



Supporting Connecticut. Growing Together.



Connecticut
Paid Leave

2025

Annual Report



Table of Contents

Letter from the CEO	5
Our Mission	6
Highlights	8
Fund Solvency & Contributions	10
Claim Information	14
Projected vs Actual Participation	15
Success of Outreach Efforts ..	23
Featured Areas of Growth	26
Vendor Partners	42
Conclusion	47
Appendices	48

It takes innovation, creativity, dedication, and passion—day in and day out—and it is our honor to do this work.

LETTER FROM CEO



Erin Choquette
Chief Executive Officer,
CT Paid Leave Authority

It's hard to believe how much we've grown in the five years since the CT Paid Leave Authority hired its first employee: the program has paid more than \$1.23 billion in CT Paid Leave benefits to over 165,000 workers; the number of filed claims have increased over 9% compared to 2024; more than 147,000 employers and 3,400 sole proprietors and self-employed individuals have registered with us; and the Authority's team now consists of 44 staff members.

Our team remains committed to cultivating a growth mindset: we continue to learn from our constituents, partners, and other stakeholders and implement improvements to CT Paid Leave to ensure workers and employers alike are able to easily access the information, support, and benefits they need.

In this year's report, we reflect on a year of growth for our program.

The most visible growth resulted from the willingness of the state legislature to update our statute, which expanded the number of workers who are covered under CT Paid Leave. Effective October 1, 2024, Public Act 24-5 clarified the CT Paid Leave Act's definition of "municipality," which resulted in employers such as housing and transit authorities, health districts, and certain libraries becoming covered employers under CT Paid Leave. It also expanded the CT Family Violence Leave Act to cover victims of sexual assault, thereby allowing these individuals to receive up to 12 days of CT Paid Leave benefits if they need time off from work to obtain services from a victim services organization, relocate, seek medical or psychological care or counseling, or participate in a civil or criminal court proceeding.

During the 2025 legislative session, lawmakers approved language that expands CT Paid Leave to workers at public and nonpublic elementary and secondary schools whose positions do not require certification. Beginning October 1, 2025, these workers, including paraeducators, school bus drivers, and cafeteria workers, will be eligible for CT Paid Leave benefits.

Additionally, the Authority established and implemented the Community Education Coordinators Initiative (CECI) to better reach communities who may face barriers to accessing the program or need more support applying for benefits. The Authority issued a Request for Proposals and selected seven community organizations to disseminate CT Paid Leave information, provide one-on-one application assistance, and engage in community outreach events as trusted messengers.

We know that the Community Education Coordinators (CECs) are making a difference. According to one community member who interacted with a CEC in Hartford: "The Center for Latino Progress staff was incredibly supportive. I needed to take time off work to care for my daughter, who was ill while abroad. Before connecting with the Center for Latino Progress, I was unaware of the CT Paid Leave benefits available to me. Thanks to their guidance, I learned about the program and the income replacement benefits I could access by applying."

We continue to focus on continuous quality improvement, with the goals of better communications and improved service to both workers and employers. These efforts include developing functionality in the online employer portal to provide employers with access to their employees' claim data; debuting an interactive voice response (IVR) phone system for applicants to access information about their claim any time of the day or night; and expanding the scope of our fund recovery efforts with our vendor partner that aids in collection efforts.

Each of our annual reports focus on the journey and development of CT Paid Leave, from our inaugural year of providing benefits (2022), to the transition from start-up to steady state (2023), to the behind-the-scenes work in every department that keeps us running smoothly (2024). This year, our report highlights our growth and the ongoing process improvements we've made to ensure all stakeholders can better understand and access the CT Paid Leave program.

We take the responsibility for administering the state's paid family and medical leave program very seriously and remain dedicated to our mission of providing seamless access to benefits during life's most important moments. It takes innovation, creativity, dedication, and passion—day in and day out—and it is our honor to do this work.

Erin Choquette
Erin Choquette,
Chief Executive Officer,
CT Paid Leave
Authority

Our Mission

The CT Paid Leave Authority provides financial peace of mind for Connecticut families when they are receiving care for or recuperating from their own serious illness, caring for a loved one, growing their family, struggling with the effects of family or sexual violence, or addressing circumstances arising from their family member’s military service.

The CT Paid Leave program is vital for workers and their families, as well as for employers both small and large, and makes Connecticut one of the most family-friendly states in the nation. Each passing year provides us with increased knowledge and insights into ways to improve our program for Connecticut’s workforce and business community.



This report summarizes the activity of the Authority from July 1, 2024, to June 30, 2025. The report also includes the data mandated by sections 1-123, 31-49g, and 31-49t of the Connecticut General Statutes, including but not limited to:

- ➔ Projected and actual participation in the program.
- ➔ Trust Fund information, including the balance of the trust and contribution data.
- ➔ 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.

For more information about CT Paid Leave and the Authority, including coverage and eligibility guidelines, qualifying reasons for leave, Authority policies, and our Board of Directors, please visit ctpaidleave.org.

The average weekly benefit payment was

\$759.43

147,458

Registered
Employers

The average approved leave duration for claims during the reporting year was

7.85
weeks

Trust Fund balance as of 6/30/25 was

\$585,879,766

From July 1, 2024, to June 30, 2025,

73,697

CT workers received

\$448,324,625

in approved benefit payments

Contributions received during the reporting year were

\$477,498,691

3,408

Enrolled Sole
Proprietors and
Self-Employed
Individuals

Highlights

102,519

Applications received from July 1, 2024, to June 30, 2025, for the CT Paid Leave program



9.68%

Increase in total claims received from the previous year



An employee's own illness or injury was the top reason for application submissions with

55,598 applications received

(over 54% of all applications)



This program saved my family! My wife had breast cancer and was not able to work for several months. Thank God we live in CT. Thank you for all you do.

FUND SOLVENCY & CONTRIBUTIONS

Fund Solvency

The Authority closely monitors the ongoing health of the CT Paid Leave Trust Fund in order to ensure its continued solvency. In this endeavor, the Authority utilizes Spring Consulting Group, an outside consultant that provides actuarial services to the Authority and analyzes revenues and benefit expenditures to develop projections that assist the Authority in maintaining the Trust Fund's solvency. This analysis is shared with the Board of Directors in quarterly and annual reports. The annual actuarial report presented to the Board in August 2025 (see Appendix C) included a three-year projection built on the program's performance since inception, coupled with assumptions that utilized data from other states' paid leave programs, among other information. Quarterly updates from Spring Consulting Group provide the Authority with updated performance and projections, reserve estimates, and metrics used to measure fund solvency.

Utilizing industry standards and its experience in the public benefit administration arena, Spring identified three metrics for assessing the solvency of the CT Paid Leave Trust Fund:

- ➔ **Reserve vs. Net Fund Balance (net of outstanding contributions and claims payments):** The reserve represents the funds required to be set aside in respect to the expected cost of claims for events that have already been incurred, but for which corresponding benefits have not yet been paid. The proposed target recommends the net fund balance should be at least one third of the reserve as a measure of the capacity of the funds to cover additional incurred claims not yet paid.
- ➔ **Contributions vs. Net Fund Balance (net of outstanding contributions and claims payments):** Assessment of adequacy of net fund balance to cover inadequate contributions during the year should claims run higher than expected. The proposed target recommends the net fund balance should at least cover one third of next year's contributions.
- ➔ **Adverse losses over one year vs. Net Fund Balance (net of outstanding contributions and claims payments):** Assessment of adequacy of net fund balance to cover adverse losses. Adverse losses were determined based on a stress test analysis of claims against changes in duration and incidence levels—the specific adverse scenario selected reflects the range of incidence rates experienced by other states. The proposed target recommends the net fund balance should cover more than two years of adverse losses.



The CT Paid Leave Trust Fund Fiscal Year 2025 ending fund balance of \$585.8 million meets the targets for all three metrics:

Funding Metrics	Actual Metric as of Jun 30, 2025	Target	Actual vs. Target
Reserve vs. Net Fund Balance	0.1: 1	Less than 3: 1	Meets target
Contributions vs. Net Fund Balance	0.8: 1	Less than 3: 1	Meets target
Adverse Loses Over One Year vs. Net Fund Balance	0.4:1	Less than 0.5: 1	Meets target

Contributions

When the CT Paid Leave Act was passed, the legislature set the maximum contribution rate at 0.5% and gave the Board of Directors the responsibility of reviewing the rate each year to determine if it should be changed. While the fund remains solvent, the year-over-year growth in claim volume coupled with the fact that the 0.5% contribution rate is very low compared to the rates set by other states’ paid leave programs has led the Board to maintain the rate at 0.5% each year rather than lowering it. The Authority has worked with Spring Group to identify the factors to consider when analyzing the contribution rate to determine if it should be altered.

Building from that analysis, the Board of Directors adopted the following policy in August 2024 to guide its decision-making process for setting the contribution rate:

Each year, the Authority shall review the current contribution rate established in accordance with Conn. Gen. Stat. §31-49g(b). If the Authority decides to change the contribution rate for the following calendar year, the Authority must announce such change no later than November first of the preceding calendar year.

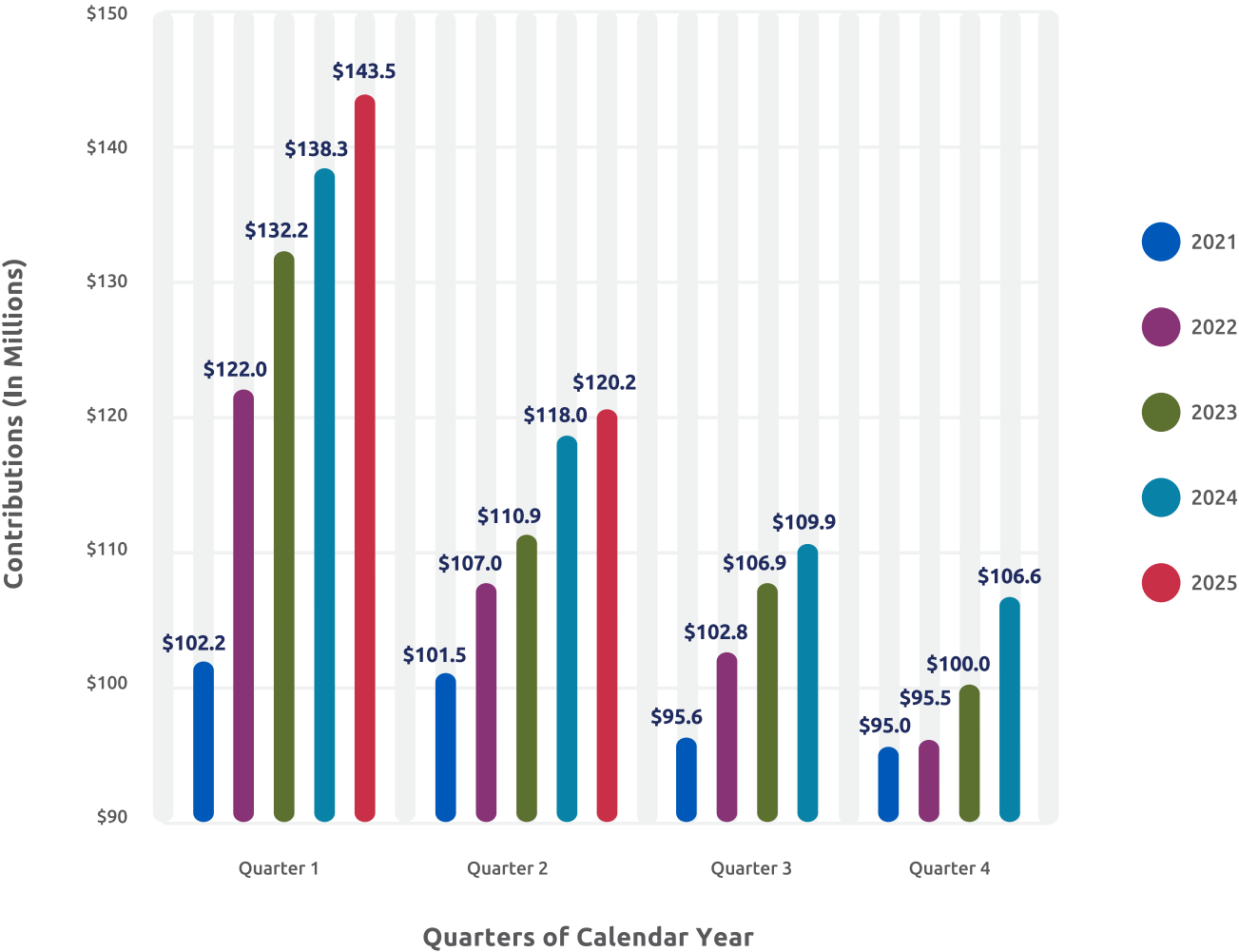


The Authority anticipates beginning consideration of the need for a change in the contribution rate no later than June of each year. In determining the appropriate contribution rate for the upcoming year, the Authority shall review the following considerations:

- The ability of the Authority to continue to provide income-replacement benefits to Connecticut workers in both the short term and the long term;
- The sufficiency of funds to provide income-replacement benefits in a variety of economic conditions;
- The statutory obligation to limit contribution rate increases and reductions to the income replacement benefit calculation due to changing economic conditions;
- An evaluation of trends in the receipt of contributions over the course of the year; and
- Any other factors the Authority determines are relevant to the solvency of the Paid Leave Trust Fund and the ongoing operation of the paid leave program.

In Fiscal Year 2025, the Authority collected \$477.5 million in contributions, which was a 4.4% increase over the prior year. Contributions have increased steadily since 2021.

CTPL Contributions by Quarter



I had a hysterectomy a year ago and CT Paid Leave made sure that I could pay my bills while recovering. I was able to recover completely before returning to work. Thanks CT Paid Leave!

CLAIM INFORMATION

Projected vs. Actual Participation in the Program

Anticipated approved claims for Fiscal Year 2025 compared to actual approved claims and anticipated benefit payments versus actual benefit payments:

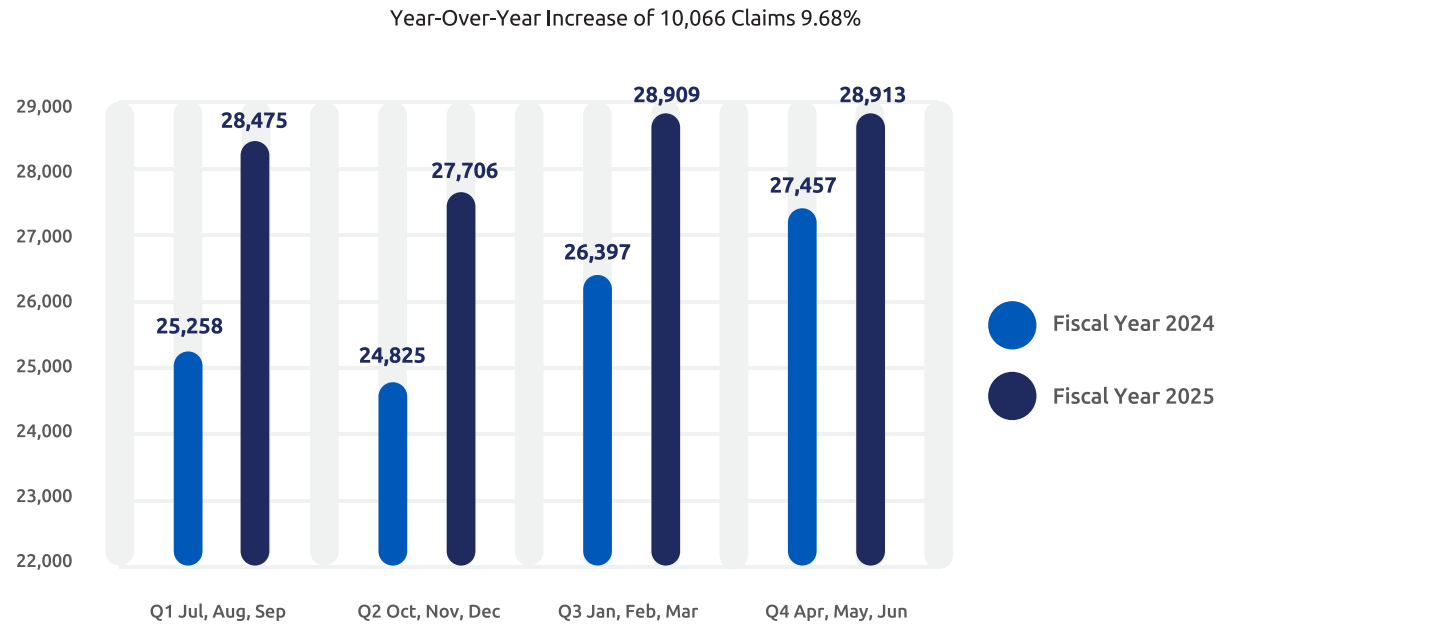
Anticipated Approved Claims	Actual Approved Claims
66,808	71,353
Anticipated Benefit Payments	Actual Benefit Payments
\$421,100,000	\$448,324,625

The anticipated number of approved claims by leave reason compared to the actual number of approved claims by leave reason:

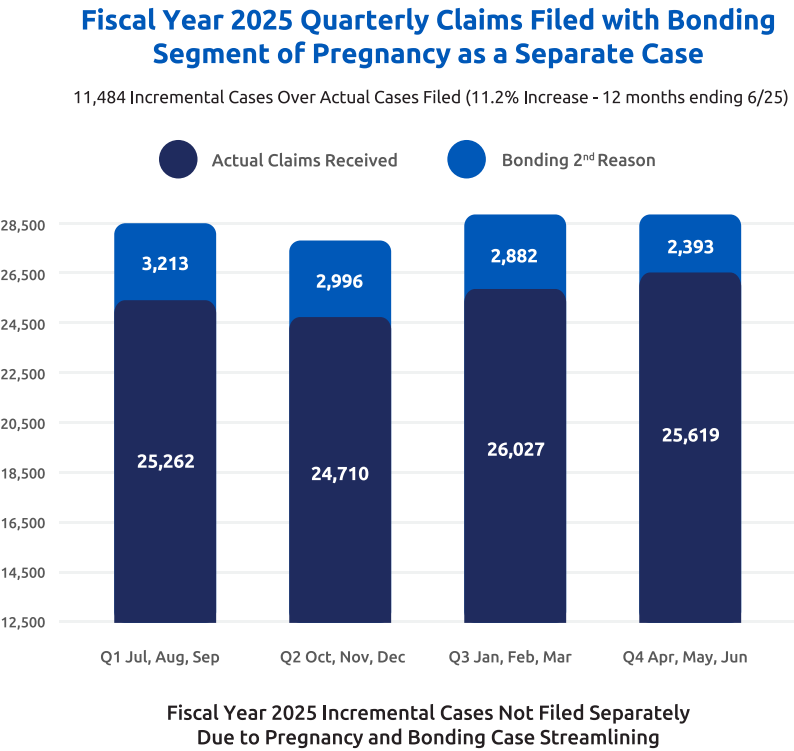
Leave Reason	Anticipated Approved Claims	Actual Approved Claims
Employee’s Own Serious Health Condition	35,554	38,449
Pregnancy/Childbirth	12,328	11,709
Bonding	10,480	11,346
Caregiver	8,171	9,538
Adoption/Foster Care	184	176
Safe Leave	66	95
Organ or Bone Marrow Donation	19	16
Military Family Leave	6	24
Total	66,808	71,353

The graph below illustrates year-over-year claims filed with an increase of 10,066 claims. This is a 9.68% claims-filed growth rate for Fiscal Year 2025 over Fiscal Year 2024. The data presented includes 11,484 bonding cases associated with the corresponding pregnancy cases in Fiscal Year 2025, as explained on the following page.

