits.

If claimants are denied Paid Leave benefits, they are able to apply for reconsideration of their claim by submitting a Reconsideration Form, which is available on CTPaidLeave.org and also sent with a letter outlining the reason for their denial. Claimants are also able to file an appeal with the Department of Labor, which will review the claim file and issue a final decision.

APPLICATIONS FOR CT PAID LEAVE

In the first six months of the program accepting applications, the Authority received 44,127 applications. As the state experienced spikes in the number of Covid cases, the Authority experienced an increased number of claim applications. The chart below shows the number of claim applications received each month. In the second month of receiving claim applications, the January Covid spike yielded almost double the number of applications received in December.



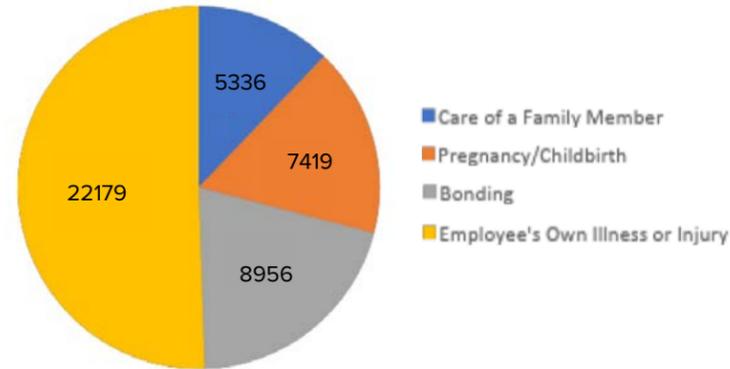
CLAIM APPLICATIONS REASONS FOR LEAVE

The overwhelming majority of the applications (22,179) were for an employee's own illness or injury and accounted for 50% of the claim applications. The chart below outlines the numbers for the top four reasons employees applied for CT Paid Leave.

The number of applications for other covered leave reasons were as follows:

Family Violence:	84
Adoption/Foster Care:	79
Organ Donation:	22
Bone Marrow Donation:	7
Military Family Leave:	11

Top Four Leave Reasons for Claim Applications



DEMOGRAPHICS OF CLAIM APPLICATIONS

AGE

The 26-41 age group accounted for 23,062 (52.2%) of claims filed. Claimants between the ages of 42 to 57 filed 10,509 (24%) of claims. The 58-76 age group accounted for 7,423 (16.8%) of claims filed.

An individual's own illness or injury was the leading leave reason for all age groups except for the 26-41 age group, for whom bonding with a newborn was the most common reason. To see a complete breakdown of claim application data on leave reason broken down by age and gender, please see Appendix H.

Leave Reason	Male	Female
Own Illness or Injury	8,421	12,975
Bonding	3,939	4,935
Pregnancy/Childbirth	0	7,391
Care of a Family Member	1,810	3,358

GENDER

The number of claim applications that came from those who identify as female was 28,814 (65.3%), and those who identify as male accounted for 14,213 (32.2%). One's own illness or injury was the leading reason for women, men and those who identify as non-binary. The applications show that women are still the main caregivers, with almost double (3,358 women / 1,810 men) applying for leave to take care of a family member. The applications also show a significant number of men taking an active role with the child bonding with 3,939(44%) of the applications from men for that leave reason. [Please see Appendix H for comprehensive data information breaking down all leave reasons by age and gender.](#)

CLAIM APPLICATIONS BY THE TYPES OF LEAVE

There are three types of leave employees may take: continuous, intermittent and reduced schedule. Ninety-one percent of claims were made by employees taking continuous leave, which is leave taken during a single span of time. Those applying for benefits in connection with intermittent leave (leave taken over separate, non-consecutive time periods in connection with a single qualifying reason) accounted for 3,557 (8%) of the applications. Claims for benefits in connection with reduced schedule leave (when an employee changes their work schedules from full-time to part-time) accounted for 572 (1%) of the applications.

APPROVED CLAIM APPLICATIONS

Through May 31, 2022, the CT Paid Leave program approved 19,699 applications out of the 32,701 claims that received a decision. The chart to the right demonstrates the number of claims for the top four approved leave reasons. The average approved leave duration was 6.79 weeks, which is shorter than the 7.1 week actuarial projection, and the average approved weekly benefit amount is \$562.01.

The remaining reasons to leave each accounted for less than one percent of approved claims:

Adoption/Foster Care:	30
Family Violence:	15
Organ Donation:	8
Bone Marrow Donation:	4
Military Leave:	2

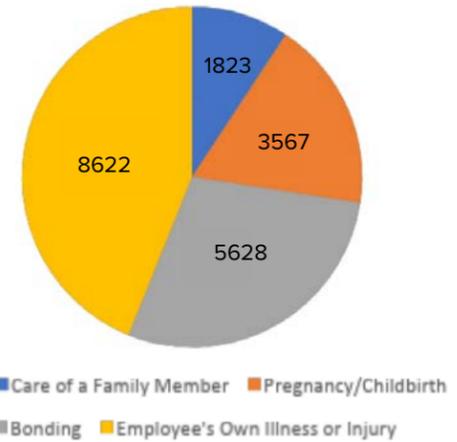
DENIED CLAIM APPLICATIONS

Through May 31, 2022, 13,002 applications were denied representing 39.7% of all applications. A significant number of these denials related to COVID, and a high percentage of these cases were denied for lack of medical certification establishing that the claimant's illness met the statutory definition of a serious health condition or were denied due to the failure to provide any of the required documentation. The high denial rate on COVID cases skewed the overall denial rate upward and is illustrated in the charts to the right.