YOY Fiscal Year 2024 to Fiscal Year 2025 Quarterly Claims Filed Comparison

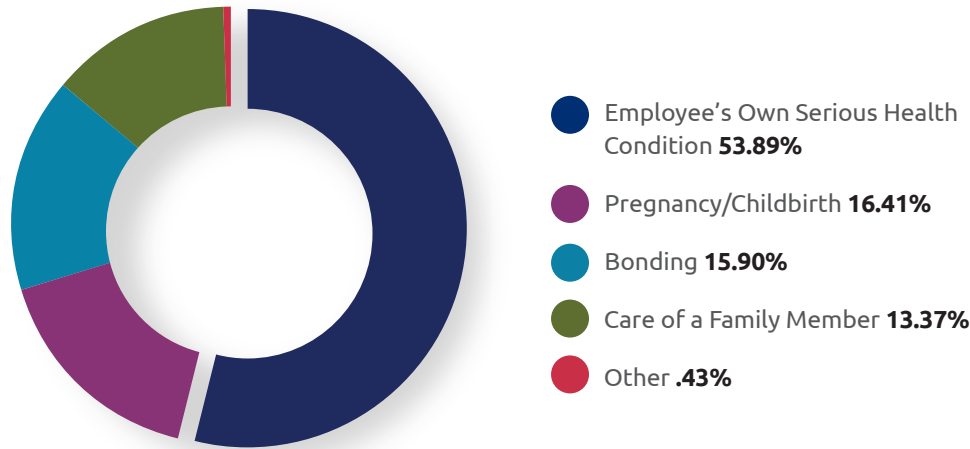


Actual cases filed are shown in navy blue and the associated bonding segment of pregnancy cases filed are shown in light blue. The graph shows 11,484 incremental bonding cases added to the totals. **The following graph further details the reporting impact of streamlining the pregnancy and bonding claim process.**



Approved Claims by Leave Reasons

For claims filed from July 1, 2024, through June 30, 2025, the Authority approved 71,353 claims. Of the approved claims, over 50% were for the employee’s own serious health condition. Pregnancy/childbirth was the second most common approved claim reason, followed closely by bonding. Caring for a family member rounded out the top approved claim reasons.



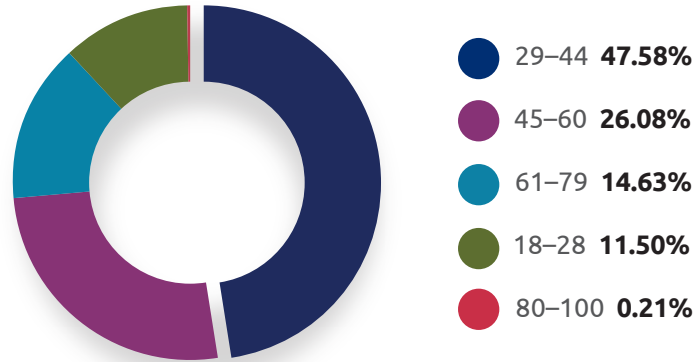
At the inception of claim application acceptance in 2022, the Authority initially required two separate claims for pregnancy/childbirth and for bonding, which is what other state paid leave programs do. We soon realized that this approach, while useful for reporting purposes, did not deliver the best customer experience as it required duplicative efforts by the same claimant. **In March 2023, the Authority changed our process by asking the birthing parent if they are taking bonding leave immediately after the childbirth recovery period.** If they are, a single claim is created for both leave reasons.

However, as a result of combining bonding with pregnancy/childbirth claims, the number of bonding cases appears artificially low. In order to facilitate research and to present Connecticut’s case volume in the same way as other state paid leave programs, we report the bonding segment of pregnancy cases as a separate case in addition to actual cases filed. **This better represents Connecticut’s actual program growth and provides an accurate basis of comparison with other paid leave programs’ reporting.**

Applications Received by Age

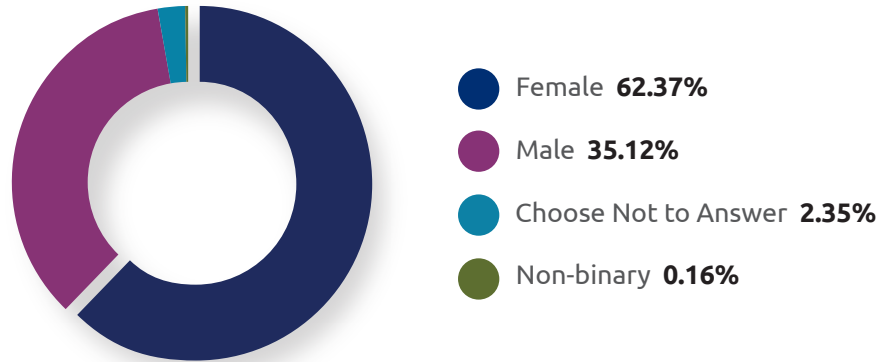
The largest age group for applications submitted was the 29–44 year-old group at nearly 48%. Just over a quarter of all applications came from those aged 45–60.

For a more detailed breakdown of all applications received by leave reason, age and gender, see Appendix A.1
For caregiver leave applications received by relationship, see Appendix A.5.
For bonding leave applications received by gender, see Appendix A.6.



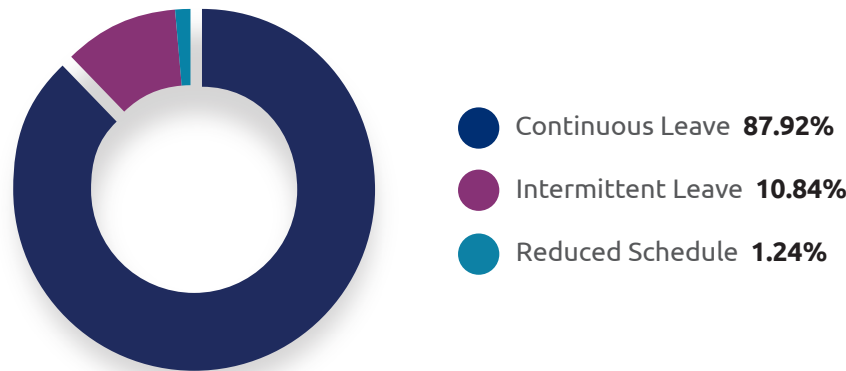
Applications Received by Gender

The number of women applying for paid leave benefits continued to outpace men by nearly 2:1. Women accounted for over 62 percent of all applications filed and men accounted for 35 percent. Those individuals who identified as non-binary accounted for 0.16 percent, and 2.35 percent of claimants did not specify a gender.



Applications Received by Claim Type

Most applications received were in connection with continuous leave at 87.92 percent of all applications, followed by intermittent leave at 10.84 percent, and reduced schedule at 1.24 percent.



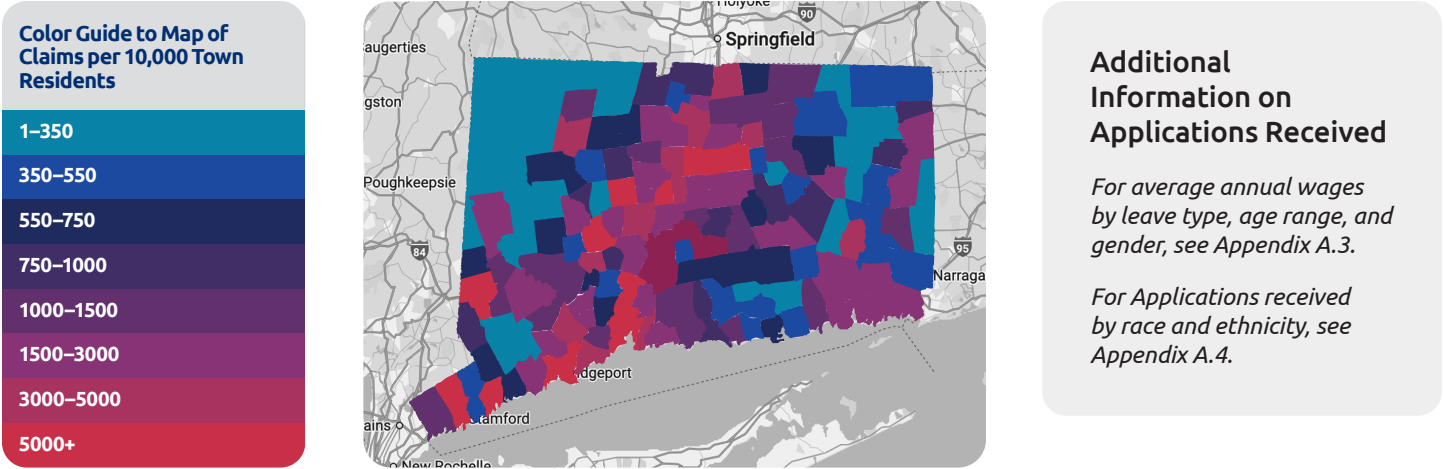
Intermittent leave is leave in separate, nonconsecutive time periods rather than a single span of time for a single qualifying reason. Reduced schedule leave is a leave schedule that reduces an employee’s usual number of working hours per workweek, or hours per workday for a period of time, normally from a full-time schedule to a part-time schedule.

Applications Received by Location

For applications received by town, please see Appendix A.2.

This map shows a distribution of claims received by town since the inception of benefit payments in January 2022. Claims have come from every town and city throughout the state. We analyze not only number of claims per town but also claims per 10,000 residents in order to have a more accurate comparison of utilization rate.

CT Paid Leave Usage Map: Claims per 10,000 Residents from program inception through 6/30/25



Denied Applications

During the reporting year, the Authority received 102,519 applications for benefits and decisioned 91,163 applications. Of those decisioned, 71,353 (78.27%) were approved and 19,810 (21.73%) were denied. A total of 7,061 remained pending at the close of the reporting period, and an additional 4,295 were canceled or withdrawn.

Of those applications receiving a denial, 71.33% did not submit the requested documentation. The full list of denial reasons is set forth in the table below.

Denial Reason	Percent of Total
Requested Documentation Was Not Received	71.33%
Ineligible—Did Not Meet Earnings Requirement	9.07%
Ineligible—PFML Excluded Employee/Employer	8.59%
Excluded Due to Receiving Other Income/Benefits	2.84%
Benefit Entitlement Exhausted	2.54%
Information Received Did Not Meet the Requirements for the Request	0.93%
Non-Qualified Event	0.65%
Identity Could Not Be Verified	0.39%
Ineligible—Working but Not in CT and Had Not Been Working in CT in 12 Weeks Prior to Claim	0.25%
Late Filing (Without Good Cause)	0.23%
Serious Health Condition Not Certified by Healthcare Provider	0.17%
Private Plan Employer	0.03%
Other	2.98%
Total	100.00%

Reconsiderations

If a claimant’s application for CT Paid Leave benefits is denied, they have the option to file a request for reconsideration, together with any additional information or context relating to their claim. The reconsideration process is especially important if a claim was denied due to missing or incomplete/insufficient paperwork because it enables the claimant to cure the deficiencies by producing the missing or completed documents. Reconsiderations must be filed within 10 calendar days, unless an extension is requested. Decisions are made within 15 calendar days after receipt of all required information.

During the reporting year, 9,253 requests for reconsideration were received. The reconsideration requests by leave reason are as follows:

Reconsideration by Leave Reason	Number of Cases	Percent of Total
Serious Health Condition	5,733	61.96%
Care of a Family Member	1,438	15.54%
Pregnancy/Childbirth	1,038	11.22%
Bonding	983	10.62%
Other	61	0.66%
Total	9,253	100.00%

Of the 9,253 requests for reconsideration received and decided, 79.14% resulted in a reversal, meaning that the claim was approved, and 20.86% resulted in the denial being upheld.



Appeals

If a claimant whose claim was denied chooses not to request a reconsideration, or if their reconsideration is also denied, the claimant has the right to appeal the decision with the Connecticut Department of Labor (CT DOL).

This chart shows the total number of appeals received by the CT DOL between July 1, 2024, and June 30, 2025, and their status.

CT Paid Leave Appeals Received by the CT Department of Labor	
Appeals Withdrawn by Claimant	10
Appeals Decided by Department of Labor	103
Appeals with Final Decisions Pending	15
Total Appeals Files	128

Of the cases with decisions from the CT DOL, the overwhelming majority of decisions were dismissals, meaning the CT DOL agreed that the Authority had issued a correct decision. Only one appeal resulted in the overturning of the original decision, and one appeal resulted in a partial overturning of the decision.

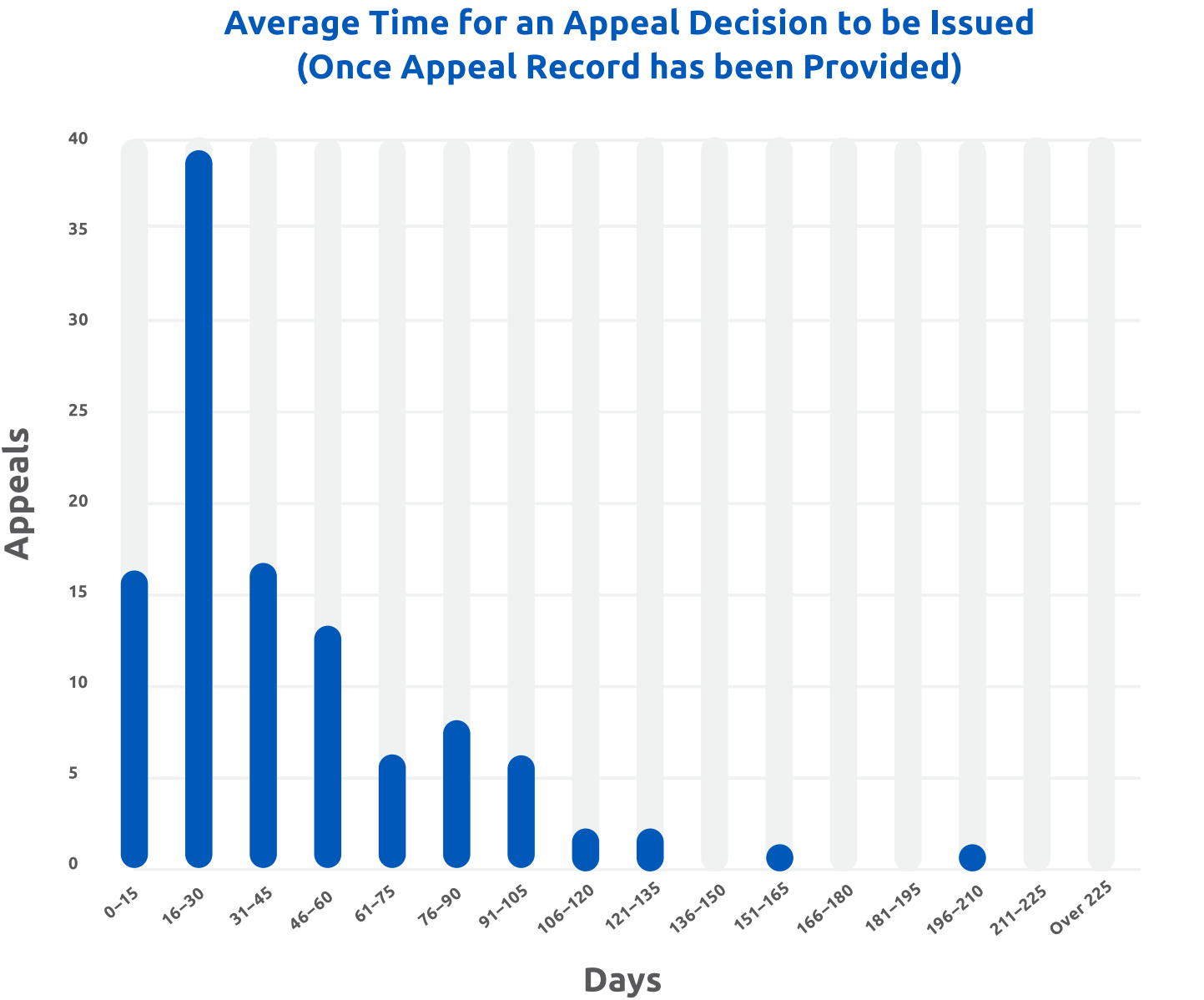
Appeals Decided by CT Department of Labor	
Dismissed	101
Withdrawn by Claimant	10
Sustained	1
Sustained in-part/Dismissed in-part	1

For the appeals that were dismissed, the most common reason for dismissal was that the CT DOL agreed with the Authority’s claim decision. The second largest category of decisions are those in which the appellant was no longer aggrieved, or the appeal was moot. Appeals are often moot when the Authority has approved the claim prior to the appeal decision being issued. In addition, some of those decisions reflect dismissal due to duplicate appeals filed for the same claim.

Appeals Decisions	
Department of Labor Upheld the Authority Decision	53
No Aggrievement/Moot	27
Lack of Jurisdiction—No Claim Was Filed With Authority	10
Lack of Jurisdiction—No Final Decision Was Issued	1
Appeal Not Filed Timely	7
Appellant Withdrew Request	10
Appeal Sustained	1
Appeal Sustained in-part/Dismissed in-part	1

Timeframe for Appeal Decisions

The appeals process begins with a claimant filing an appeal with the CT DOL. The Authority then receives notice of the appeal from the CT DOL along with a request for the claim file. The Authority has 15 calendar days from the date of this notice to provide the claim file. With the claim file, the Authority will provide an explanation of the reason for the decision and, if the claim is still under review, will share that status. The CT DOL reviews the claim file, documentation provided by the Authority, and any information or documents provided by the claimant, and then issues a decision. If necessary, the CT DOL can hold a hearing. The following table depicts the length of time between the date the Authority provided the claim file and the decision by the CT DOL. The chart excludes currently pending appeals and appeals that were withdrawn by the employee before the claim file was provided.



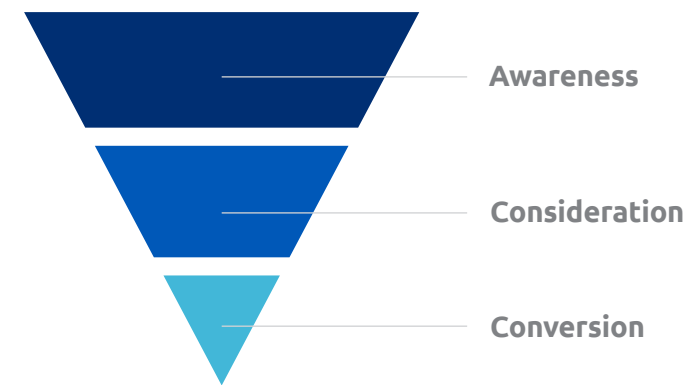
My 11 year old broke their foot and it was non weight-bearing for 12 weeks. Having CT Paid Leave gave me the comfort that I could afford to take the time that I needed to help my child recover.

OUTREACH & ENGAGEMENT

Success of Outreach Efforts

Growth in Awareness, Applications, and Approvals

While we have numerous measurement metrics for our outreach efforts, such as impressions delivered, number of commercials aired, total events attended, and testimonials collected, the ultimate measure of success can be evaluated by looking at the marketing funnel. At the top of the funnel is awareness, measured by website traffic; the middle is consideration, measured by number of applications received; and finally at the bottom is conversion, measured by approval rate of those applications.



Awareness: Website Traffic

At the top of the marketing funnel is awareness. Awareness of the program is vital – workers will not think about paid leave until they have an event in their lives that causes them to need it. The best measure of awareness is website traffic – people must first be aware of the program to then seek out more information online. If website traffic increases, awareness is also increasing.

- ➔ From Fiscal Year 2024 to Fiscal Year 2025, overall website users increased by 5.6% and new website users increased by 5.4%, indicating that more individuals are aware of the program and are seeking out more in-depth information.
- ➔ Direct website traffic (users going directly to ctpaidleave.org) is the top method of acquisition and remained steady year over year. Organic search (users searching for CT Paid Leave in their preferred search engine) was the second highest method of acquisition and increased 3.9% year over year. This indicates that we are continuing to build awareness with the general population, resulting in more individuals seeking out the program online.
- ➔ Overall website sessions increased 4.65% year over year, indicating that website visitors are coming to the site more frequently than in the previous year.





Consideration: Number of Applications Received

The second step in the funnel, and the second measure of success, is consideration. The measure of consideration that we focus on is the number of applications received. Because our program is still relatively new, increased awareness of the program is likely to result in an increase in the number of applications received. We saw a significant increase in applications in this fiscal year.

➔ **Total applications received increased 9.68% year over year.**

Conversion: Approval Rate

To ensure that workers actually receive the benefits to which they are entitled, it is essential that they understand the program requirements and application process. We continue to develop new materials to aid workers in their understanding of their responsibilities in the process, especially in connection with the documentation that is required before a claim decision can be made. As we discuss below, we have begun working with a research organization, MDRC, to assist us in identifying ways to simplify the application process for workers. We expect that the findings from this research will result in further improvements in this area.

The most accurate and useful indication of whether current efforts have the desired result is if the approval rate of applications is increasing. Historically, the most common reason for denials has been lack of or incomplete documentation to support the claim. Therefore, an increase in approval rate indicates that the efforts to educate claimants on required documentation have been successful.

➔ **Overall approval rates increased by 2.26% year over year.**

➔ **Denials due to missing or incomplete documentation decreased by 1.23% year over year.**



“CT Paid Leave allowed me to take care of and bond with my daughter with the peace of mind of knowing that I could return to my employment after that time.”

All the people that I dealt with were very helpful, kind, professional, and truly wanted to assist with any of my needs while on paid leave.

FEATURED AREAS OF GROWTH

Featured Examples of Growth & Development

Program Expansion

Fiscal Year 2025 encompassed two separate legislative initiatives that expanded the reach and scope of the CT Paid Leave program. **Public Act 24-5, which took effect on October 1, 2024, included the following provisions:**

- ➔ **Defines municipality** in CT Paid Leave and CT FMLA **as an entity with the ability to levy and collect taxes;**
- ➔ **Requires healthcare providers to display CT Paid Leave information** in a manner that is accessible to patients and their caregivers;
- ➔ Amends the CT Family Violence Leave Act and CT Paid Leave to **include victims of sexual assault;**
- ➔ Clarifies that **an individual can qualify for benefits from both the CT Paid Leave program and the Victim Compensation Program** administered by the Judicial Branch Office of Victim Services; and
- ➔ **Establishes a mechanism for federally-recognized tribes to participate in the CT Paid Leave program.**

Due to the clarified definition of “municipality,” several governmental entities that had previously been excluded from CT Paid Leave became covered employers. These entities include housing authorities, health districts, transit districts, certain libraries, and more. To implement P.A. 24-5, the Authority conducted extensive outreach to inform these organizations about their obligations as covered employers and their workers’ new access to CT Paid Leave benefits. In collaboration with state agencies, trade associations, and community partners, the Authority coordinated six webinars, developed new written materials, and conducted several one-on-one meetings with newly-covered employers.

The requirement that healthcare providers display information about the CT Paid Leave program is intended to amplify the public’s knowledge about their rights by ensuring that information about the program is readily available to individuals in

the locations where they are being treated for serious health conditions or caring for sick family members. It has the added benefit of acting as a visual reminder to healthcare providers to include information about CT Paid Leave when they discuss supports available to their patients.

To help healthcare providers meet the requirement of informing patients about CT Paid Leave, the Authority created a new informational poster. In partnership with the Department of Public Health, the Authority distributed this poster in both English and Spanish to over 74,000 licensed healthcare providers across the state.



P.A. 24-5 also expanded the scope of the CT Paid Leave program by including sexual assault as a covered reason for leave under the CT Family Violence Leave Act and for benefits under CT Paid Leave. To ensure workers and employers are aware of this extension of the CT Family Violence Leave Act, which had not been updated since it first passed in 2010, the Authority revised its written and online materials to include victims of sexual assault. Recognizing that most advocates use the phrase “safe leave” to refer to leave available to individuals who have experienced



Connecticut Paid Leave

SAFE LEAVE



WHAT IS SAFE LEAVE?

Safe leave is taken by a worker who is a victim of family violence or sexual assault to address specific issues arising from those circumstances:

- to seek medical care or psychological or other counseling for physical or psychological injury or disability for the victim
- to obtain services from a victim services organization on behalf of the victim
- to relocate due to such family violence or sexual assault
- to participate in any civil or criminal proceedings related to or arising from such family violence or sexual assault



HOW LONG IS CT PAID LEAVE FOR SAFE LEAVE?

A worker who is the victim of family violence or sexual assault may receive up to 12 days of CT Paid Leave benefits for the specific safe leave reasons listed above.

If the worker has a serious health condition or needs to care for a family member with a serious health condition as a result of the family violence or sexual assault, they may be eligible for up to 12 weeks of total CT Paid Leave benefits for medical leave or caregiver leave.



WHO CAN TAKE SAFE LEAVE?

Only the victim of family violence or sexual assault may take safe leave. However, if the victim has a family member, such as a child, that has as serious health condition as a result of the family violence or sexual assault, they may be able to take caregiver leave to provide care for that family member.



DIFFERENT TYPES OF LEAVE

Safe leave may be taken on a continuous, intermittent or reduced schedule basis.



HOW DO I APPLY?

CTpaidleave.org or by calling (877) 499-8606

To obtain job protected leave under the CT Family Violence Leave Act, Family and Medical Leave Act (FMLA), or other laws, speak to your employer.



sexual assault or family violence, the Authority has updated its materials to use this terminology as well.

The Authority collaborated with the Judicial Department’s Office of Victim Services to ensure that victims of crimes were aware of the new safe leave provisions and to elevate awareness about the Victim Compensation Program administered by that office. The Authority also regularly partners with the CT Alliance to End Sexual Violence to provide training and outreach,

LOCAL NEWS

Connecticut violent crime victims can receive CT Paid Leave benefits

A new state law permits those affected to receive assistance from both Connecticut Paid Leave and the Victims Compensation Program.



Credit: FOX81

Author: Dalton Zbierski
Published: 9:12 PM EDT April 12, 2025
Updated: 9:12 PM EDT April 12, 2025

HARTFORD, Conn. — On Friday, the Connecticut Paid Leave Authority issued a release reminding workers in the state that paid leave benefits are available for victims of sexual assault and/or violent crime through two programs.

A recent law change — Public Act 24-5 — recognizes the importance of connecting victims with help for crime-related financial impacts. Before the legislation, victims had to choose between two state agencies for aid.

and the Alliance is one of the first organizations to participate in the Community Education Coordinators Initiative, a new outreach initiative explained below.

During the 2025 legislative session, the scope of the Paid Leave program again expanded. The Authority testified in support of Senate Bill 1427, An Act Expanding Paid Family and Medical Leave Insurance Program Benefits to Certain School Employees. While S.B. 1427 did not pass, its language was incorporated into Sections 234-237 of Public Act 25-174.

Effective October 1, 2025, the law amends CT Paid Leave and CT FMLA to cover employees of “public school operators” and nonpublic elementary and secondary schools who are in positions that do not require a certification under Chapter 166 of the Connecticut General Statutes. In public schools, these positions include paraeducators, food service workers, custodial staff, and other job titles. Because most non-public elementary and secondary schools do not require any of their employees to be certified, most, if not all, employees of such private schools will be newly covered by CT Paid Leave and CT FMLA as of October 1st.

By replacing the term “local and regional boards of education” with the term “public school operators,” Public Act 25-174 makes explicit the legislature’s intent that the legislation applies to local or regional boards of education, interdistrict magnet school operators, state or local charter schools, endowed or incorporated academies approved by the State Board of Education, and cooperative arrangements between multiple boards of education allowed by state law.

As October 1 approaches, the Authority is prioritizing outreach to public and nonpublic schools to raise awareness of responsibilities as newly-covered employers and partnerships with labor unions, community partners, and state agencies to conduct outreach to non-certified school employees and inform them of their rights to CT Paid Leave and CT FMLA. As a result of this legislation, we anticipate an additional 30,000 workers will become covered by CT Paid Leave.

Expanding our Network: Community Education Coordinators Initiative

To address gaps in awareness of and access to the program, particularly in underserved communities, the Authority developed and implemented the Community Education Coordinators Initiative (CECI). The CECI is comprised of community organizations and non-profits selected by the Authority through a competitive procurement process. These organizations, known as Community Education Coordinators, or CECs, provide outreach, education, and application support services to CT workers and employers. The CECI aims to overcome barriers such as a lack of language resources, access to technology, or awareness or understanding of the program. Based on years of relationship building, the Community Education Coordinators have a deep connection to the communities they serve.

The inaugural cohort of CECs consists of the following entities:

- ➔ Center for Latino Progress
- ➔ Make the Road CT
- ➔ Community Renewal Team
- ➔ The New American Dream Foundation
- ➔ Southwestern CT Agency on Aging
- ➔ Windham Region Chamber of Commerce
- ➔ CT Alliance to End Sexual Violence

From the beginning of this process, everyone I spoke to was courteous, professional, and knowledgeable. I found them to be a cut above most customer service organizations.

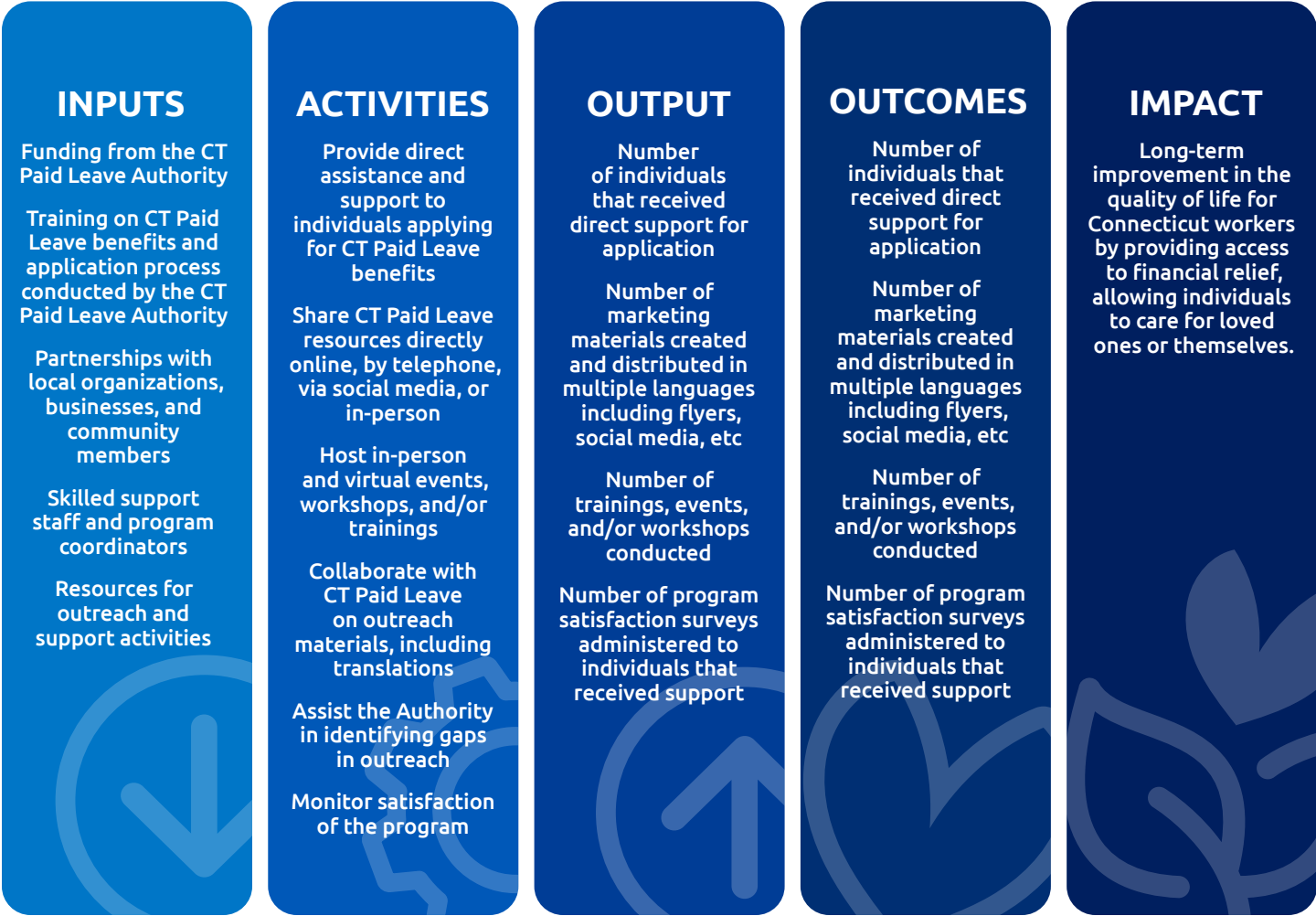
Each CEC developed a work plan customized to implement the **following goals:**

- ➔ **Providing direct application assistance and support by establishing office hours or an appointment-setting mechanism so that potential applicants can utilize computers and receive hands-on assistance with the application process**
- ➔ **Providing CT Paid Leave information to targeted groups through hosting workshops, events, or trainings and sharing CT Paid Leave informational materials**
- ➔ **Utilizing and customizing CT Paid Leave outreach materials in multiple languages to be shared with community members and businesses**

Because they are already trusted messengers in their communities, the CECs are able to deepen and extend the outreach work of the Authority.



2025 CECI Logic Model



The timeline for the first cohort of CECs is 15 months long, starting in October 2024 and ending December 31, 2025, with an option for the Authority to extend the CEC contracts for two additional one-year terms.

In the spring of 2024, we hired a Grants and Contracts Specialist to manage this program and issued a request for proposals. After contract negotiations were completed and contracts were executed, the CECs began an intensive eight-week training course starting in October 2024. Various Authority staff members presented in-depth information on all aspects of the program including eligibility, benefits, the application process, required documentation, navigating CT Paid Leave platforms, and the reconsideration process. They also learned how to assist businesses with registration and contribution remittance. These trainings were held in a virtual setting two times per week, with a standing “office hours” block on Fridays for individuals or groups to join and ask questions that may have come up after the training or in their conversations with their colleagues.

The training series culminated in an in-person, day-long training event that included role playing, hands-on exercises to practice business registration and claim filing, and small-group discussion. All CEC employees who would be in a public-facing role representing CT Paid Leave were given a knowledge assessment at the completion of the training to measure their mastery of the material and provide feedback for future trainings.

Based on the assessment results, we provided presentations on the topics of the most commonly missed questions and refreshers on requested topics during monthly meetings with the CECs.

- ➔ **The average score of the training assessment which tested trainees’ knowledge of CT Paid Leave was 85%.**
- ➔ **87.50% were “satisfied” or “very satisfied” with the online and in-person trainings provided.**
- ➔ **81.25% found the trainings to be “very clear” or “extremely clear” in conveying CT Paid Leave concepts.**
- ➔ **87.50% rated the in-person training as “very positive.”**

➔ Trainees noted that they found the trainings **thorough** and the **in-person training especially helpful in gaining hands-on experience.**

Upon the completion of their training, the CECs began their outreach work in the community in February. In the first quarter of 2025, they participated in over 85 events which included tabling at local businesses, workshops, presentations, PTA meetings, community events, and more, reaching over 5,000 individuals.

In the second quarter of 2025, the CECs increased their outreach, attending over 180 events and reaching more than 10,000 individuals. These events included farmers markets, tabling at businesses, and health fairs in addition to community summer events, workshops, and trainings. Over the two quarters, the CECs have provided direct application assistance to over 170 people for medical, bonding, and caregiver leave.

We continue to support the CECs by tracking their progress in the quarterly reports and hosting monthly programmatic meetings in which we provide updates about the CECI and CT Paid Leave. CECs are also encouraged to share updates, including feedback on the program and best practices they’ve discovered while providing services.





Every Unit within the Authority Demonstrates a Growth Mindset

Outreach and Engagement

Although the program has been in effect for a few years, the need for outreach and education is perennial. New businesses are established every day, and new workers join the workforce constantly. Moreover, with the expansion of the program due to legislation, there are hundreds of employers and thousands of workers for whom CT Paid Leave is brand new and unknown. Additionally, we recognize that workers likely will not think about CT Paid Leave until they have a need for it – whether that is finding out they’re going to welcome a new child, getting a call that a family member is ill and in need of care, or facing their own serious health concern.

While the Community Education Coordinators Initiative has been a major part of our outreach work this year, our other efforts continued without slowing down.

- ➔ **We attended 72 events over the course of the year.** These included tabling opportunities at community events, presentations for the public, and events with other state agencies.
 - ➔ At these events, we offered testimonial cards for people we met who had utilized paid leave and wanted to share their experience. Many of their stories are seen throughout this report.
- ➔ **We maintained a strong media presence with a robust media mix including television, radio, digital, social media, outdoor, and print.**
- ➔ **We issued quarterly and monthly newsletters to strengthen our regular communication** with employers, third-party administrators, advocates, legislators, and community partners.
- ➔ **We have expanded our partnerships with online and print publications for non-English speakers**, now partnering with *White Eagle Media* (Polish), *La Visión* (Spanish), *Tribuna* (English-Spanish-Portuguese) and *La Voz Hispana* (Spanish). In all of these, we

publish frequent articles about different aspects of the program in in each publication’s specific language(s).

- ➔ **We continue to engage with the press frequently.** Over the course of the year, our CEO participated in six interviews on local media stations. We issued 28 media releases, including op-eds in coordination with the Office of the Governor to celebrate CT being named as one of the best states for working moms by WalletHub and with the Judicial Branch Office of Victim Services to publicize the expansion of CT Paid Leave to victims of sexual assault. Many of these pieces were shared by local news outlets, including WFSB, Fox 61, WTNH, *CT Mirror*, *Hartford Business Journal*, and Univision.
- ➔ **We hosted a press event in coordination with the Office of the Governor in December 2024 to celebrate the milestone of \$1 billion in benefits issued to CT workers since program inception.** The event brought together elected officials, advocates, and small businesses and received significant media coverage.
- ➔ **We produced 24 podcast episodes on health-related topics ranging from post-traumatic stress disorder to fall prevention.** Many of these relationships have resulted in additional collaboration, such as guests lending their voice to our outreach efforts through video and written testimonials, and inviting us to attend their events.