It should be noted that COVID related claims were not denied automatically; the COVID related claims were reviewed under the same legal standards as other claims.

The chart on the next page outlines the reasons applications were denied. The most common reason for denial was failure to supply required documents. The "other" category includes individuals whose identity could not be verified, who did not work in Connecticut, who filed a claim outside of the permissible window of time, and whose

Approved Claim Applications by Reason



TOTAL CLAIMS*
44,127

CLAIMS DECIDED
32,701

Approved: 19,699 (60.2%)
Denied: 13,002 (39.7%)

COVID-RELATED CLAIMS
4,842

Approved: 323 (6.7%)
Denied: 4,519 (93.3%)

Reasons for Denials	Percent
Required Documents Not Received	76.76%
Non-Qualified Event	4.28%
Ineligible-Did not meet earnings requirement	3.45%
Serious Health Condition Not Certified	3.42%
Incomplete/Insufficient information received	3.16%
Certification not received	2.56%
Ineligible-PFML Excluded employee/employer	1.87%
Excluded due to receiving other income/benefits	1.56%
Other	2.94%

benefit entitlement was exhausted.

*The remaining balance of applications (11,426 or 25.8%) were pending for various reasons including they were being reviewed, awaiting final documentation or submitted well in advance of the leave date.

CLAIM APPLICATIONS BY GEOGRAPHY

The extensive outreach throughout the state of Connecticut has yielded CT Paid Leave claims from every town in Connecticut, indicating that our message has reached all corners of the state. As expected, claims are highest in cities with the largest populations. However, in examining claim applications by county, we see that utilization rates are fairly consistent throughout the state, indicating that employees in all counties are aware of the CT Paid Leave program. An analysis of claim applications per 10,000 residents provides insight on utilization rate based on population as opposed to total number of claims. ***For town by town claim application data please see Appendix I or the Google map.***

CLAIM APPLICATIONS BY COUNTY

County	Population	Claims per 10k residents
New Haven	864,835	140.37
Hartford	899,498	138.19
New London	268,555	134.94
Middlesex	166,501	123.00
Windham	116,418	119.83
Litchfield	182,930	110.92
Tolland	149,788	108.89
Fairfield	957,419	77.29

TOP TEN TOWNS BY CLAIM APPLICATIONS PER CAPITA

Town	Population	Total Claims	Claims per 10k Residents	% of Population Filing a Claim
Canaan	1,080	41	379.63	3.80
Hampton	1,728	39	225.69	2.26
Ansonia	18,918	384	202.98	2.03
Bristol	60,833	1191	195.78	1.96
Meriden	60,850	1150	188.99	1.89
Plainville	17,525	325	185.45	1.85
East Hartford	51,045	940	184.15	1.84
Canterbury	5,045	92	182.36	1.82
Griswold	11,402	207	181.55	1.82
North Branford	13,544	245	180.89	1.81

TOP TEN TOWNS BY TOTAL CLAIM APPLICATION NUMBERS

Town	Population	Total Claims	Claims per 10k Residents	% of Population Filing a Claim
New Haven	134,023	1,493	111.40	1.11
Hartford	121,054	1,477	122.01	1.22
Bridgeport	148,654	1,427	95.99	0.96
Waterbury	114,403	1,298	113.46	1.13
Bristol	60,833	1,079	177.37	1.77
New Britain	74,135	1,053	142.04	1.42
Meriden	60,850	986	162.04	1.62
Hamden	61,169	852	139.29	1.39
Manchester	59,713	842	141.01	1.41
East Hartford	51,045	827	162.01	1.62

AVERAGE WEEKLY BENEFIT AND TOTAL BENEFITS PAID

The CT Paid Leave Authority issued 138,598 payments totaling \$81,150,827 to 16,396 individual claimants. For the first six months of the program the average weekly benefit paid to CT Paid Leave claimants was \$562.01. The table below outlines benefits paid for leaves of a week or longer and wages earned to receive the various levels of benefits. ***For wage data breakdown by leave reason, gender and age, please see Appendix J.***

WEEKLY BENEFIT PAID	WEEKLY WAGES	ANNUAL WAGES	% OF CTPL PAYMENTS
Maximum \$780 Benefit	\$997 or Higher	\$51,844 or higher	54.63%
Between \$500-\$799	\$530-\$996	\$27,560-\$51,792	31.09%
Between \$250-\$499	\$263-\$529	\$13,676-\$27,508	11.97%
Less than \$250	\$179-\$262	\$9,300-\$13,624	3.31%

ACTUAL VS PROJECTED CLAIMS

The Authority retained Wild Fig Consultants and Institute for Women's Policy Research (IWPR) to update the analyses previously conducted for the Connecticut General Assembly. The Authority directed them to update the cost analysis and build forecast revenues and benefit costs over the first five years of the program, taking into account the impact of the COVID-19 pandemic on the economy and public health.