- ➔ To continue to build relationships with community organizations and non-profits, **we established a feature called “Five Minutes of Impact: Short but Powerful Conversations with Connecticut Changemakers”** in which we highlight the work of organizations whose mission and audience intersect with ours.
 - ➔ The first episode was released in June 2024.
 - ➔ We began with a cadence of one episode per month and were met with such demand that we expanded to two episodes per month starting in January 2025.
 - ➔ We released 19 episodes from June 2024 through June 2025 and have a wait list of participants for future episodes. Whenever the featured organization can provide a Spanish-speaking representative, we produce the feature in both English and Spanish.
- ➔ **Our Community Partnership Liaison met with 62 new potential partners over the course of the year** to share information about CT Paid Leave and explore methods of collaboration.
- ➔ **We are in the process of planning our first-ever Family Expo, which will be held on October 18, 2025, at the Hartford Public Library.** This event will provide resources from state agencies, community organizations, and small businesses for expectant families and families with young children. We will feature family-friendly activities throughout the day, with craft stations, face painting, balloon twisting, and more.

Growth Through Research

In the spirit of continual improvement, we have partnered with the non-profit, nonpartisan research organization MDRC. MDRC focuses on studying programs that primarily affect individuals with low income to inform policies and assist agencies in making their programs more accessible. For this study, our goal is to understand barriers to applicants providing the documentation required to support their claim. To do this, we identified individuals whose CT Paid Leave applications were denied for missing documentation and invited them to participate in a survey and/or MDRC-led interview to share their experience. We are in the early stages of this partnership and look forward to the insights that MDRC will be able to share with us once they have completed their analysis, and the subsequent program and communication improvements we can make as a result.

Government & Community Relations

Our Government & Community Relations Manager works closely with the Outreach and Engagement team to communicate with key stakeholders; build relationships with legislators, state agencies, and advocates; monitor proposed policy changes; and educate the public on adopted policy changes. In addition to the work detailed in this report relating to the implementation of the legislative changes, the Government & Community Relations Manager ensured that legislators stayed informed about the Authority’s activities with quarterly newsletters. She also coordinated the Authority’s engagement with federal legislators engaged in discussions around national paid leave legislation.

Information Technology

Growth has been the defining theme of the Information Technology Department this year, as the IT team has focused on supporting the expansion of the program and of our team members. The success of this can be seen in the promotions and enhanced roles of our staff members as well as in the stability and expanded features of the IT platforms used to administer the CT Paid Leave program.

This year brought key leadership transitions that reflect both organizational maturity and the development of internal talent. Following the retirement of the Authority’s IT Director, the department promoted its IT Solution Architect to the Director role, underscoring our commitment to cultivating leadership from within. Additionally, our IT Delivery Manager and a member of the Quality Assurance team were promoted, recognizing their contributions and preparing the team for continued growth.

We also welcomed a new DevOps Engineer, enhancing our automation and deployment capabilities; internally promoted an IT Solution Architect, and are actively recruiting a Quality Assurance Analyst to support our growing portfolio of initiatives.

Throughout the past year, the IT Department has led several projects that significantly expanded and strengthened our digital infrastructure and constituent services:

- ➔ **Fund Recovery:** We completed the implementation of our streamlined Fund Recovery management solution improving activity tracking and outreach capabilities.

- ➔ **Website Expansion:** We added new features to enable employers to access limited employee claim data, enhancing transparency and efficiency in employer-claimant coordination.
- ➔ **Accessibility Enhancements:** We are delivering continuous improvements aligned with Web Content Accessibility Guidelines (WCAG) 2.1 and 2.2 to ensure that our digital platforms are inclusive and usable for all.
- ➔ **Contribution Platform Expansion:** We are enhancing functionality to support refund issuance and contribution adjustments, delivering more robust services for employers.
- ➔ **Contact Us Page and Portal Enhancements:** Based on evaluation of user-submitted inquiries through the Contact Us form on our website, we realized that as the CT Paid Leave program has grown in scope there is a need to redesign the portal to make it more useful for the current state of our program. We initiated a multi-department project to address this and are in the process of adding more self-guided help features to the Contact Us page and streamlining the Contact Us form. Furthermore, we will customize contact reasons available to users based on their specific role as an employee/applicant, employer, payroll provider/third-party administrator, or sole proprietor/self-employed individual. We aim to roll out this newly designed page in the next fiscal year.
- ➔ **Reporting and Analytics:** We defined a reporting and analytics framework and are assessing this framework by partnering with our Finance and Claims Administration teams. This reporting framework will support standardized dashboards with key performance indicators and will allow administrative staff to create ad hoc data analytics.

As part of our growth journey, we have also matured several core IT practices to reinforce the reliability and resilience of our systems:

- ➔ **Data Classification and Retention Policy:** We defined a data classification framework and data retention policies, ensuring appropriate lifecycle management of critical information assets.
- ➔ **Disaster Recovery Planning:** We developed and tested a comprehensive disaster recovery plan covering the contribution platform to ensure business continuity in case of disruption.
- ➔ **Test Automation Expansion:** We broadened our test automation capabilities to streamline quality assurance processes and reduce the time to deployment for system enhancements.



As an employer, business owner, and recipient of CT Paid Leave, I was so impressed with the customer service, response time, and clarity on the process. It was painless and actually enjoyable!



- ➔ **Supported Product and Platform Maintenance:** We validated and installed the latest product and platform upgrades across our suite of applications, ensuring security, performance, and compatibility across our software solutions.
- ➔ **System Controls:** We began the journey to automate our end-to-end system controls, providing for centralized reporting and proactive monitoring and alerting.

From staffing advancements to IT platform enhancements, the IT team has embraced transformation to support the Authority's expanding needs and the evolving expectations of Connecticut workers and employers.

Claim Administration

We continue to learn and grow by evaluating the customer experience through customer service interactions and case management decision data, utilizing this information to focus on enhancing claims processes.

The Claim Administration team continued its oversight of our third-party claims administrator, Aflac, with frequent meetings and site visits to their CT headquarters in Windsor. Many of these visits were made to perform quality assurance claim and call audits to maintain a continuous quality improvement mechanism for process improvement. Monthly random quality assurance audits are also performed by the claims administration team on 1.5% to 2% of case decisions to ensure program eligibility, appropriate case documentation, accuracy and timeliness of case decisions and payments. These Authority quality assurance audits are in addition to Aflac's own internal audits and help to ensure that as case volume grows, program standards are maintained, errors are corrected, and process improvement opportunities are identified.

Process improvement is also enhanced through our customer service function. The claim administration team provides direct customer service support to claimants and employers with inquiries ranging from program policy and eligibility to claim-specific documentation requirements and claim-specific problems. These case inquiries are individually evaluated by a team member who reviews each specific case. Case documents and notes are reviewed with the claimant to identify and cure any missing or incomplete documentation or other obstacles to bring the case to a successful resolution. The team also supports employers with assistance in completing employment verification forms, understanding employer-provided coordination of benefits, and providing general assistance to facilitate claims processing. Team members communicate directly with the claimant and/or employer to evaluate specific case issues, provide guidance, and escalate these cases as necessary to expedite resolution. The Authority's internal customer support team is available to assist workers and employers with questions and problems, large or small, to help improve their experience with CT Paid Leave.



Insights we gain from these customer service interactions help guide the Authority's process improvement efforts, including enhancement of the Authority's web site content, revisions to required forms, and numerous other improvements made in collaboration with our third-party claim administrator, Aflac. Aflac has implemented customer-focused improvements to claims intake scripting, expanded customer interactive voice response options (including claim status and payment status selections), push text messaging case alerts to claimants, and made significant claimant portal improvements both functionally and visually, making it easier for claimants to navigate in the portal for an improved claims experience. These process and technology enhancements serve to facilitate program growth by improving the overall claim experience for individual customers.

Finance

As employee contributions comprise the vast majority of the CT Paid Leave Trust Fund, the finance team plays a critical role in ensuring the long-term viability of the program. A significant component of this work involves identifying non-compliant employers – those who have not made all required contribution payments on behalf of their employees – and ensuring that the appropriate amounts are remitted.

In addition to continuing fund recovery efforts with employers who are registered with CT Paid Leave but missed one or more quarters of contributions, we expanded our outreach to employers who were registered with the CT DOL but not with the Authority. As a result of this outreach, 647 employers registered with the CT Paid Leave Authority and of those, 407 paid approximately \$500,000 in contributions. We were also able to better identify employers who have profiles in both systems but were not matched together due to data differences. This effort led to significant data cleanup.

“They paid me during my leave for hysterectomy surgery. I would have had to wait to have the surgery if I didn't have CT Paid Leave. The service was easy to use and paid every week. Thank you CT Paid Leave.”

I was putting off surgery until I could afford it. A friend told me about CT Paid Leave. I took it and stayed home seven weeks to recover and was still able to pay my bills.

For Fiscal Year 2025, the Authority issued 68,008 non-compliance notices to 34,450 employers. As a result of those notices:

- ➔ **24,762 cases** (i.e., responses from employers) were submitted to, and addressed by, the Authority.
- ➔ **10,812 notices** were paid for a total of **\$3,398,037** from **6,825 employers**.
- ➔ **47,706 penalties, attributable to 27,044 employers, were waived**, 9,934 of which were waived upon provision of documentation that the employer was not covered by the program during the applicable quarter.
- ➔ **2,024 contacts** were added to **1,936 employer accounts**.
- ➔ **2,512 existing employers** were updated with current addresses.

Approximately 43,875 notices relating to 16,467 employers were assigned to the Authority's third-party fund recovery vendor, Transworld Systems Inc (TSI). TSI provides collection expertise on older, outstanding, non-compliant accounts. Their results are comparable with or better than the collection efforts of other government agencies. **TSI's efforts, already included in the totals above, are as follows:**

- ➔ **2,669 notices** were paid for a total of **\$935,522** from **1,500 employers**.
- ➔ **4,938 employer account statuses were updated** to indicate that they were currently not covered by the program.

Below are the contributions, penalties, and interest collected by year, since Fiscal Year 2023.

Notice Quarter	2023	2024	Q1 2025	Total
Employer Accounts	2,679	6,621	1,512	10,812
Outstanding Base Amount Paid	\$369,518	\$1,886,002	\$361,469	\$2,616,989
Interest Amount Paid	\$58,347	\$45,396	\$4,886	\$108,629
Penalty Amount Paid	\$127,344	\$451,532	\$93,543	\$672,419
Total Payments Received	\$555,209	\$2,382,930	\$459,898	\$3,398,037

Other functions of the Finance Department, including monitoring the Authority's annual budget, providing monthly financial reporting to the Board of Directors, and processing invoices from vendors, ensure that operations continue to run smoothly. This year, the Finance team also enhanced BILL Spend & Expense reimbursement functionality, which resulted in the streamlining of record keeping for employee reimbursements, strengthened the process and support for Authority employees to travel, and increased efficiencies and documentation within existing processes.

Legal

Adaptability, creativity, and an emphasis on problem solving are characteristics of the Authority's Legal Department, which has taken on responsibility for far more than simply ensuring the program remains in compliance with Connecticut and Federal law.

This year, the Authority enhanced the My Account for Business portal, allowing authorized employer contacts to see the final claim status, the dates of approval, and the amount of benefit payments received by their employees. Such information can be helpful for employers, particularly if they are intending to supplement the paid leave benefit while the employee is on leave.

Implementation of this long-requested access was challenged by the need to develop a process to validate that the individuals seeking access were truly authorized by their employers to see claim-related data, in addition to being registered as an approved business contact. Those requesting access also need to certify that they will use the data solely for legitimate purposes under the program. The Legal team volunteered to take on the responsibility of ensuring the credentialing requirements have been met before access is granted.

Another responsibility of the Legal department is oversight of the private plan segment of the paid leave program, which allows approved employers to offer their own equivalent benefit plan rather than participating in the state program.

As the number of employers who have been approved to provide paid leave coverage via a private plan continues to grow, the Legal team has assumed the responsibility for ensuring that such plans remain compliant with all applicable requirements.

The first step in ensuring compliance with the private plan requirements is ensuring that employers are aware of the requirements. **The Authority has increased the number of notices that are sent to employers with approved private plans, including:**

- ➔ **An annual notice to employers with a self-insured plan, reminding them of the requirement to update their annual surety bond**, based on the expected wages for the upcoming year.
- ➔ **Reminders to employers that used a sample or draft version during the application process that they must provide proof that coverage is in force.**
- ➔ **Notices when private plans are approaching the end of their three-year approval period**, to advise employers of the action necessary to remain under a private plan exemption or return to the public program. Notices are sent out six months, four months, and two months prior to the expiration date.





In addition to the notices, the Legal Team monitors the employers' compliance with applicable requirements and reaches out to the employer when they are in danger of not meeting our policies and procedures.

The Legal Team also performs random audits of approved private plans to confirm compliance. The audits are in one of four categories: Application Process, Contributions, Financial Solvency, or Claims. With the addition of a Private Plan Examiner to the team, the Legal Team was able to increase the number of these audits performed. **During the Fiscal Year 2025, the Authority launched audits of 17 private plans, in the following categories:**

- ➔ **8 Application audits,**
- ➔ **4 Contribution audits,**
- ➔ **1 Financial Solvency audit, and**
- ➔ **4 Claims audits.**

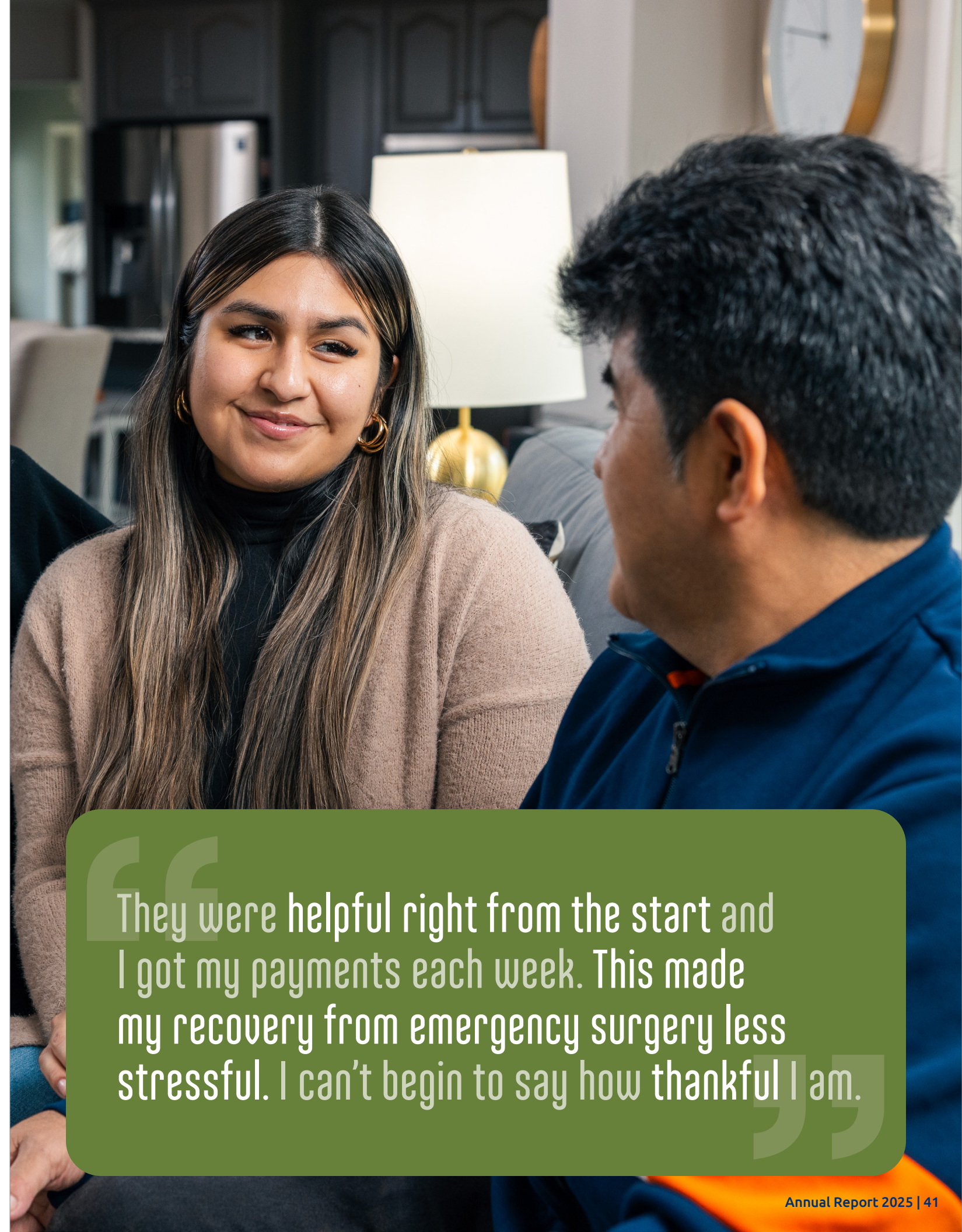
For detailed information about private plans, see Appendix D.

Administrative Operations

The Administrative Operations team serves as the hub to connect all of the departments. **Its commitment to continuous quality improvement was demonstrated in several of its projects:**

- ➔ **Identifying and implementing best practices for asset management**, including cataloging the Authority's software inventory;
- ➔ **Developing a contract management framework**, indexed by procurement method;
- ➔ **Streamlining system access workflows and developing standardized guidelines, training resources, automation, and digital forms** to support the mandatory authorization and removal of access to systems and software.
- ➔ **Ensuring employees receive essential enrichment for personal and professional development** and sharing opportunities for self-directed growth through curated learning pathways.

The Administrative Operations team also participates in various inter-departmental projects throughout the year, exemplifying the willingness to be challenged and the curiosity-first approach to new tasks that characterize the growth mindset.



“They were helpful right from the start and I got my payments each week. This made my recovery from emergency surgery less stressful. I can't begin to say how thankful I am.”

CT Paid Leave saved me twice already, through a major surgery one year and a major MS flare two years later. The level of gratitude I have is immeasurable.

VENDOR PARTNERS



Aflac

Aflac has served as our third-party claim administrator since the inception of benefit distribution in 2022.

Aflac continually meets their 22 separate service level metrics and provides outstanding service to claimants. One claimant stated, **"I've used (CT Paid Leave) while out of work from surgery and they were WONDERFUL, answered all my questions and helped when I needed it...the staff was INCREDIBLE!"**

Among the highlights for 2025 year-to-date:

- ➔ **100% of eligibility decisions** made within **five days** of application
- ➔ **97% of claims decisions** made within **five days of receipt** of a completed claim file (all required documentation received)
- ➔ **89% of calls answered within 30 seconds or less**
- ➔ **97% of issues resolved during a single phone call**

CT Paid Leave recently selected Aflac to continue in this role when the current contract expires. This selection is the result of a competitive procurement process as required by state statute. The Authority issued a request for proposals and received proposals from seven prospective vendors. After thorough and rigorous evaluation, Aflac was selected. The new contract will begin in 2027 and extend for a three-year term, with the option of two 1-year extensions.



The Authority works closely with several indispensable vendor partners to aid in various aspects of our program. Each brings a level of knowledge and expertise in their industry that allows us to provide superior service to all stakeholders of our program.

Extremely easy!
People we spoke
to were very
helpful and the
website was easy
to use!



United Way

United Way continues to serve as the front-line customer service arm of our program, addressing inquiries that come in through the Contact Us portal on our website. They answer general program questions, aid businesses with program registration, assist with contribution questions, and more. For more complicated matters, they will connect the individual with the appropriate department within the Authority for further assistance.

From the follow-up surveys that are sent to everyone who submits a Contact Us inquiry, we consistently receive compliments about the professionalism of United Way staff, such as the following:

- Very knowledgeable and patient... **Excellent customer service!!**
- I'm **impressed** with the response and help I received so quickly.
- It is not often that representatives are as easy to work with as (my rep)... **I cannot say enough good things about my experience, 10/10!**
- The rep was **extremely knowledgeable** and able to answer all of my questions confidently.



Spring Consulting Group

Since May 2020, Spring Consulting Group, an Alera Group Company, LLC, has played an integral role in regularly assessing contribution and claim levels and the solvency of the Paid Leave Trust Fund, to ensure sustainable wage replacement benefits and compliance with statutory requirements. As multi-credentialed and experienced actuaries, the Spring team consistently provides support to the agency, including quarterly and annual updates to the Board of Directors. **Spring Group routinely assists the CT Paid Leave Authority with:**

- **Actuarial analysis of the Trust Fund's solvency**
- **Contribution and benefit payment review**
- **Claims analysis by leave type**
- **Reserve estimates**
- **Private plan impact analysis**
- **Self-administration feasibility studies**
- **Annual actuarial reporting and documentation**

The CT Paid Leave Authority is pleased to continue its partnership with Spring Consulting Group, contracting their actuarial services for an additional three years beginning in June 2025.



TSI

Beginning in 2023, the Authority partnered with Transworld Systems Inc. (TSI), leveraging their industry-leading, tech-driven solutions in receivables management and customer care to enhance our fund recovery efforts and improve program compliance. Recoveries made by TSI, combined with the Authority's internal initiatives, have helped ensure that contribution obligations are met, which supports the sustainability of the program.



I cannot express enough gratitude for the CT Paid Leave program. After experiencing a traumatic emergency C-section during my son's birth, the time I was given to heal and bond with him was a gift I will forever cherish.

CONCLUSION

Conclusion

CT Paid Leave is proud to support our state's workforce through the various joys, challenges, and changes in their lives. As evidenced by this report, Fiscal Year 2025 was a year of transformation and growth for the CT Paid Leave program and Authority. We would not be where we are today without the passion and dedication of our staff, Board of Directors, vendor partners, advocates, legislative champions, and the Connecticut business community. We continue to see firsthand the real and tangible impact this program has on the lives of thousands of workers from all corners of the state, from multiple cultural backgrounds, job types, and family structures. Providing workers with peace of mind and the space they need to care, to bond, and to heal is the fuel that keeps us going. Every new parent that can breathe easier knowing they'll be able to pay their rent, every family member that can take time to bring their loved one to their treatments, every worker who can get the care they otherwise may have put off – these are the real metrics of our program's success.



One of the best things this state has done. It is allowing me to care for my husband with stage IV cancer, get him to all his treatments, and provide his home care.

APPENDICES

Appendix A.1: Applications Received by Leave Reason, Gender and Age

Employees Own Illness or injury	Total: 55,598	Bonding	Total: 15,735	Pregnancy/ Childbirth	Total: 15,001
Female	34,425	Female	2,292	Female	14,851
80-100	88	61-79	2	61-79	0
61-79	6,073	45-60	35	45-60	98
45-60	11,954	29-44	1,908	29-44	11,597
29-44	11,317	18-28	347	18-28	3,156
18-28	2,993	Male	13,280	Non-binary	10
Male	21,079	61-79	15	29-44	8
80-100	83	45-60	577	18-28	2
61-79	5,453	29-44	10,798	Choose Not to answer	140
45-60	7,232	18-28	1,890	45-60	7
29-44	6,215	Non-binary	7	29-44	93
18-28	2,093	29-44	6	18-28	40
Non-binary	139	18-28	1		
80-100	1	Choose not to answer	156		
61-79	32	61-79	1		
45-60	44	45-60	20		
29-44	36	29-44	109		
18-28	26	18-28	26		
Choose not to Answer	1,955				
80-100	21				
61-79	707				
45-60	665				
29-44	417				
18-28	145				

Appendix A.1: Applications Received by Leave Reason, Gender and Age (continued)

Care of Family Member	Total: 15,505	Adoption/ Foster Care	Total: 297	Safe Leave	Total: 291
Female	9,561	Female	182	Female	245
80-100	8	80-100	0	61-79	3
61-79	1,577	61-79	23	45-60	39
45-60	3,942	45-60	50	29-44	150
28-43	3,480	29-44	103	18-28	53
18-27	554	18-28	6	Male	41
Male	5,488	Male	112	61-79	2
79-96	12	61-79	2	45-60	4
60-78	971	45-60	39	29-44	29
44-59	1,814	29-44	60	18-28	6
29-44	2,294	18-28	11	Choose Not to answer	5
18-28	397	Non-binary	1	29-44	4
Non-binary	31	45-60	1	18-28	1
80-100	0	Choose Not to answer	2		
61-79	7	29-44	2	Military	Total: 57
45-60	11			Female	38
29-44	11	Organ Donation	Total: 25	45-60	16
18-28	2	Female	18	29-44	19
Choose Not to answer	425	61-79	4	18-28	3
80-100	0	45-60	7	Male	19
61-79	120	29-44	6	45-60	4
45-60	178	18-28	1	29-44	13
29-44	95	Male	7	18-28	2
18-28	32	61-79	3		
		45-60	1		
		29-44	2		
		18-28	1		
Bone Marrow Donation	Total: 8				
Female	2				
29-44	2				
Male	6				
61-79	2				
45-60	4				

Appendix A.2: Applications Received by Town

Town	Applications Received (#)	Town	Applications Received (#)	Town	Applications Received (#)
Andover	110	East Windsor	374	Naugatuck	1180
Ansonia	781	Eastford	28	New Britain	3279
Ashford	93	Easton	83	New Canaan	117
Avon	311	Ellington	438	New Fairfield	186
Barkhamsted	110	Enfield	1208	New Hartford	159
Beacon Falls	212	Essex	132	New Haven	3761
Berlin	622	Fairfield	826	New London	857
Bethany	142	Farmington	518	New Milford	683
Bethel	387	Franklin	68	Newington	919
Bethlehem	57	Glastonbury	687	Newtown	1032
Bloomfield	694	Goshen	60	Norfolk	32
Bolton	119	Granby	250	North Branford	430
Bozrah	65	Greenwich	370	North Canaan	15
Branford	781	Griswold	448	North Haven	711
Bridgeport	3788	Groton	873	North Stonington	122
Bridgewater	15	Guilford	439	Norwalk	1611
Bristol	2784	Haddam	243	Norwich	1384
Brookfield	333	Hamden	1887	Old Lyme	145
Brooklyn	292	Hampton	72	Old Saybrook	191
Burlington	205	Hartford	4429	Orange	335
Canaan	83	Hartland	36	Oxford	371
Canterbury	148	Harwinton	132	Plainfield	595
Canton	199	Hebron	204	Plainville	699
Chaplin	53	Kent	41	Plymouth	89
Cheshire	655	Killingly	585	Pomfret	97
Chester	85	Killingworth	144	Portland	298
Colchester	526	Lebanon	237	Preston	132
Colebrook	38	Ledyard	504	Prospect	271
Columbia	138	Lisbon	164	Putnam	289
Cornwall	17	Litchfield	171	Redding	112
Coventry	410	Lyme	23	Ridgefield	224
Cromwell	412	Madison	308	Rocky Hill	545
Danbury	1621	Manchester	2349	Roxbury	18
Darien	123	Mansfield	213	Salem	166
Deep River	108	Marlborough	152	Salisbury	20
Derby	465	Meriden	2452	Scotland	9
Durham	219	Middlebury	163	Seymour	616
East Granby	113	Middlefield	112	Sharon	17
East Haddam	236	Middletown	1608	Shelton	1127
East Hampton	392	Milford	1406	Sherman	30
East Hartford	2310	Monroe	395	Simsbury	480
East Haven	1086	Montville	597	Somers	154
East Lyme	438	Morris	46		

Appendix A.2: Applications Received by Town (continued)

Town	Applications Received (#)
South Windsor	592
Southbury	325
Southington	1415
Sprague	127
Stafford	379
Stamford	2166
Sterling	96
Stonington	518
Stratford	1542
Suffield	265
Thomaston	303
Thompson	154
Tolland	372
Torrington	1362
Trumbull	731
Union	19
Vernon	1132
Voluntown	80
Wallingford	1417
Warren	22
Washington	48
Waterbury	4015
Waterford	542
Watertown	636
West Hartford	1399
West Haven	1899
Westbrook	174
Weston	96
Westport	179
Wethersfield	846
Willington	131
Wilton	161
Winchester	349
Windham	816
Windsor	1046
Windsor Locks	534
Wolcott	591
Woodbridge	142
Woodbury	207
Woodstock	149

Appendix A.3: Average Annual Wages by Leave Type, Age Range and Gender

Gender	2022 Average Annual Wages 1/1/22-5/31/22	2023 Average Annual Wages 6/1/22-5/31/23	2024 Average Annual Wages 7/1/23-6/30/24	2025 Average Annual Wages 7/1/24-6/30/25
Female	\$53,270	\$55,267	\$62,716	\$67,110
Male	\$63,255	\$71,106	\$77,706	\$83,384
Non-Binary	\$38,597	\$46,825	\$57,953	\$53,256
Choose Not to Answer	\$52,652	\$53,096	\$54,377	\$57,231

Gender	2022 Average Annual Wages 1/1/22-5/31/22	2023 Average Annual Wages 6/1/22-5/31/23	2024 Average Annual Wages 7/1/23-6/30/24	2025 Average Annual Wages 7/1/24-6/30/25
Adoption/Foster Care	\$68,716	\$62,570	\$75,561	\$76,802
Bonding	\$63,482	\$69,163	\$93,295	\$96,556
Bone Marrow Donation	\$29,237	\$59,054	\$26,494	\$33,852
Care of Family Member	\$56,700	\$60,403	\$66,444	\$70,696
Employees Own Illness or Injury	\$54,124	\$57,887	\$63,172	\$66,822
Military Leave	\$41,780	\$58,791	\$65,527	\$55,068
Organ Donation	\$60,349	\$71,198	\$62,057	\$113,135
Pregnancy/Childbirth	\$55,558	\$57,809	\$53,297	\$72,888
Safe Leave	\$36,663	\$38,787	\$42,674	50,349

Appendix A.3: Average Annual Wages by Leave Type, Age Range and Gender (continued)

Age Category	2022 Average Annual Wages 1/1/22-5/31/22	2023 Average Annual Wages 6/1/22-5/31/23	2024 Average Annual Wages 7/1/23-6/30/24	2025 Average Annual Wages 7/1/24-6/30/25
17-25	\$25,702	\$28,730	\$34,420	\$38,487
26-41	\$55,777	\$61,770	\$70,838	\$76,873
42-57	\$63,230	\$64,870	\$69,716	\$75,026
58-76	\$61,169	\$67,377	\$69,312	\$72,078
77-94	\$38,030	\$39,010	\$46,257	\$39,766

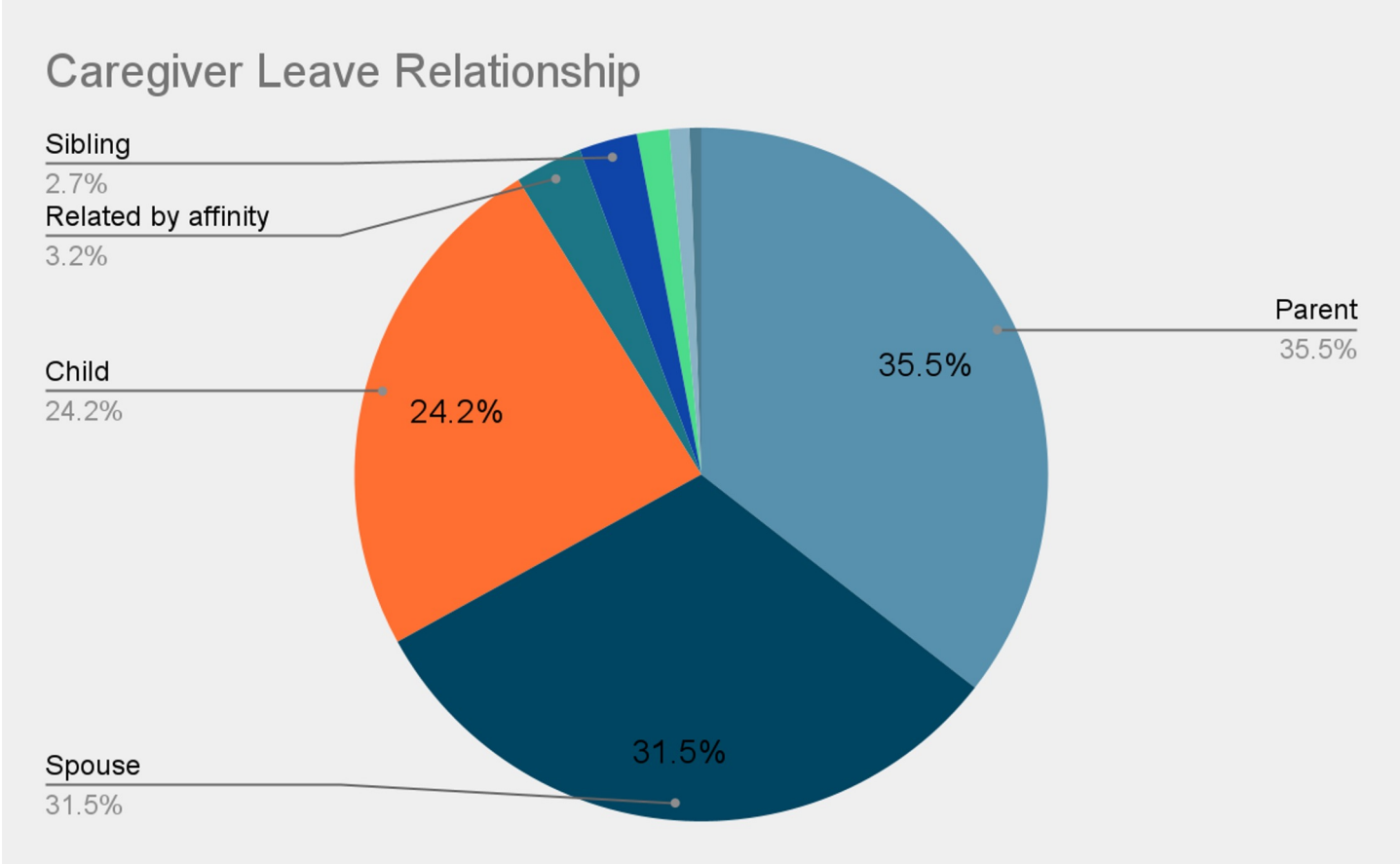
Appendix A.4: Applications Received by Race and Ethnicity

Data reflected is from 8/1/2023 through 6/30/25. Race and ethnicity data is optional. Race data was provided by 32.83% of applicants and ethnicity data was provided by 31.94% of applicants.

Race Statistics	Responses	Percent of Responses	Approved %	Denied %
American Indian or Native Alaskan	450	0.75%	72.45%	27.55%
Asian	3395	5.52%	82.51%	17.49%
Black or African American	7582	12.33%	74.81%	25.19%
Native Hawaiian or Other Pacific Islander	116	0.19%	60.19%	39.81%
White	43425	70.63%	81.46%	18.54%
Prefer not to answer	4815	7.83%	77.60%	22.40%
Other - Multiple Category Responses	1691	2.75%	72.62%	27.38%
Total Number of Responses	61484	100%		

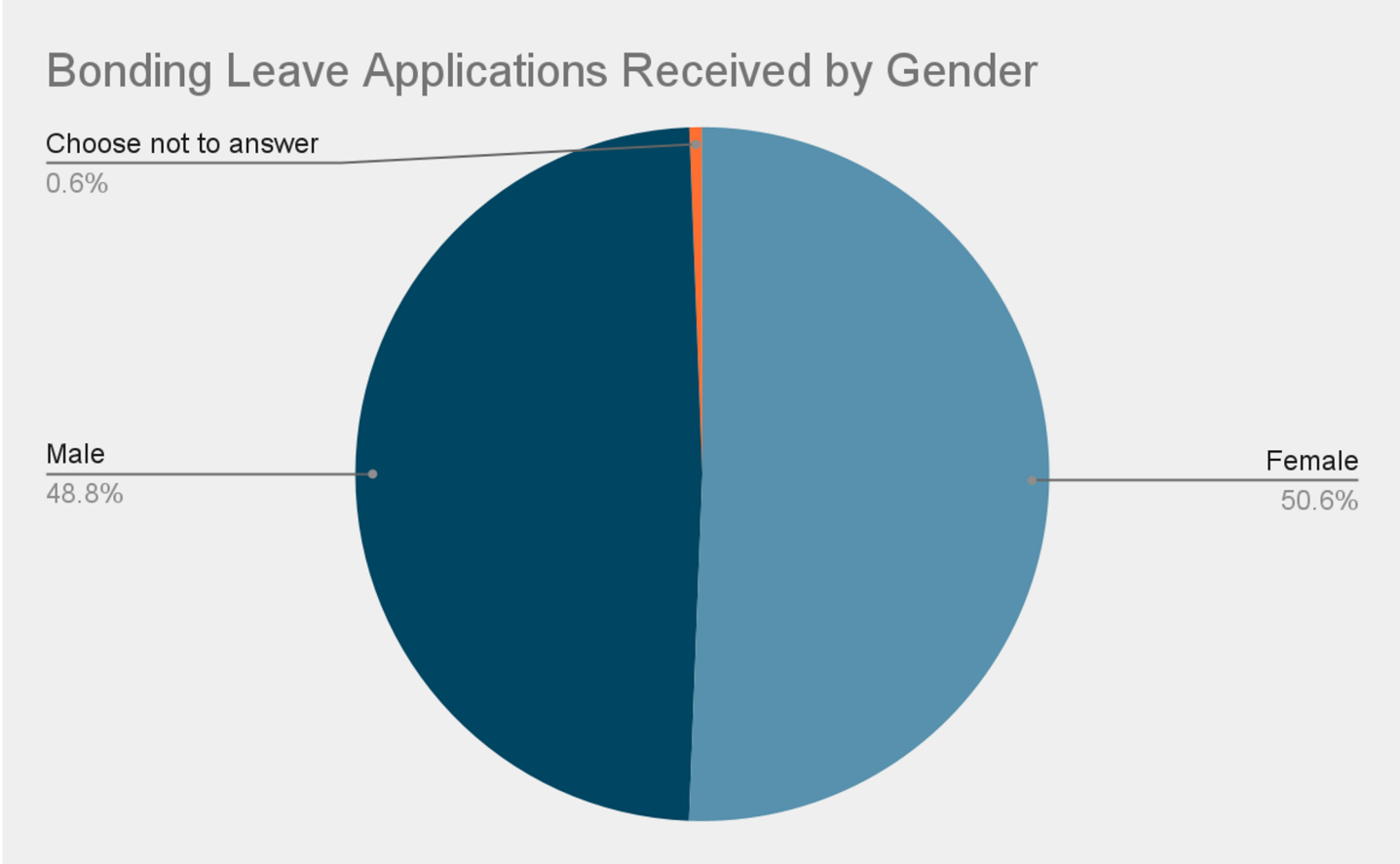
Ethnicity Statistics	Responses	Percent of Responses	Approved %	Denied %
Hispanic or Latino	11318	18.92%	76.46%	23.54%
Not Hispanic or Latino	45377	75.88%	80.99%	19.01%
Prefer not to answer	3021	5.05%	79.67%	20.33%
Other - Multiple Category Response	90	0.15%	68.24%	31.76%
Total Number of Responses	59806	100%		

Appendix A.5: Caregiver Leave Applications Received by Relationship



Appendix A.6: Bonding Leave Applications Received by Gender

This data includes the bonding segment of applications received for pregnancy.