The updated analysis included a review of claims data from paid leave programs in Washington, California and Rhode Island. The study projected that the CT Paid Leave program would approve an estimated 83,911 claims per year. Adjusting that 12-month estimate for the six months reflected in this report, the projected approved claims would be 41,956. While the actual usage rate for the first six months is significantly lower than projected, it is anticipated the usage rate will increase as public awareness of the program continues to build.

CLAIMS	ACTUAL	ACTUARIAL PROJECTION	PERCENT	VARIANCE
Received	44,127	No projection	N/A	
Approved	19,699	41,956	46.95%	53.05%

PRIVATE PLANS

Under the Connecticut Paid Leave Act, employers may use a private plan to meet the obligation to provide workers with income-replacement benefits provided the private plan has been approved by the CT Paid Leave Authority.

If an employer has an approved private plan:

- The employer, not the CT Paid Leave Authority, administers its employees' claims for paid leave benefits.
- The employer is not required to remit employee contributions to the CT Paid Leave Authority.
- The employer may withhold a portion of employees' wages for the sole purpose of administering the plan. The withholding cannot exceed CT Paid Leave Program's contribution rate.

A private plan may consist of either:

- A paid leave insurance policy approved by the Connecticut Insurance Department; or
- A self-insured plan approved by the CT Paid Leave Authority & a surety bond in the form approved by the CT Paid Leave Authority.

As specified in C.G.S. § 31-49o, to be approved, the private plan must, at a minimum, meet the following requirements:

- It must offer the same or better benefits as the public plan;
- It cannot cost employees more than the public plan;
- It must cover all employees working for the employer in CT; and
- It must be approved by a majority vote of the employees working for the employer in CT.

Currently, the Authority has approved 592 private plans, 540 of which are based on fully insured policies and 52 are self-insured.

PRIVATE CLAIMS DATA

The following data comes from reports provided by the private plans that were approved for coverage beginning on January 1, 2022. The Authority asked each private plan to complete a template report with information about the plan's claims experience for the first quarter of 2022.

The Authority received responses from 274 plans, approximately 54% of the approved plans. Those plans provide the coverage for approximately 27,700 employees, just under 70% of the estimated number of employees who are covered through private plans.

General data regarding the approximately 27,700 employees about whom information was received:

- Employee Contribution Percentage:
 - Private Insurance averages 0.25% contribution rate (mix of employer-paid, 0.5% contribution rate, and lower percentages)
 - Self Funded averages under 0.1% contribution rate (significant portion of employer-paid coverage)
- Approximately 3.7% of covered employees submitted claims during the first quarter of 2022
- Claim Outcome for Paid Leaves filed in Q1: Approved 81.8% / Denied 4.7% / Pending 13.5%

The private plan claims data exhibit the same trend experiences as that of CT Paid Leave program in that the majority of the claimants were female and the reason for taking leave was to take care of one's own illness.



CONCLUSION

The tremendous response we have seen in these first six months of CT Paid Leave benefits administration illustrates how much the workers of Connecticut need this program. The additional support paid leave provides during major life events alleviates the additional stress of lost income. It enables parents to have more time to bond with a new child, a worker to focus on healing from their own injury or illness, or help a family member with theirs. We are proud of the work that the Authority has accomplished, and look forward to continuing to serve the people of Connecticut during both the good and challenging times in their lives.



*“Thank you to the Governor, all the State Representatives and Senators who supported paid family and medical leave. And a big thank you to the staff at the Authority. My husband was out of work for 5 weeks to recover from a painful surgery and needed to use the program. It made a difference in our lives and we are so appreciative.”
- Bonnie, Stratford*





APPENDIX A: GLOSSARY OF TERMS

“Armed Services” include the United States Army, Navy, Marine Corps, Coast Guard and Air Force or any reserve component thereof, including the Connecticut National Guard performing federal military duty as provided in Title 32 of the United States Code.

“Block Leave” is a continuous absence for a single qualifying reason.

“Employees not Covered”

Absent separate employment which does qualify, the following categories of employees are not eligible for the paid leave program:

(1) Employees who are employed by an employer who is specifically excluded by Conn. Gen. Stat. §31-49e:

(A) For the purpose of determining if an entity is a municipality, the CT Paid Leave Authority will consider the specific circumstances of that entity, including the following criteria:

(i) Whether the entity qualifies as a municipality pursuant to section 7-425 of the Connecticut General Statutes;

(ii) Whether the entity qualifies as a municipal employer pursuant to 7-467 of the Connecticut General Statutes;

(iii) Whether the entity is subject to the requirements of the CT Family and Medical Leave Act;

(iv) Whether the employees of the entity participate in a municipal pension plan, retirement plan or health care plan;

(v) Whether the payroll, benefits and other administrative functions for the entity are performed by a municipality;

(vi) Whether the entity is funded by a municipality

(B) For the purpose of determining if an entity is a non-public elementary or secondary school, the CT Paid Leave Authority will consider the specific circumstances of that entity, including the following criteria:

(i) Whether the entity is subject to the requirements of the CT Family and Medical Leave Act;