Appendix B.1: Statutorily Required Information about the Authority and its Finances

Section 31-49g(b)(2) directs the Authority to publish the following information about its financial status every September 1st:

- Total amount of contributions collected (reported on a cash basis) and benefits paid during the previous fiscal year:
 - Contributions collected between July 1, 2024 & June 30, 2025: \$477,498,690
 - Benefits paid between July 1, 2024 & June 30, 2025: \$448,324,625
- Total amount required for the administration of the program in the previous fiscal year:
 - The total amount required for the administration of the program is best reflected in the Authority’s year-end financial statement for fiscal year (“FY”) 2025, which is included as Appendix B.3.
- Total amount remaining in the trust fund at the close of the Fiscal Year:
 - Ending fund balance for FY 2025 is \$585,879,766.
- In light of such totals, and of expected future expenditures and contributions, a target fund balance sufficient to ensure the ongoing ability of the fund to pay the compensation:
 - Information regarding the calculation of a target fund balance is included in the Authority’s Annual Actuarial Report as of June 30, 2025, which is set forth in Appendix C.
- The amount by which the total amount remaining in the trust fund at the close of the previous fiscal year is less than or greater than that target fund balance:
 - This information is included in the Authority’s Annual Actuarial Report as of June 30, 2025, which is set forth in Appendix C.

Appendix B.1: Statutorily Required Information about the Authority and its Finances (continued)

Section 1-123 of the Connecticut General Statutes requires each quasi-public agency to publish the following information annually.

- List of all bonds issued for preceding fiscal year, including for each such issue, the financial advisor, and underwriters; whether the issue was competitive, negotiated or privately placed; and the issue’s face value and net proceeds
 - Not applicable. The Authority does not issue bonds.
- List of all projects, receiving financial assistance during the preceding fiscal year, including each project’s purpose, location, and the amount of funds given by agency.
 - Not applicable. The Authority does not provide financial assistance to the projects of outside entities.
- List of all outside individuals and firms receiving \$5,000 or more in payments for services
 - See Appendix B.2
- Complete set of financial statements
 - The Authority’s audited financial statements are not anticipated to be finalized until October. Accordingly, the Authority is providing the fiscal year-end financial statements it provided to its Board of Directors in July 2025. See Appendix B.3.
 - In October 2024, the Authority’s outside auditors, Whittlesey, issued its annual financial statement audit for the fiscal year ended June 30, 2024. There were no material unrecorded audit adjustments, and the auditors did not identify any deficiencies in internal controls that they consider to be material weaknesses for the limited purpose of planning and performing their audit of the financial statements.
 - In August 2025, the State of Connecticut’s Auditors of Public Accounts (“APA”) released its audit report on the Authority for the fiscal years ending June 30, 2022 and 2023. The purpose of the audit is to identify areas for improvement, which aligns with our own internal goal of continuous improvement. The audit report did not identify any internal control deficiencies; instances of noncompliance with laws, regulations, or policies; or a need for improvement in practices and procedures that warrant management’s attention. The audit report made no recommendations, and the prior audit report’s recommendations have been implemented or otherwise resolved during the current audit.

Appendix B.1: Statutorily Required Information about the Authority and its Finances (continued)

- Cumulative value of all bonds issued, including the value of outstanding bonds and the amount of state’s contingent liability
 - Not applicable. The Authority does not issue bonds.
- Affirmative action efforts, including an affirmative Action policy statement; a description of the composition of agency’s workforce by race, sex, and occupation; and a description of agency’s affirmative action efforts.
 - See Appendix B.4
- Description of planned activities for the current fiscal year
 - The Authority is committed to continuous process improvement in all its functions. Among its specific FY 2026 initiatives, the Authority will engage in the following activities:
 - Host the Authority’s first Family Expo
 - Improve the process whereby individuals and employers can request information and assistance
 - Expand and formalize outreach to new employers
 - Expand the Community Education Coordinator Initiative
 - Revise the private plan audit process based on feedback and lessons learned from two years of completed audits
 - Continue to partner with state and federal agencies and experts to identify and implement program integrity safeguards

Appendix B.2: CT Paid Leave Authority Expenses by Vendor Summary July 2024-June 2025

Vendor	Amount Received
Aflac Group Inc	468,337,414.76
Office of Policy and Management	2,050,526.00
United Way	1,572,037.50
Covendis	1,075,116.23
Carahsoft Technology Corp	481,179.01
Miranda Creative	261,057.50
Dept of Labor	214,414.20
Connoisseur Media CT	165,590.00
Transworld Systems Inc.	138,862.59
NIC Connecticut	132,370.67
Smith Brothers	116,507.08
Allied Community Resources, Inc	107,337.39
Spring Consulting Group	97,000.00
NBC Universal	71,867.50
LAMAR	66,950.00
Audacy Operations Inc.	62,615.00
iHeart Media	61,770.00
Dept of Admin Services	61,137.56
Whittlesey PC	60,000.00
Entravision	57,355.01
Center for Latino Progress	50,999.94
WFSB3	47,710.00
Community Renewal Team, Inc.	47,622.11
NBCUniversal Media LLC	45,682.86
Connecticut Alliance to End Sexual Violence, Inc	45,000.00
Make the Road CT	44,880.03
Connecticut Public	42,180.00
Lenovo Inc.	40,244.95
The Chamber of Commerce, Inc. Windham Region	40,200.03
Southwestern Connecticut Agency on Aging, Inc	39,101.57
Blackthorn.io, Inc.	38,970.00
The New American Dream Foundation Inc	32,850.00
Nexstar	30,700.00
La Voz Hispana de Connecticut	30,000.00
Trignition Media	25,992.00
A.R. Mazzota	25,789.02
Standard Fusion	25,200.00
Verizon Wireless	25,084.23
Ethical Influence	23,325.00
Mailchimp	19,700.00
Full Power Radio	18,390.00
Hall Communications, Inc.	17,016.00
Berkshire Broadcasting Corp.	14,610.00
Townsquare Media	11,650.00
Pullman & Comley	10,978.00
Ad-merica	10,773.00
White Eagle Media	9,086.85
ScanOptics	8,472.79
Dept. of Administrative Services Print Shop	8,256.62
Dell Marketing L.P.	6,165.37
Dept of Admin Services Postage	6,152.92
Tribuna Newspaper, LLC	6,120.00

 Connecticut Paid Leave

Operating Account Actual to Budget							
	June 2025			FY2025			
	MTD	Budget	Variance	YTD	Budget	Variance	Percentage
Income							
45100 · CTPL Administrative Fees	\$ -	\$ -	-	\$ 15,000,000	\$ 20,000,000	\$ (5,000,000)	75%
43200 · Fund Recovery Penalties	84,974	14,200	70,774	672,419	361,100	311,319	186%
Total Income	84,974	14,200	70,774	15,672,419	20,361,100	(4,688,681)	77%
Expense							
50100 · Payroll	400,240	450,600	50,360	5,237,458	5,702,000	464,542	92%
50400 · Fringe Benefits	92,028	108,300	16,272	1,236,894	1,371,700	134,806	90%
50500 · Pension Benefits	189,145	270,500	81,355	2,485,856	3,423,900	938,044	73%
51200 · Contract Services							
51118 · Legal Services	-	4,000	4,000	10,978	208,000	197,022	5%
51135 · Translation & Interpretation	-	750	750	-	9,000	9,000	0%
51160 · Contact Center Services	132,613	135,200	2,588	1,572,038	1,590,150	18,113	99%
51180 · Accounting/Auditing Services	-	-	-	60,000	80,000	20,000	75%
51185 · Actuary Services	12,500	16,500	4,000	97,000	145,000	48,000	67%
51190 · Consulting Services	500	10,000	9,500	2,913	120,000	117,088	2%
51350 · DOL Grievance Adjudication	37,899	-	(37,899)	214,414	400,000	185,586	54%
51380 · DAS Services	-	6,000	6,000	61,138	72,000	10,862	85%
51970 · Temporary Services	-	4,000	4,000	25,789	48,000	22,211	54%
51980 · Scanning Services	708	500	(208)	8,473	6,000	(2,473)	141%
58100 · Fund Recovery Fee	13,636	2,300	(11,336)	136,006	39,000	(97,006)	349%
Total 51200 · Contract Services	197,855	179,250	(18,605)	2,188,748	2,717,150	528,402	81%
51510 · Outreach & Engagement	329,258	137,500	(191,758)	1,440,071	1,405,000	(35,071)	102%
51520 · Printing & Postage	12,806	10,000	(2,806)	116,188	120,000	3,812	97%
51605 · Banking Fees	5,026	5,100	74	118,446	147,200	28,754	80%
51675 · Subscriptions	-	40	40	13	500	487	3%

 Connecticut Paid Leave

Operating Account Actual to Budget							
	June 2025			FY2025			
	MTD	Budget	Variance	YTD	Budget	Variance	Percentage
51690 · Insurance	118,542	206,000	87,458	118,542	206,000	87,458	58%
52500 · Supplies	-	600	600	99	7,200	7,101	1%
53700 · IT - Information Technology							
53715 · IT Consultant Services	41,846	124,700	82,854	135,118	1,726,200	1,591,082	8%
53735 · IT Hardware	40,274	500	(39,774)	40,274	46,000	5,726	88%
53755 · IT Software Licenses	27,076	49,300	22,224	750,405	1,229,700	479,295	61%
53775 · IT Cell Phones	2,187	2,470	283	27,320	29,340	2,020	93%
Total 53700 · IT - Information Technology	111,382	176,970	65,588	953,116	3,031,240	2,078,124	31%
53800 · Travel & Meetings	2,087	600	(1,487)	15,979	19,075	3,096	84%
53900 · Professional Development	198	2,500	2,302	695	37,300	36,605	2%
53910 · Conference	2,858	300	(2,558)	4,867	6,370	1,503	76%
53920 · Dues & Memberships	-	25	25	470	800	330	59%
59900 · Contingency	-	20,833	20,833	-	250,000	250,000	0%
Total Expense	1,461,425	1,569,118	107,693	13,917,441	18,445,435	4,527,994	75%
Income Less Expenses	\$ (1,376,451)	\$ (1,554,918)	\$ 178,467	\$ 1,754,978	\$ 1,915,665	\$ (160,687)	92%

 Connecticut Paid Leave

Bond Funds Account Actual to Budget							
	June 2025			FY2025			
	MTD	Budget	Variance	YTD	Budget	Variance	Percentage
Income							
49111 · Bond Proceeds	\$ -	\$ -	-	\$ -	\$ -	-	0%
Total Income	-	-	-	-	-	-	0%
Expense							
57000 · System Build Accounts							
57921 · Bond Allocation FY2021							
57200 · EE Contribution System Final	-			-			
57300 · Benefit Claims System	-			-			
57400 · ChatBot	-			-			
57921 · Bond Allocation FY2021	-	25,000	25,000	-	300,000	300,000	0%
57922 · Bond Allocation FY2022							
57410 · Fund Recovery	31,741			939,999			
57421 · Claim Integration & Security	-			-			
57422 · Claims Audit Tool	-			-			
57430 · Website Redesign & Re-Platform	-			-			
57440 · Portal Enhancements	-			-			
57450 · Private Plan Renewal Admin	-			-			
57460 · EE Contribution Enhancements	-			-			
57922 · Bond Allocation FY2022	31,741	75,000	43,259	939,999	900,000	(39,999)	104%
Total 57000 · System Build Accounts	31,741	100,000	68,259	939,999	1,200,000	260,001	78%
Total Expense	31,741	100,000	68,259	939,999	1,200,000	260,001	78%
Income Less Expenses	\$ (31,741)	\$ (100,000)	\$ 68,259	\$ (939,999)	\$ (1,200,000)	\$ 260,001	78%

 Connecticut Paid Leave				
Bond Funds Account Inception to Date As of June 30, 2025				
Bonds Authorized - \$50,000,000	Amount	Allocated	Remaining	Percentage
Expense				
57000 · System Build Accounts				
57100 · EE Contribution System MVP	\$ 6,858,158			
Total 2020 Allocation	\$ 6,858,158	\$ 6,969,734	\$ 111,576	98%
57200 · EE Contribution System Final	1,618,510			
57300 · Benefit Claims System	2,656,872			
57400 · ChatBot	99,062			
Total 2021 Allocation	4,374,444	5,250,001	875,557	83%
57410 · Fund Recovery	2,364,898			
57421 · Claim Integration & Security	251,580			
57430 · Website Redesign & Re-Platform	724,356			
57422 · Claims Audit Tool	-			
Total 2022 Allocation	3,340,834	3,800,000	459,166	88%
Total Expense	\$ 14,573,436	\$ 16,019,735	\$ 1,446,299	91%

 Connecticut Paid Leave							
Contribution Account Actual to Budget							
June 2025				FY2025			
	MTD	Budget	Variance	YTD	Budget	Variance	Percentage
Income							
41000 · Contribution Revenue							
Total 41000 · Contribution Revenue	\$ 536,938	\$ 448,200	\$ 88,738	\$ 474,881,701	\$ 464,379,700	\$ 10,502,001	102%
43000 · Fund Recovery							
43100 · Fund Recovery Income	166,936	50,400	116,536	2,616,989	1,288,100	1,328,889	203%
43200 · Fund Recovery Interest	6,159	1,400	4,759	108,629	32,200	76,429	337%
Total 43000 · Fund Recovery	173,095	51,800	121,295	2,725,618	1,320,300	1,405,318	206%
45030 · Investment Income							
Total 45030 · Investment Income	2,148,400	2,200,000	(51,600)	27,595,472	23,700,000	3,895,472	116%
Total Income	2,858,433	2,700,000	158,433	505,202,792	489,400,000	15,802,792	103%
Expense							
56000 · Program Expenditures							
Total 56100 · Benefit Claims Paid	36,001,525	30,200,000	(5,801,525)	445,275,948	379,200,000	(66,075,948)	117%
56200 · Benefit Administrative Fees	1,957,472	2,083,333	125,861	23,061,467	25,000,000	1,938,533	92%
56300 · CTPL Administrative Fees	-	-	-	15,000,000	20,000,000	5,000,000	75%
56500 · Bond Repayment	2,050,526	2,106,595	56,069	2,050,526	2,106,595	56,069	97%
Total 56000 · Program Expenditures	40,009,523	34,389,928	(5,619,595)	485,387,941	426,306,595	(59,081,346)	114%
Total Expense	40,009,523	34,389,928	(5,619,595)	485,387,941	426,306,595	(59,081,346)	114%
Income Less Expenses	\$ (37,151,090)	\$ (31,689,928)	\$ (5,461,162)	\$ 19,814,851	\$ 63,093,405	\$ (43,278,554)	31%

 Connecticut Paid Leave

Contribution Account
Inception to Date
As of June 30, 2025

	Amount
Income	
41000 · Contribution Revenue	\$ 1,889,441,155
Total 45030 · Investment Income	75,225,430
Total Income	1,964,666,585
Expense	
Total 56100 · Benefit Claims Paid	1,224,083,078
56200 · Benefit Administrative Fees	79,575,029
56300 · CTPL Administrative Fees	64,367,290
56400 · Seed Repayment	4,441,637
56500 · Bond Repayment	6,319,785
Total Expense	1,378,786,820
Fund Balance	\$ 585,879,766

 Connecticut Paid Leave

Statement of Fiduciary Net Position
As of June 30, 2025

ASSETS	
Current Assets	
Cash and Investments	
10700 · Operating Funds	\$ 14,927,532
10200 · Bond Funds	1,448,299
10600 · Contributions Account	
11400 · Due from St of CT (Cont Acct)	381,184
11900 · STIF Short Term Investments	568,218,716
Total 10600 · Contributions Account	568,599,900
Total Cash and Investments	584,973,732
Other Current Assets	
11000 · Contributions in Transit	279,866
12100 · Imprest Account	17,000,000
Total Other Current Assets	17,279,866
Total Current Assets	602,253,598
Fixed Assets	
15300 · Capital Assets	11,997,629
15340 · Accumulated Depreciation	(9,578,863)
Total Fixed Assets	2,418,766
TOTAL ASSETS	\$ 604,672,363
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
27731 · Bond Funds Payable - Short Term	1,601,974
Total Current Liabilities	1,601,974
Long Term Liabilities	
27730 · Bond Funds Payable - Long Term	9,611,839
Total Long Term Liabilities	9,611,839
Total Liabilities	11,213,813
Fiduciary Net Position	
Total Fiduciary Net Position	593,458,550
TOTAL LIABILITIES & FIDUCIARY NET POSITION	\$ 604,672,363

Appendix B.4: Workforce Composition and Affirmative Action

EEO Category	Female	Male	Grand Total
Executives	3	4	7
Professionals	24	12	36
Admin Support	1		1
	28	16	44

FEMALE					
EEO Category	Black of African American (Not Hispanic or Latino)	Hispanic or Latino	Not Disclosed	White (Not Hispanic or Latino)	Grand Total
Executive				3	3
Professionals	4	3	4	13	24
Admin Support		1			1
	4	4	4	16	28

MALE						
EEO Category	Asian (Not Hispanic or Latino)	Black of African American (Not Hispanic or Latino)	Hispanic or Latino	Not Disclosed	White (Not Hispanic or Latino)	Grand Total
Executive				1	3	4
Professionals	1	3	2	1	5	12
	1	3	2	2	8	16

Appendix B.4: Workforce Composition and Affirmative Action (continued)

Affirmative Action Information

In accordance with Section 1-123 of the Connecticut General Statutes, the Authority is required to report on its affirmative action efforts, including its affirmative action policy statement; a description of the composition of agency’s workforce by race, sex, and occupation; and a description of agency’s affirmative action efforts. The CT Paid Leave Authority’s Equal Employment Opportunity & Affirmative Action Policy, as well as its policies prohibiting discrimination, harassment and retaliation and explaining the reasonable accommodation process, are all located in its Employee Handbook, which is posted on the Authority’s website. The most recent version of the Employee Handbook was approved by the Authority’s Board of Directors, after the statutorily-required public notice and comment period, in March 2025.

Affirmative Action Efforts

The Authority takes seriously its obligation to engage in affirmative action, in other words to engage in a program of positive action, undertaken with conviction and effort, to overcome the present effects of past practices, policies or barriers to equal employment opportunity and to achieve the full and fair participation of all protected groups found to be underutilized in the workforce or groups affected by past policies and practices having an adverse impact.

The Authority fully supports all federal and state constitutional provisions, laws, regulations, guidelines, and executive orders that prohibit or outlaw discrimination. Compliance with these requirements informs all aspects of the Authority’s activities. The Authority shall not become a party to any agreement, arrangement, contract or plan that has the effect of sanctioning discriminatory practices.