(ii) In the case of an entity that includes an educational component as part of a larger organization, the Authority will also consider whether there are any legal distinctions between the educational component and the other elements of the organization; whether the employees of the educational component also have responsibilities associated with the other elements of the organization; and the size of the educational component as compared to the remainder of the organization;

(2) Employees of a sovereign country, tribal nation, or government of another state or country;

(3) Individuals who are not subject to state or local payroll taxes as a result of explicit federal laws, such as the Railroad Unemployment Insurance Act or the Military Spouses Residency Relief Act;

(4) Individuals who work for sub-minimum wage pursuant to a 14C certificate or whose employment is part of a therapeutic program that provides therapeutic supports to the worker and that is not obtained through a competitive process;

(5) Individuals who are self-employed, including members of a LLC, sole proprietors, members of a partnership or joint venture, independent contractors and other self-employed individuals, unless they:

- (A) Separately qualify as a bona fide employee, for example by paying themselves wages reported on Form W-2; or
- (B) Enroll in the paid leave program pursuant to Conn. Gen. Stat. §31-49m;
- (6) Individuals who are employed as a part of their incarceration; and
- (7) Individuals who are employed by Regional Educational Service Centers or state charter schools.

Non-profit and/or Religious Organizations Employers who are non-profits or religious organizations are not exempt from the paid leave program. Unless its employees qualify under another exemption (e.g., sole proprietors, insufficient earnings during the base period, nonpublic elementary or secondary schools), they are within the definition of Covered Employees.

“Family member” means a “child”, “spouse,” “sibling,” “son or daughter,” “grandparent,” “grandchild,” “parent,” or an “individual related to the employee by blood or affinity whose close association the employee shows to be the equivalent of those family relationships.”

“Family violence” (also referred to as “domestic violence”) means a pattern of coercive behavior, including acts or threatened acts, that is used by a perpetrator to gain power and control over a current or former spouse, family member, current or former intimate partner, person with whom the perpetrator shares a child in common, or persons presently residing or have resided together.

- **Family or domestic violence** includes, but is not limited to: physical violence, injury, or intimidation, sexual violence or abuse, emotional and/or psychological intimidation, harassment, stalking or economic abuse and control

“Intermittent Leave” is leave in separate, non-consecutive time periods rather than a single span of time for a single qualifying reason.

“Next of kin” (for military caregiver leave) means the service member’s nearest blood relative, other than the covered service member’s spouse, parent, son or daughter, in the following order of priority:

- A blood relative or any other individual whose close association with the employee is the equivalent of a family member who the covered service member has specifically designated in writing as his or her nearest blood relative for purposes of military caregiver leave,
- Blood relatives who have been granted legal custody of the service member by court decree or statutory provisions,
- Brothers and sisters,
- Grandparents,
- Aunts and uncles, and
- First cousins.

“Reduced Schedule Leave” is a leave schedule that reduces an employee’s usual number of working hours per workweek, or hours per workday for a period of time, normally from a full-time schedule to a part-time schedule.

“Workweek” means the employee’s usual or normal schedule (hours/days per week) prior to the start of the family/medical leave.

w

APPENDIX B: CONTACT US CENTER NUMBERS

Contact Reason	Record Count
Miscellaneous	4,308
Benefit Questions	2,595
FMLA Questions	2,272
Small Business Support	616
Contribution Questions	795
Help with Payments	1,428
Help with Registration	4,,621
Private Plan Questions	491
Webinar or Media Request	10
File Specification Questions	392
SFTP Access	626
Request Penny Test	10
Employer Refund Request	335
Employee Overpayment Reimbursement	111
Pay a Compliment	35
Report Suspected Fraud	20
File a Complaint	433
Raise a Concern	416
Help with Benefits	355
Request a Webinar	31
Contact the Authority	949
Ask a Question	15,126
Media Inquiry	32
Total	36,007

APPENDIX C: RADIO STATION LIST

Station Call Letters	Frequency
WEBE	107.9 FM
WEZN	99.9 FM
WPLR	99.1 FM
WICC	600 AM
WYBC	94.3 FM
WKSS	95.7 FM
WKCI	101.3 FM
WHCN	105.9 FM
WWYZ	92.5 FM
WCTY	97.7 FM
WQGN	105.5 FM
WMOS	102.3 FM
WRKI	95.1 FM
WDAQ	98.3 FM
WLAD	800 AM
WZMX	93.7 FM
WTIC	96.5 FM
WTIC	1080 AM
WRCH	100.5 FM
WBMW	106.5 FM
WWRX	107.7 FM
WILI	98.3 FM
WCUM (Spanish Language)	103.3 FM and 1450 AM
WRYM (Spanish Language)	107.3 FM, 106.3 FM, 840 AM
WWCO (Spanish Language)	1240 AM
BOMBA Network (Spanish Language)	91.7FM, 99.5 FM, 104.5 FM, 95.8 FM

APPENDIX D: ARTICLES GENERATED FROM PRESS CONFERENCES

ARTICLES FROM THE 12/1/2021 PRESS CONFERENCE	ARTICLES FROM THE 1/14/2022 PRESS CONFERENCE
Hartford Business Journal	Go860.com
MSN.com	Yahoo/Hartford Courant
WFSB	WFSB
Middletown Press	Register Citizen
CT Post	Coalition for Elder Justice in Connecticut
WSHU	CT Insider
We-Ha.com	WTNH
NBC Connecticut	Patch.com (Wilton)
WTNH	Stamford Advocate
NewsKudo	News 12 Connecticut
Westchester and Fairfield County Business Journals	Hartford Courant
CBS NY	
Fox61	
CT Mirror	
Yahoo News	
CT News Junkie	
Patch.com (Brookfield)	
1080 WTIC NewsTalk	
Yankee Institute	
Oakland News Now	
Journal Enquirer	
New Haven Independent	
Greenwich Time	
CTPublic.org	
The Center Square	
NewsBreak	
Stamford Advocate	
Innovators Link	
CT Insider	
Hartford Courant	
Fox 61 The Real Story	
Waterbury Observer	
Patch.com (Essex)	
NBC Face the Facts	
National Law Review	
Ogletree Deakins	
Westfair Communications	
Connecticut Business and Industry Association	

APPENDIX E: NEWS ARTICLES AND OP-EDS

Wall Street Journal: [Connecticut Prepares for Paid Family Leave Program](#)
Hartford Courant: [A New Deduction Will Appear on Connecticut Employees' Paychecks Jan. 1; Here's Everything You Need to Know About the New Paid Leave Law](#)
Fox 61: [The Real Story](#)
WFSB: [Face the State](#)
CT Public Radio/WNPR: [All Things Considered](#)
WTNH: [CT Paid Leave Will Lead to Paycheck Deductions Coming Jan. 2021](#)
NBC: [Reaction Mixed Over New Payroll Deduction for Paid Family and Medical Leave](#)
News 12: [Connecticut's Medical Leave Program to Launch Jan. 1](#)
WTIC-AM: [Changes in Store for CT Paid Leave Program](#)
Republican-American: [State Getting Requests for Paid Family Medical Leave](#)
Wilton Bulletin: [What Does the New Payroll Tax Mean for CT Employees?](#)
Hartford Courant: [Aflac Will Administer CT's Family and Medical Leave Program, Bringing 150 Jobs to Windsor](#)
Business Insider: [Governor Lamont Announces Aflac Selected as Administrator for Paid Leave Program, Company Will Bring 150 Jobs to New Offices in Windsor](#)
Journal Enquirer: [Aflac Bringing 150 Jobs to Windsor as Administrator of State's Paid Leave Program](#)
WTNH: [Aflac Bringing 150 Jobs to Windsor as Administrator of State's Paid Leave Program](#)
CT News Junkie: [Paid Leave Authority Chooses Aflac](#)
MorningStar.com: [Aflac Chosen as Administrator for Connecticut Paid Leave Program](#)
Hartford Business Journal: [CT Picks Aflac to Administer Paid Leave Program; Insurer will Bring 150 Jobs to Windsor](#)
Westfair Online: [Fran Pastore to Chair of Board of the Connecticut Paid Leave Authority](#)
Ridgefield Hamlet Hub: [Lamont Names Fran Pastore as Chair and Michelle Gilman as Vice Chair of Connecticut Paid Leave Authority Board of Directors](#)
Fran Pastore: [CT Paid Leave Board Chair and CEO of Women's Business Development Center \(CT Post: Relief for CT Employees is Finally Here with Paid Family Leave\)](#)
Tiffany Donelson, President and CEO of CT Health Foundation (CT Mirror: [Connecticut's Paid Leave Program Can Help Address Health Disparities](#))
Andrea Barton Reeves, CEO of CT Paid Leave Authority (CT News Junkie: [Paid Leave: An Essential Tool in Addressing Connecticut's Wealth Gap](#))
Tekisha Everett, Executive Director of Health Equity Solutions (The Well News: [Paid Family Leave Promotes Health Equity and Improved Public Health](#))
Andrea Barton Reeves, CEO of CT Paid Leave Authority (Blavity, [The Intersection of the Racial Wealth Gap and Paid Family and Medical Leave](#))
Andrea Barton Reeves, CEO of CT Paid Leave Authority (Authority Magazine, [The Five Things You Need to Be a Highly Effective Leader During Turbulent Times](#))
Andrea Barton Reeves, CEO of CT Paid Leave Authority (MotherToday, [Connecticut's New Paid Medical and Family Leave Program: A Milestone in the Two and a Half year Journey](#))

APPENDIX F: IN PERSON EVENTS

Windham County Latino Fest
Hartford Latino Fest
Stamford Health and Wellness Expo
Walk to End Alzheimer's of New Haven County
Walk to End Alzheimer's of Fairfield County
WYBC Back to School Backpack giveaway event-New Haven
CT Banker's Association HR Conference-Bristol
WEZN Halloween Event-Bridgeport
Hartford Marathon
Hartford Healthcare Half Marathon and 10k- Mystic
Making Strides Against Breast Cancer-Hartford
High Hopes Holiday Market-Lyme
Human Resources Association of Central Connecticut Conference-Rocky Hill
YWCA In the Company of Women Luncheon-Hartford
Women's Better Living Expo-Bridgeport

APPENDIX G: CT PAID LEAVE PODCAST TOPICS

2/7/2022: Topic: Getting CT Paid Leave and Personal Perspective on Its Benefits
Andrea Barton Reeves, CT Paid Leave Authority CEO