The Authority has identified a number of practices to ensure that its policy of nondiscrimination and affirmative action for women, minorities, individuals with disabilities, and protected veterans is accomplished, including but not limited to the following:

- Assess preferred qualifications in job postings to ensure they are based on actual needs and do not include unnecessary barriers to entry;
- Partner with the Department of Administrative Services Human Resources and Equal Employment Opportunity staff to actively engage in targeted outreach in conjunction with job postings;

Appendix B.4: Workforce Composition and Affirmative Action (continued)

Affirmative Action Efforts (continued)

- Conduct structured interviews designed to elicit information about candidates’ relevant knowledge, skills and abilities and ensure interview questions do not tend to elicit information about protected characteristics;
- Assess candidates and extend job offers based upon objective criteria;
- Establish salary levels based on objective criteria, including State’s pay grades and related policies;
- Conduct periodic reviews of employees’ salaries to confirm compliance with State’s pay grades and related policies and with equity principles;
- Apply Authority policies consistently to all employees and assess any variations to assure no disparate treatment or adverse impact;
- Maintain name pronunciation and pronoun selection sheet for all staff and ensure staff comply with stated preferences;
- Encourage staff to learn about and share information regarding racial, ethnic, and cultural heritages and participate in related activities;
- Distribute links to and/or copies of equal employment/affirmative action policies and related postings annually;
- Require all new hires to participate in the CT Paid Leave-specific anti-harassment training;
- Ensure all staff take the statutorily-required training classes (diversity, workplace violence, ethics, domestic violence prevention);
- Encourage all staff to participate in training opportunities that will enhance current performance and assist staff to develop skills and knowledge applicable to promotional opportunities/job growth; including establishing PARS goals related to training, as applicable;
- Assign Authority Executive Assistant to assist staff to identify training opportunities as needed, and serve as a liaison to DAS Statewide Human Resources / Learning and Development team
- Remind staff about complaint procedures annually;
- Invite DAS Human Resources and Equal Employment Opportunity staff to attend Authority staff meetings periodically to facilitate communication;

Appendix B.4: Workforce Composition and Affirmative Action (continued)

Affirmative Action Efforts (continued)

- Provide outreach and education materials/activities in Spanish as well as other languages when feasible;
- Analyze potential obstacles to successful filing of claims to identify and eliminate potential obstacles, particularly those related to access to the internet, English literacy, etc.; and
- Gather race/ethnicity data in addition to gender, age, wage level and geographic location, to assess claims decisions and assure no disparate treatment or adverse impact



ACTUARIAL REPORT

State of Connecticut Paid Leave Authority —
Annual Actuarial Report as of June 30, 2025

July 18th, 2025

Harindra Sebastian
1.470.747.9320
Harindra.Sebastian@SpringGroup.com
30 Federal Street, 4th Floor
Boston, MA 02110

TABLE OF CONTENTS

1 EXECUTIVE SUMMARY..... 1

1.1. Solvency of Fund 2

2 INTRODUCTION..... 3

2.1. Purpose 3

2.2. Background..... 3

3 SUMMARY OF RESULTS 5

3.1. Actual Results and Financial Projection..... 5

3.2. Reserve Estimate as of June 30, 2025..... 6

4 ACTUARIAL CERTIFICATION..... 7

4.1. Reliances..... 7

4.2. Nature of Actuarial Calculations 7

4.3. Actuarial Opinion 8

APPENDIX A KEY ASSUMPTIONS 9

APPENDIX B METHODS 13

B.1. Development of Contribution, Claims and Expense Projections 13

B.1.1. Contribution Projection 13

B.1.2. Claims Projection 14

B.1.3. Other Expenses 14

B.2. Development of Reserve Estimate as of June 30, 2025 15

B.2.1. Case Reserve 15

B.2.2. Pending Claims Reserve..... 16

B.2.3. Incurred but Not Reported Claims Reserve 17

APPENDIX C SUMMARY OF DATA..... 19

C.1. State of Connecticut — Claims Data Summary 19

C.1.1. Estimated Approved Claims Incidence by Leave Type and by Month - Jul 2024 to April 2025 19

C.1.2. Approved Claims by Leave Type, Duration 20

C.1.3. Count of Claims by Leave Reason and Claim Status – January 2024 to May 2025 20

C.2. Summary of Contributions Received: January 2023 to March 2025 21

APPENDIX D CERTIFICATION BY CONNECTICUT PAID LEAVE AUTHORITY..... 22



SPRING CONSULTING GROUP, LLC
INSIGHT@SPRINGGROUP.COM | 617.589.0930
SPRINGGROUP.COM

1 EXECUTIVE SUMMARY

This report has been prepared for the Connecticut Paid Leave Authority (the “Authority”) and presents the results of the annual actuarial review as of June 30, 2025, for the Connecticut Paid Family and Medical Leave Program (the “CTPL program”).

Key results are provided below. The results reflect actual activity up to June 30, 2025, and include a three-year financial projection. Additional details are provided in the body of this report.

Figures in \$ millions	Reported	Projected	Projected	Projected
	Fiscal Year 2025	Fiscal Year 2026	Fiscal Year 2027	Fiscal Year 2028
	Jul 2024 to Jun 2025	Jul 2025 to Jun 2026	Jul 2026 to Jun 2027	Jul 2027 to Jun 2028
Beginning Fund Balance (net of outstanding contributions and claims payments)	\$628.7	\$641.0	\$660.2	\$648.1
Contributions Earned	\$482.4	\$505.7	\$521.8	\$541.7
Investment Income	\$27.6	\$23.3	\$17.0	\$16.4
Incurred Claims	(\$457.5)	(\$480.8)	(\$506.1)	(\$535.8)
Other Expenses	(\$40.2)	(\$43.2)	(\$44.8)	(\$46.6)
Transfer from Operating Reserve	-	\$14.2	-	-
Net Activity	\$12.3	\$19.2	(\$12.1)	(\$24.3)
Ending Fund Balance (net of outstanding contributions and claims payments)	\$641.0	\$660.2	\$648.1	\$623.8

Key notes on the assumptions are as follows:

- The projection of contributions is based on contributions received in prior quarters, factoring in estimated population changes and wage growth.
- Annual investment income rate was assumed to be 4.03% in fiscal year 2026, and 2.88% thereafter.
- The projection of claims is based on review of emerging claims experience from the CTPL program.
- The projection of expenses is based on the budget for future years and anticipated increases in budget expenses.

1.1. Solvency of Fund

A review of the Paid Leave Trust Fund (the “Fund”) as of June 30, 2025, indicates that the fund balance meets the target funding metrics determined in discussion with the Authority.

The assessment of fund solvency was based on review of three metrics, as outlined below:

- **Reserve vs. Net Fund Balance (net of outstanding contributions and claims payments):**
 - The reserve represents the funds required to be set aside in respect of the expected cost of claims for events that have already been incurred, but for which corresponding benefits have not yet been paid.
 - The target recommends the net fund balance should be at least one third of the reserve as a measure of the capacity of the funds to cover additional incurred claims not yet paid.
- **Contributions vs. Net Fund Balance (net of outstanding contributions and claims payments):**
 - This measure is an assessment of adequacy of net fund balance to cover inadequate contributions during the year should claims run higher than expected.
 - The target recommends the net fund balance should at least cover one third of next year’s contributions.
- **Adverse Losses Over One Year vs. Net Fund Balance (net of outstanding contributions and claims payments):**
 - This measure is an assessment of the adequacy of net fund balance to cover adverse losses.
 - Adverse losses were determined based on a stress-test analysis of claims against changes in duration and incidence levels. The specific adverse scenario selected assumes losses generated with a 50% increase in incidence for the following fiscal year.
 - The target recommends that the financial net activity in a year with adverse losses is less than half of the net fund balance (i.e., net fund balance should cover at least two years of adverse losses).

Funding Metrics	Actual Metric as of June 30, 2025	Target	Actual vs. Target
Reserve vs. Net Fund Balance	0.1 : 1	Less than 3 : 1	Meets target
Contributions vs. Net Fund Balance	0.8 : 1	Less than 3 : 1	Meets target
Adverse Losses Over One Year vs. Net Fund Balance	0.4 : 1	Less than 0.5 : 1	Meets target

2 INTRODUCTION

2.1. Purpose

The Authority engaged Spring Consulting Group LLC, an Alera Group Company, ("Spring") to perform an independent actuarial analysis of the solvency of the Fund.

The purpose of this report is to provide the following:

- Financial reporting as of June 30, 2025, showing summary of plan activity (including contributions and expenses), fund balance and solvency;
- Three-year projection of plan financial activity and fund balance.

2.2. Background

On June 25, 2019, the State of Connecticut passed legislation to create this comprehensive paid family and medical leave insurance program through the signing of Connecticut Public Act 19-25, An Act Concerning Paid Family and Medical Leave, as amended by sections 232 through 235 of Public Act 19-117 (the "CT PFMLA Act").

The CTPL program provides workers 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, including:

- Addressing worker’s own serious health condition(s);
- Bonding with worker’s child after birth, adoption or foster placement;
- Providing care to worker’s seriously ill or injured family member;
- Addressing qualifying needs arising from the deployment of a related service-member;
- Serving as an organ or bone marrow donor; or
- Addressing certain matters relating to family violence or sexual assault (safe leave).



SPRING CONSULTING GROUP, LLC
INSIGHT@SPRINGGROUP.COM | 617.589.0930
SPRINGGROUP.COM

Under the CTPL program, eligible workers are entitled to up to 12 weeks of paid leave. Workers are eligible for two additional weeks of leave if the worker is experiencing a serious health condition resulting in incapacitation during pregnancy. The maximum duration of safe leave is 12 days. The Authority has contracted with the American Family Life Assurance Company of Columbus ("Aflac") to administer all paid leave claims. Aflac began receiving applications for benefits on December 1, 2021, for leaves beginning January 1, 2022. Beginning March 2023, the Authority changed its process to allow for a single claim to be made for both pregnancy and bonding leave, instead of requiring separate claims applications for each type of claim.

The CTPL program is funded by wage deductions from workers and contributions from self-employed individuals and sole proprietors who enrolled in the program. Wage deductions are currently 0.5% of total wages, up to the Social Security contribution and benefit base. Employers are responsible for withholding employee contributions and submitting them to the Authority on a quarterly basis. Employers have a one-month grace period at the end of the quarter to submit these funds. The obligation to withhold employee contributions began on January 1, 2021.

Wage deductions are remitted to the Fund. This Fund is a non-lapsing fund held by the State Treasurer and is not considered the property of the state. Assets of the trust are used to pay the income replacement benefits to covered workers on leave as well as operational, administrative, outreach and educational expenses of the Authority.

Public Act 25-174 was passed in the most recent legislative session, adding coverage under the CTPL program for non-certified staff employed by schools, effective October 1, 2025. As a result, the expectation is that approximately 30,000 additional Connecticut workers will make contributions and be eligible for benefits under the CTPL program starting on October 1, 2025.

The reporting shown includes additional funding collected and held in a separate reserve for the CTPL administration expenses that was transferred to the Fund on July 2, 2025, of \$14.2M.



SPRING CONSULTING GROUP, LLC
INSIGHT@SPRINGGROUP.COM | 617.589.0930
SPRINGGROUP.COM

3 SUMMARY OF RESULTS

3.1. Actual Results and Financial Projection

The actual results for the period July 1, 2024, to June 30, 2025, and a three-year projection of the financial results for fiscal years ending June 30 of each year (i.e., July to June of each year) are shown below:

	Actual	Projection	Projection	Projection
Figures in \$ millions	Fiscal Year 2025	Fiscal Year 2026	Fiscal Year 2027	Fiscal Year 2028
Revenue:				
a. Payroll contributions				
Payroll contributions (paid basis) - received by end of period	\$477.7	\$502.5	\$517.8	\$536.8
Contributions for current fiscal year not yet received	\$121.0	\$124.2	\$128.2	\$133.1
Contributions due from prior fiscal year and received in current fiscal year	(\$116.3)	(\$121.0)	(\$124.2)	(\$128.2)
Total contributions	\$482.4	\$505.7	\$521.8	\$541.7
b. Investment income	\$27.6	\$23.3	\$17.0	\$16.4
Total revenue	\$510.0	\$529.0	\$538.8	\$558.1
Expenses:				
a. Claims benefit payments				
Paid claims	(\$445.3)	(\$478.7)	(\$504.1)	(\$532.8)
Reserve for incurred claims not yet paid as of end of fiscal year	(\$65.9)	(\$68.0)	(\$70.0)	(\$73.0)
Reserve for incurred claims not yet paid as of start of fiscal year	\$53.7	\$65.9	\$68.0	\$70.0
Reported incurred claims	(\$457.5)	(\$480.8)	(\$506.1)	(\$535.8)
b. Other				
CTPL administration	(\$15.0)	(\$16.0)	(\$16.7)	(\$17.5)
Claims administration (Aflac)	(\$23.1)	(\$25.2)	(\$26.2)	(\$27.2)
Bond repayment	(\$2.1)	(\$2.0)	(\$1.9)	(\$1.9)
Subtotal expenses	(\$40.2)	(\$43.2)	(\$44.8)	(\$46.6)
Total expenses	(\$497.7)	(\$524.0)	(\$550.9)	(\$582.4)
Transfer from operating reserve		\$14.2		
Net activity	\$12.3	\$19.2	(\$12.1)	(\$24.3)
Cumulative fund balance				
Ending fund balance (prior to offsetting for outstanding contributions and claims payments)	\$585.9	\$604.0	\$589.9	\$563.7
Contributions for current fiscal year not yet received	\$121.0	\$124.2	\$128.2	\$133.1
Reserve for incurred claims not yet paid as of end of fiscal year	(\$65.9)	(\$68.0)	(\$70.0)	(\$73.0)
Ending fund balance (net of outstanding contributions and claims payments)	\$641.0	\$660.2	\$648.1	\$623.8
Reconciliation of net fund balance (net of outstanding contributions and claims payments)				
Net fund balance at end of prior period	\$628.7	\$641.0	\$660.2	\$648.1
Net activity	\$12.3	\$19.2	(\$12.1)	(\$24.3)
Ending net fund balance	\$641.0	\$660.2	\$648.1	\$623.8

Notes:
This table shows financial results on an accrued basis
Figures may not add due to rounding

3.2. Reserve Estimate as of June 30, 2025

The reserve as of June 30, 2025, was estimated for the following components:

- **Case reserve:** Reserve for approved open claims with outstanding payments remaining.
- **Pending claims reserve:** Reserve for pending claims not yet adjudicated which may be approved and result in payment.
- **Incurred but not reported claims reserve (“IBNR”):** Reserve for claims that have already been incurred but are not yet known by the Authority (e.g., individual has not yet submitted claim to Aflac). Workers generally have 45 days to submit claims.

The reserve estimates as of June 30, 2025, are shown below:

Item	Reserve
1. Case Reserve	\$30,990,000
2. Pending Claims Reserve	\$21,061,000
3. IBNR Reserve	\$13,892,000
Total 6/30/2025 Reserves	\$65,943,000

4 ACTUARIAL CERTIFICATION

4.1. Reliances

In performing this analysis, I relied on data and other information provided by the Authority. I have relied on all the data and information provided as complete and accurate. I have reviewed this information for overall reasonableness and consistency but have neither audited nor independently verified this information. Based on discussions with the concurrence of the Authority, assumptions or estimates may have been made if data were not available. I am not aware of any errors of omission in the data that would have a significant effect of the results of our calculations. If the underlying data or information is inaccurate or incomplete, the results of my analysis may likewise be inaccurate or incomplete. In that event, the results of this analysis may not be suitable for the intended purpose.

4.2. Nature of Actuarial Calculations

The results in this report are estimates based on data that may be imperfect and on assumptions about future events that cannot be predicted with certainty. The effects of certain provisions of the CTPL program may be approximated. Assumptions may be made, in consultation with the Authority, about the data and other factors. Reasonable efforts were made in preparing the results presented in this report to confirm that items that are significant in the context of the actuarial liabilities or costs are treated appropriately and are not excluded or included inappropriately.

Any rounding (or lack thereof) used for displaying numbers in this report is not intended to imply a degree of precision.

4.3. Actuarial Opinion

In my opinion, for the purposes of the results presented in this report, the data on which the analysis is based are sufficient and reliable for the purposes of this report.

The results shown in this report were developed based on assumptions that were reviewed with the Authority and that I consider to be reasonable. The analysis should be viewed recognizing that future experience will not follow all the assumptions used in this analysis. Differences in assumptions and methods can result in different results which may also be considered to be reasonable.

Actuarial methods, considerations and analysis used in the preparation of this report conform to the appropriate standards of practice as promulgated by the Actuarial Standards Board, which standards form the basis of this report.

I am not aware of any subsequent events that will materially impact the results provided herein. The impact of unanticipated events which occur subsequent to the date of this report are beyond the scope of this analysis.

The results provided in this report are prepared for the Authority’s financial reporting purposes. It is not intended and may not be used for other purposes, and we accept no responsibility in this regard.


Harindra Sebastian, FSA, MAAA
National Chief Health Actuary

July 18th, 2025

APPENDIX A KEY ASSUMPTIONS

Item	Assumption	Comments
Fund Investment Rate of Return	4.03% per year in fiscal year 2026 2.88% per year thereafter	Initial rate of return consistent with CTPL budget assumption Rate of return thereafter based on projections provided by the State of Connecticut Office of Policy and Management ("OPM") for the Short-Term Investment Fund (STIF)
Salary Growth	Refer to table A	Based on data provided by the State of Connecticut Department of Labor
Incidence Rate	Refer to table B	Based on review of emerging CT data and other states' data. Reflect increases to move to ultimate incidence rate assumptions in future years
Duration	Refer to table C	Based on review of emerging CT data and other states' data
Initial Average Weekly Benefit Amount (AWBA)	Refer to table D	Based on review actual AWBA for the period January 2023 to May 2025, with adjustments to reflect increases in CT minimum wage and salary increases
CTPL Administration Expenses	July 2025 to June 2026: \$16M 4.5% per year increase	The 2025-2026 fiscal year budget, as approved by the CTPL Board of Directors Annual increase in administration expenses reflects projected wage growth and expense growth each year, as directed by CTPL Authority
Claims Administration Expense (Aflac)	July 2025 to December 2025: \$25M 4.0% increase every January 1st	As contracted by the Authority, and as approved by the CTPL Board of Directors Assumes \$25M for Fiscal year 2026, with 4% increases thereafter
Bond Repayment	Refer to table E	Per letter dated June 14, 2023, from OPM
Eligible Population Covered	1,598,247 (before excluding private plan enrollment)	Based on December 2024 employment count provided by Connecticut Department of Labor Office of Research, excluding estimated count of employee with annual earnings less than \$2,325
Proportion of Eligible Population Covered Under Private Plans	4% of covered population	Assumed based on CTPL Authority historical reporting
Non-Certified Staff Employed by Schools	30,132	Based on analysis conducted by the CTPL Authority
Unemployment Rate	Refer to table F	Based on projections provided by OPM
Likelihood of pending claims approval	50%	Based on review of pending claims as of 12/31/2024, number of claims approved as of 6/30/2025

Table A: Salary Growth

Fiscal Year	Salary Growth (Annual Rate)
2026	3.7%
2027	3.6%
2028	3.8%
2029	3.4%
2030	3.3%
2031	3.4%
2032	3.5%
2033	3.6%
2034 and onwards	3.7%

Table B: Incidence Rate Assumption by Year (Incidence Rate Per Year)

Leave Type	July 2025 to June 2026	July 2026 to June 2027	July 2027 to June 2028
Own Health	2.6044%	2.6565%	2.7097%
Pregnancy/Bonding	0.7865%	0.8022%	0.8183%
Bonding for Newborn	0.7735%	0.7890%	0.8048%
Caregiver Leave	0.6373%	0.6500%	0.6630%
Bonding for Adoption/Foster Care	0.0121%	0.0124%	0.0126%
Bone Marrow Donation	0.0001%	0.0001%	0.0001%
Military Family Leave	0.0016%	0.0017%	0.0017%
Organ Donation	0.0009%	0.0009%	0.0010%
Personal Protected Leave	0.0063%	0.0064%	0.0065%
Total	4.8228%	4.9192%	5.0176%

Table C: Duration Assumption

Leave Type	Proposed Assumption (Weeks)
Own Health	7.0
Pregnancy	11.3
Bonding for Newborn	7.3
Caregiver Leave	6.1
Bonding for Adoption/Foster Care	7.3
Bone Marrow Donation	7.9
Military Family Leave	6.5
Organ Donation	9.6
Personal Protected Leave	2.4

Table D: Average Weekly Benefit

Leave Type	Proposed Assumption (\$ Per Week)
Own Health	\$837
Pregnancy	\$788
Bonding for Newborn	\$896
Caregiver Leave	\$850
Bonding for Adoption/Foster Care	\$927
Bone Marrow Donation	\$650
Military Family Leave	\$650
Organ Donation	\$650
Personal Protected Leave	\$650

Table E: Bond Repayment Schedule

Date	Payment Total
June 30, 2026	\$1,994,457
June 30, 2027	\$1,938,388
June 30, 2028	\$1,882,319
June 30, 2029	\$1,826,250
June 30, 2030	\$1,770,181
June 30, 2031	\$1,714,112
June 30, 2032	\$1,658,043

Table F: Unemployment Rate Assumptions

Fiscal Year	Rate (per 100)
2025	3.38
2026	4.35
2027	4.68
2028	4.68

APPENDIX B METHODS

This section provides a summary of the methods used to develop the reserve and budget projections provided in this report. The assumptions referenced in this section are provided in Appendix A – Key Assumptions.