2/21/2022: Topic: How Paid Leave Helps Connecticut Residents
Ned Lamont, Governor of Connecticut

3/14/2022: Topic: How Paid Leave Benefits for the Community
Adrienne Cochrane, CT Paid Leave Authority Board Member and CEO of Hartford Region YWCA

3/25/2022: Topic: Women's History Month
Susan Bysiewicz, Lieutenant Governor of Connecticut

4/11/2022: Topic: Domestic Violence
Meghan Scanlon, Executive Director of Connecticut Coalition Against Domestic Violence (CCADV)
Karen Foley O'Connor, Executive Director of The Network of Enfield
Jenna, Domestic Violence Survivor

4/25/2022: Topic: Organ Donation
State Representative Jeff Currey
Caitlyn Bernabucci, Director of Community Affairs and Development of New England Donor Services
Annie Landeen, RN, Living Donor Transplant Coordinator for Hartford Hospital

5/4/2022: Topic: Life as a Female Politician
State Representative Jillian Gilchrest and State Representative Anne Hughes

5/26/2022: Topic: Foster Care Parenting
Natalia Liriano, Director of Foster Care Division, Connecticut Department of Children and Families (DCF)
Jessika Holmes, Foster Parent and Antonio Easton, Foster Parent

**APPENDIX H: CLAIMS APPLICATION DATA ON LEAVE
REASON BROKEN DOWN BY AGE AND GENDER**

OWN ILLNESS OR INJURY	TOTAL 22,179	BONDING	TOTAL 8,956	PREGNANCY/ CHILDBIRTH	TOTAL 7,419
(none)	103	(none)	24	(none)	12
Ages 58-76	22	Ages 42-57	4	Ages 26-41	12
Ages 42-57	29	Ages 26-41	19	Female	7,362
Ages 26-41	43	Ages 1-25	1	Ages 42-57	175
Ages 1-25	8	Female	4,935	Ages 26-41	6,454
Ages 77-94	1	Ages 58-76	2	Ages 1-25	727
Female	12,975	Ages 42-57	159	Unknown	6
Ages 58-76	3,201	Ages 26-41	4,403	Male	2
Ages 42-57	4,821	Ages 1-25	371	Ages 26-41	2
Ages 26-41	4,175	Male	3,939	Non-binary	4
Ages 1-25	723	Ages 58-76	6	Ages 26-41	1
Ages 77-94	42	Ages 42-57	340	Ages 1-25	3
Unknown	13	Ages 26-41	3,344	Unknown	39
Male	8,421	Ages 1-25	240	Ages 42-57	1
Ages 58-76	2,605	Unknown	9	Ages 26-41	35
Ages 42-57	2,728	Non-binary	7	Ages 1-25	3
Ages 26-41	2,553	Ages 26-41	5		
Ages 1-25	476	Ages 1-25	2		
Ages 77-94	41	Unknown	51		
Unknown	18	Ages 58-76	1		
Non-binary	34	Ages 42-57	7		
Ages 58-76	6	Ages 26-41	40		
Ages 42-57	6	Ages 1-25	3		
Ages 26-41	14				
Ages 1-25	8				
Unknown	646				
Ages 58-76	239				
Ages 42-57	259				
Ages 26-41	120				
Ages 1-25	17				
Ages 77-94	11				

**APPENDIX H (continued): CLAIMS APPLICATION DATA ON LEAVE
REASON BROKEN DOWN BY AGE AND GENDER**

CARE OF FAMILY MEMBER	TOTAL 5,336	FAMILY VIOLENCE	TOTAL 84	ADOPTION/ FOSTER CARE	TOTAL 79
(none)	20	Female	70	Female	57
Ages 58-76	13	Ages 58-76	1	Ages 58-76	3
Ages 42-57	5	Ages 42-57	21	Ages 42-57	18
Ages 26-41	2	Ages 26-41	39	Ages 26-41	36
Female	3,358	Ages 1-25	9	Male	19
Ages 58-76	816	Male	12	Ages 58-76	1
Ages 42-57	1,299	Ages 58-76	1	Ages 42-57	7
Ages 26-41	1,147	Ages 42-57	3	Ages 26-41	11
Ages 1-25	87	Ages 26-41	8	Unknown	3
Ages 77-94	5	Non-binary	1	Ages 42-57	3
Unknown	4	Ages 26-41	1		
Male	1,810	Unknown	1		
Ages 58-76	458	Ages 58-76	1		
Ages 42-57	617				
Ages 26-41	659				
Ages 1-25	53				
Ages 77-94	17				
Unknown	6				
Non-binary	7				
Ages 58-76	2				
Ages 42-57	3				
Ages 26-41	2				
Unknown	141				
Ages 58-76	52				
Ages 42-57	56				
Ages 26-41	32				
Ages 1-25	1				

APPENDIX H (continued): CLAIMS APPLICATION DATA ON LEAVE REASON BROKEN DOWN BY AGE AND GENDER

ORGAN DONATION	TOTAL 22	MILITARY FAMILY LEAVE	TOTAL 11	BONE MARROW DONATION	TOTAL 7
Female	15	Female	9	Female	6
Ages 58-76	5	Ages 58-76	2	Ages 58-76	2
Ages 42-57	3	Ages 42-57	2	Ages 42-57	1
Ages 26-41	7	Ages 26-41	5	Ages 26-41	3
Male	7	Male	2	Male	1
Ages 58-76	5	Ages 26-41	2	Ages 26-41	1
Ages 26-41	2				
UNKNOWN					34
Unknown					7
Female					27
Ages 26-41					27

APPENDIX I: TOWN BY TOWN CLAIM APPLICATIONS INFORMATION

Town	Population	Total Claims	Claims per 10k residents	%Population Filing For Claims
Andover	3,151	38	120.60	1.21
Ansonia	18,918	384	202.98	2.03
Ashford	4,191	57	136.01	1.36
Avon	18,932	152	80.29	0.80
Barkhamsted	3,647	39	106.94	1.07
Beacon Falls	6,000	100	166.67	1.67
Berlin	20,175	271	134.32	1.34
Bethany	5,297	55	103.83	1.04
Bethel	20,358	191	93.82	0.94
Bethlehem	3,385	29	85.67	0.86
Bloomfield	21,535	292	135.59	1.36
Bolton	4,858	47	96.75	0.97
Bozrah	2,429	36	148.21	1.48
Branford	28,273	373	131.93	1.32
Bridgeport	148,654	1554	104.54	1.05
Bridgewater	1,662	14	84.24	0.84
Bristol	60,833	1191	195.78	1.96
Brookfield	17,528	173	98.70	0.99
Brooklyn	8,450	118	139.64	1.40
Burlington	9,519	106	111.36	1.11
Canaan	1,080	41	379.63	3.80
Canterbury	5,045	92	182.36	1.82
Canton	10,124	90	88.90	0.89
Chaplin	2,151	22	102.28	1.02
Cheshire	28,733	298	103.71	1.04
Chester	3,749	34	90.69	0.91
Clinton	13,185	161	122.11	1.22
Colchester	15,555	226	145.29	1.45
Colebrook	1,361	15	110.21	1.10
Columbia	5,272	76	144.16	1.44
Cornwall	1,567	5	31.91	0.32
Coventry	12,235	175	143.03	1.43
Cromwell	14,225	192	134.97	1.35
Danbury	86,518	691	79.87	0.80
Darien	21,499	65	30.23	0.30
Deep River	4,415	47	106.46	1.06
Derby	12,325	189	153.35	1.53
Durham	7,152	78	109.06	1.09
East Granby	5,214	45	86.31	0.86
East Haddam	8,875	111	125.07	1.25
East Hampton	12,717	176	138.40	1.38
East Hartford	51,045	940	184.15	1.84
East Haven	27,923	399	142.89	1.43

**APPENDIX I (Continued): TOWN BY TOWN
CLAIM APPLICATIONS INFORMATION**

Town	Population	Total Claims	Claims per 10k residents	%Population Filing For Claims
East Lyme	18,693	168	89.87	0.90
East Windsor	11,190	185	165.33	1.65
Eastford	1,649	18	109.16	1.09
Easton	7,605	61	80.21	0.80
Ellington	16,426	184	112.02	1.12
Enfield	42,141	551	130.75	1.31
Essex	6,733	59	87.63	0.88
Fairfield	61,512	379	61.61	0.62
Farmington	26,712	264	98.83	0.99
Franklin	1,863	20	107.35	1.07
Glastonbury	35,159	335	95.28	0.95
Goshen	3,150	23	73.02	0.73
Granby	10,903	76	69.71	0.70
Greenwich	63,518	145	22.83	0.23
Griswold	11,402	207	181.55	1.82
Groton	38,411	453	117.93	1.18
Guilford	22,073	236	106.92	1.07
Haddam	8,452	84	99.38	0.99
Hamden	61,169	955	156.12	1.56
Hampton	1,728	39	225.69	2.26
Hartford	121,054	1803	148.94	1.49
Hartland	1,901	6	31.56	0.32
Harwinton	5,484	88	160.47	1.60
Hebron	9,098	117	128.60	1.29
Kent	3,019	9	29.81	0.30
Killingly	17,752	244	137.45	1.37
Killingworth	6,174	58	93.94	0.94
Lebanon	7,142	126	176.42	1.76
Ledyard	15,413	250	162.20	1.62
Lisbon	4,195	69	164.48	1.64
Litchfield	8,192	87	106.20	1.06
Lyme	2,352	13	55.27	0.55
Madison	17,691	136	76.88	0.77
Manchester	59,713	968	162.11	1.62
Mansfield	25,892	71	27.42	0.27
Marlborough	6,133	94	153.27	1.53
Meriden	60,850	1150	188.99	1.89
Middlebury	7,574	91	120.15	1.20
Middlefield	4,217	36	85.37	0.85
Middletown	47,717	697	146.07	1.46
Milford	52,044	679	130.47	1.30
Monroe	18,825	196	104.12	1.04
Montville	18,387	268	145.76	1.46

**APPENDIX I (Continued): TOWN BY TOWN
CLAIM APPLICATIONS INFORMATION**

Town	Population	Total Claims	Claims per 10k residents	%Population Filing For Claims
Morris	2,256	23	101.95	1.02
Naugatuck	31,519	539	171.01	1.71
New Britain	74,135	1264	170.50	1.70
New Canaan	20,622	51	24.73	0.25
New Fairfield	13,579	92	67.75	0.68
New Hartford	6,658	89	133.67	1.34
New Haven	134,023	1735	129.46	1.29
New London	27,367	351	128.26	1.28
New Milford	28,115	310	110.26	1.10
Newington	30,536	440	144.09	1.44
Newtown	27,173	219	80.59	0.81
Norfolk	1,588	13	81.86	0.82
North Branford	13,544	245	180.89	1.81
North Canaan	3,211	2	6.23	0.06
North Haven	24,253	340	140.19	1.40
North Stonington	5,149	60	116.53	1.17
Norwalk	91,184	684	75.01	0.75
Norwich	40,125	619	154.27	1.54
Old Lyme	7,628	64	83.90	0.84
Old Saybrook	10,481	91	86.82	0.87
Orange	14,280	134	93.84	0.94
OUT OF STATE	584			
Oxford	12,706	184	144.81	1.45
Plainfield	14,973	231	154.28	1.54
Plainville	17,525	325	185.45	1.85
Plymouth	11,671	88	75.40	0.75
Pomfret	4,266	33	77.36	0.77
Portland	9,384	130	138.53	1.39
Preston	4,788	51	106.52	1.07
Prospect	9,401	125	132.96	1.33
Putnam	9,224	121	131.18	1.31
Redding	8,765	50	57.05	0.57
Ridgefield	25,033	117	46.74	0.47
Rocky Hill	20,845	221	106.02	1.06
Roxbury	2,260	15	66.37	0.66
Salem	4,213	72	170.90	1.71
Salisbury	4,194	8	19.07	0.19
Scotland	1,576	7	44.42	0.44
Seymour	16,748	275	164.20	1.64
Sharon	2,680	11	41.04	0.41

**APPENDIX I (Continued): TOWN BY TOWN
CLAIM APPLICATIONS INFORMATION**

Town	Population	Total Claims	Claims per 10k residents	%Population Filing For Claims
Sherman	3,527	10	28.35	0.28
Simsbury	24,517	202	82.39	0.82
Somers	10,255	100	97.51	0.98
South Windsor	26,918	309	114.79	1.15
Southbury	19,879	181	91.05	0.91
Southington	43,501	618	142.07	1.42
Sprague	2,967	43	144.93	1.45
Stafford	11,472	128	111.58	1.12
Stamford	135,470	893	65.92	0.66
Sterling	3,578	32	89.44	0.89
Stonington	18,335	203	110.72	1.11
Stratford	52,355	680	129.88	1.30
Suffield	15,752	98	62.21	0.62
Thomaston	7,442	127	170.65	1.71
Thompson	9,189	47	51.15	0.51
Tolland	14,563	161	110.55	1.11
Torrington	35,515	541	152.33	1.52
Trumbull	36,827	359	97.48	0.97
Union	785	6	76.43	0.76
Vernon	30,215	458	151.58	1.52
Voluntown	2,570	43	167.32	1.67
Wallingford	44,396	641	144.38	1.44
Warren	1,351	6	44.41	0.44
Washington	3,646	18	49.37	0.49
Waterbury	114,403	1560	136.36	1.36
Waterford	19,571	282	144.09	1.44
Watertown	22,105	257	116.26	1.16
West Hartford	64,083	606	94.56	0.95
West Haven	55,584	787	141.59	1.42
Westbrook	6,769	71	104.89	1.05
Weston	10,354	37	35.73	0.36
Westport	27,141	118	43.48	0.43
Wethersfield	27,298	341	124.92	1.25
Willington	5,566	70	125.76	1.26
Wilton	18,503	85	45.94	0.46
Winchester	10,224	120	117.37	1.17
Windham	24,425	264	108.09	1.08
Windsor	29,492	432	146.48	1.46
Windsor Locks	12,613	205	162.53	1.63
Wolcott	16,142	280	173.46	1.73
Woodbridge	9,087	69	75.93	0.76
Woodbury	9,723	74	76.11	0.76
Woodstock	8,221	70	85.15	0.85

**APPENDIX J: AVERAGES WAGES
FOR LEAVE TYPE, AGE AND GENDER**

LEAVE TYPE	AVERAGE ANNUAL WAGES
Adoption/Foster Care	\$68,716
Bonding	\$63,482
Bone Marrow Donation	\$29,237
Care of a Family Member	\$56,700
Employees Own Illness or Injury	\$54,124
Military Family Leave	\$41,780
Organ Donation	\$60,349
Family Violence Leave	\$36,663
Pregnancy/Childbirth	\$55,558

AGE RANGE	AVERAGE ANNUAL WAGES
Age 18-25	\$25,702
Age 26-41	\$55,777
Age 42-57	\$63,230
Age 58-76	\$61,169
Age 77-94	\$38,030
Unknown	\$62,081

GENDER	AVERAGE ANNUAL WAGES
(none)	\$108,815
Female	\$53,270
Male	\$63,255
Non-binary	\$38,597
Unknown	\$49,696



Connecticut Paid Leave

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