B.1. Development of Contribution, Claims and Expense Projections

B.1.1. Contribution Projection

The projection of contributions expected to be received was based on a review of contributions received in prior quarters.

Contributions are permitted to be received up to one month after the end of the calendar quarter.

Contributions anticipated to be received in future periods are based on actual incurred contribution experience over the period July 2024 to June 2025.

The contribution projection into future years reflects wage increases and changes in the covered population.

The estimate for contributions due but not yet received at the end of each period was based on the estimated contributions outstanding at the end of each fiscal year excluding estimated contributions received during the period.

B.1.2. Claims Projection

The projection of claims was based on a review of emerging claims experience from the CTPL program.

The covered population was projected based on anticipated changes in private plan take-up rates and employment levels.

In order to develop estimated approved leaves, incidence rate assumptions for leave were applied to the covered population.

The average weekly benefit level was projected based on wage growth and changes in weekly benefit thresholds.

The claims cost projection was based on approved leaves for each period multiplied by assumed duration and projected average weekly benefit levels.

B.1.3. Other Expenses

Details of the budget for July 2025 to June 2026 were provided by the Authority.

The projection reflects assumed increases in expense levels. In addition, the bond repayment schedule was provided by the Authority.

B.2. Development of Reserve Estimate as of June 30, 2025

B.2.1. Case Reserve

The case reserve estimate was calculated based on a review of payment for approved open claims provided by Aflac as of June 30, 2025.

The estimated case reserve (by leave type) is below:

Leave Type	Number of Open Claims	Case Reserve
Own Health	3,271	\$9,610,000
Pregnancy/ Childbirth	2,710	\$14,057,000
Bonding for Newborn	1,327	\$5,085,000
Caregiver Leave	692	\$2,197,000
Bonding for Adoption/Foster Care	11	\$30,000
Bone Marrow Donation	0	\$0
Military Family Leave	1	\$2,000
Organ Donation	2	\$8,000
Personal Protected Leave	2	\$400
Total	8,016	\$30,990,000

B.2.2. Pending Claims Reserve

The pending claims reserve estimate was determined based on a review of open pending claims as of June 30, 2025. The estimate was determined for each pending claimant by applying the estimated duration for each type of leave multiplied by the estimated average weekly benefit amount. A further factor of 50% was applied to the reserve to reflect likelihood of approval, based on actual claims approval experiences to date in the CTPL program.

The estimated pending claims reserve (by leave type) is below.

Leave Type	Number of Pending Claims	Assumed Duration (Weeks)	Assumed Average Weekly Benefit	Estimated Pending Claims Reserve
Own Health	3,305	7.0	\$837	\$9,683,000
Pregnancy	996	11.3	\$788	\$4,436,000
Bonding for Newborn	1,210	7.3	\$896	\$3,959,000
Caregiver Leave	1,111	6.1	\$849	\$2,880,000
Bonding for Adoption/Foster Care	17	7.3	\$926	\$57,000
Bone Marrow Donation	2	7.9	\$650	\$5,000
Military Family Leave	7	6.5	\$650	\$15,000
Organ Donation	4	9.6	\$650	\$12,000
Personal Protected Leave	18	2.4	\$650	\$14,000
Total	6,670			\$21,061,000

B.2.3. Incurred but Not Reported Claims Reserve

The incurred but not reported claims reserve (“IBNR reserve”) was developed using data available up to May 31, 2025. The data was used to estimate the number of claims not yet reported for each of the recent months. This estimated number of claims was applied to the estimated duration and benefit level to develop the reserve estimate. Workers generally have 45 days to submit claims.

In addition, to account for potential reopened claims, 10% of the case reserve developed under 5.2.1 was added to the IBNR reserve.

a. Estimate of Number of Reported Incurred Claims

Start Month	Number of Approved Claims as of 5/31/2025	Number of Pending Claims as of 5/31/2025	Estimated Number of Reported Incurred Claims (incl. 50% of Pending Claims)
April 2025	5,043	577	5,332
May 2024	2,981	2,672	4,317
Total	8,024	3,249	9,649

b. Estimate of Number of Unknown Claims as of 6/30/2025

Start Month	Estimated Number of Reported Incurred Claims	Estimated Number of Total Incurred Claims per Day	Estimated Number of Incurred Claims as of 5/31/2025	Estimated Number of Unknown Claims as of 5/31/2025
April 2025	5,332	186	5,586	255
May 2025	4,317	186	5,773	1,456
Total	9,649		11,359	1,710

c. Estimate of Reserve Based on Unknown Claims x Estimated Duration x Average Weekly Benefit Amount (AWBA)

Start Month	Estimated Number of Unknown Claims as of 5/31/2025	Estimated Weighted Average Duration	Estimated AWBA	IBNR Reserve as of 5/31/2025
April 2025	255	7.8	\$809	\$1,608,000
May 2025	1,456	7.8	\$809	\$9,185,000
Total IBNR Reserve	1,710			\$10,793,000

d. Addition of Reserve for Potential Reopen Claims

Item	Reserve
IBNR Reserve	\$10,793,000
Additional Reserve for Potential Reopen Claims - 10% of case reserve	\$3,099,000
Total	\$13,892,000

APPENDIX C SUMMARY OF DATA

C.1. State of Connecticut — Claims Data Summary

C.1.1. Estimated Approved Claims Incidence by Leave Type and by Month - Jul 2024 to April 2025

Outlines data used to establish current incidence levels, using months where claims are substantially considered to be reported as of June 2025.

Estimated Incidence Level by Leave Type	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	Avg
Own Health	2.6%	2.6%	2.6%	3.0%	2.4%	2.3%	2.8%	2.6%	2.8%	2.5%	2.6%
Pregnancy	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.8%	0.7%	0.8%
Bonding for Newborn	0.9%	0.8%	0.7%	0.8%	0.7%	0.9%	0.8%	0.7%	0.7%	0.7%	0.8%
Caregiver Leave	0.6%	0.6%	0.6%	0.7%	0.6%	0.6%	0.7%	0.7%	0.7%	0.6%	0.6%
Bonding for Adoption/Foster Care	0.016%	0.012%	0.019%	0.013%	0.013%	0.012%	0.013%	0.008%	0.010%	0.007%	0.012%
Bone Marrow Donation	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.001%	0.000%	0.000%	0.000%
Military Family Leave	0.000%	0.002%	0.004%	0.002%	0.002%	0.003%	0.001%	0.000%	0.000%	0.003%	0.002%
Organ Donation	0.001%	0.001%	0.002%	0.001%	0.002%	0.000%	0.000%	0.001%	0.000%	0.002%	0.001%
Personal Protected Leave	0.006%	0.006%	0.004%	0.009%	0.004%	0.005%	0.005%	0.008%	0.009%	0.008%	0.006%
Total	5.0%	4.9%	4.9%	5.3%	4.5%	4.6%	5.2%	4.7%	5.1%	4.5%	4.9%

C.1.2. Approved Claims by Leave Type, Duration

This table outlines data used to establish duration using claims that were closed as of June 30th, 2025.

Estimated Duration by Leave Type	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Avg
Own Health	6.9	7.0	7.0	6.9	6.9	7.0	6.9	6.7	6.6	6.9
Pregnancy	11.1	11.2	11.3	11.2	11.2	11.2	11.3	11.4	11.2	11.2
Bonding for Newborn	6.6	6.8	7.0	7.3	7.0	6.8	7.5	7.1	7.1	7.0
Caregiver Leave	5.9	5.8	5.7	5.8	5.8	5.5	5.5	6.0	5.8	5.8
Bonding for Adoption/Foster Care	6.0	8.4	7.5	9.6	8.5	6.6	8.0	6.4	6.3	7.5
Bone Marrow Donation	-	-	-	-	-	-	-	2.4	-	2.4
Military Family Leave	-	1.6	2.1	0.5	-	1.4	1.1	-	-	1.3
Organ Donation	8.4	-	8.4	5.6	6.2	4.9	-	-	1.0	5.8
Personal Protected Leave	-	-	-	-	-	-	-	-	-	-

C.1.3. Count of Claims by Leave Reason and Claim Status – January 2024 to May 2025

The table below outline all claims by reason and leave type, as reported by Aflac.

Leave Type	Approved	Cancelled	Denied	Pending	Other	Grand Total
Own Health	53,982	2,455	16,678	3,305	394	76,814
Pregnancy	16,893	613	2,478	996	101	21,081
Bonding for Newborn	15,804	1,245	2,813	1,211	226	21,299
Caregiver Leave	13,185	1,404	5,271	1,111	124	21,095
Bonding for Adoption/Foster Care	261	54	76	17	7	415
Bone Marrow Donation	2	4	1	2	0	9
Military Family Leave	26	10	23	7	0	66
Organ Donation	20	3	6	4	1	34
Personal Protected Leave	114	40	188	18	17	377
Grand Total	100,287	5,836	27,534	6,671	870	141,198

The “Other” category includes exhausted, not timely, outside effective/expiry dates and exceeds frequency and duration, and blanks. Data includes claims submitted in December 2021.

C.2. Summary of Contributions Received:
January 2023 to March 2025

The table below outlines net contributions received since January 2023 (on an incurred basis).

	Contributions (Excluding Penalty and Interest)
2023	
Q1	\$134,067,191
Q2	\$112,802,627
Q3	\$105,821,322
Q4	\$100,995,927
2024	
Q1	\$138,463,040
Q2	\$118,116,578
Q3	\$110,189,780
Q4	\$106,307,047
2025	
Q1	\$142,896,487

APPENDIX D CERTIFICATION BY CONNECTICUT
PAID LEAVE AUTHORITY

With respect to the financial results shown for the CTPL program as of June 30, 2025, I hereby certify that to the best of knowledge and belief:

- a. The actuarial assumptions used in this report and described in Appendix A represent management’s best estimates of future events.
- b. This report includes all benefits covered under the CTPL program, as described in the Introduction.
- c. The CTPL program experience and supporting data provided by the Authority and summarized in Appendix C of this report are complete and includes all data available up to June 30, 2025.
- d. There have been no events which occurred subsequent to June 30, 2025, that would materially change the CTPL program’s financial position on or after June 30, 2025.

Erin Choquette

Signature

Erin Choquette

Name

7/24/25

Date

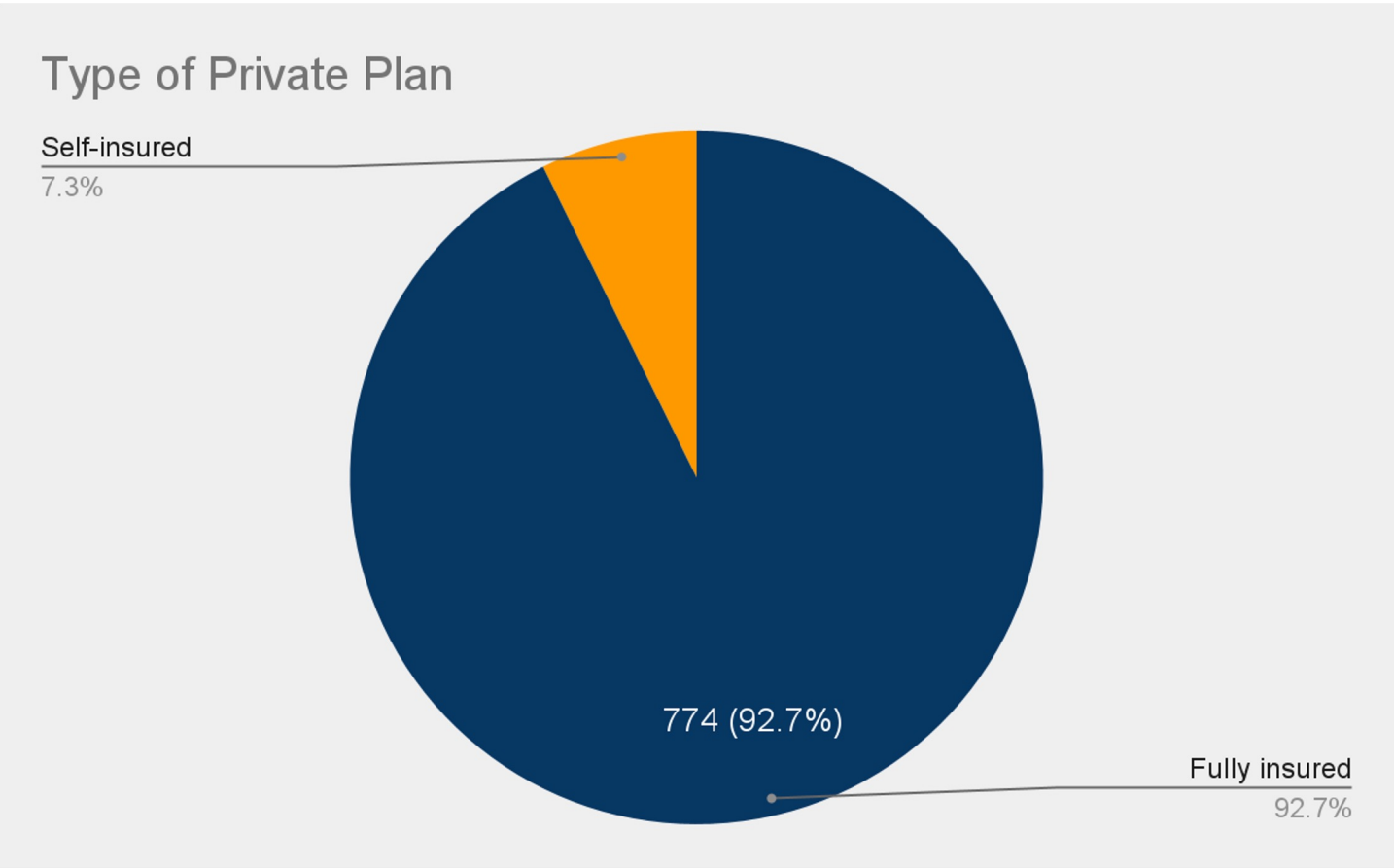
CEO

Title

Appendix D: Private Plan Information

As of July 1, 2025, there were 835 approved private plans, an increase from 747 as of the prior July 1st.

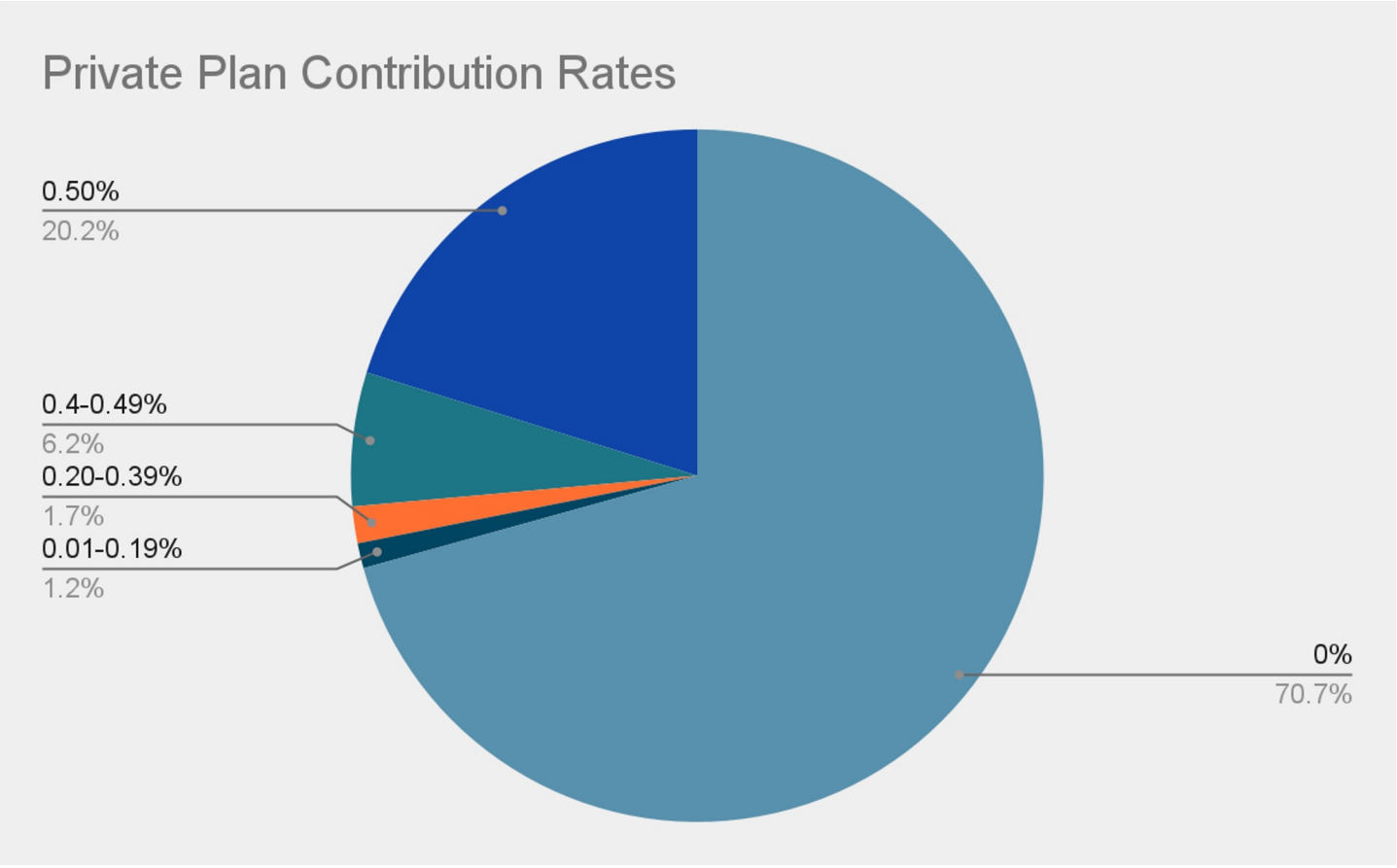
- 774 of the current private plans use a private insurance policy to provide paid leave coverage
- 61 provide coverage through self-insurance.
- Of the 835 plans in force, 319 were initially approved or renewed between July 1, 2024 and June 30, 2025.



Appendix D: Private Plan Information (continued)

The following data comes from the annual reports that are provided by employers who had private plans that were in force at any time during the calendar year 2024.

The Authority received responses from 685 employers. The estimated number of employees covered by a private plan in 2024 was approximately 58,309.



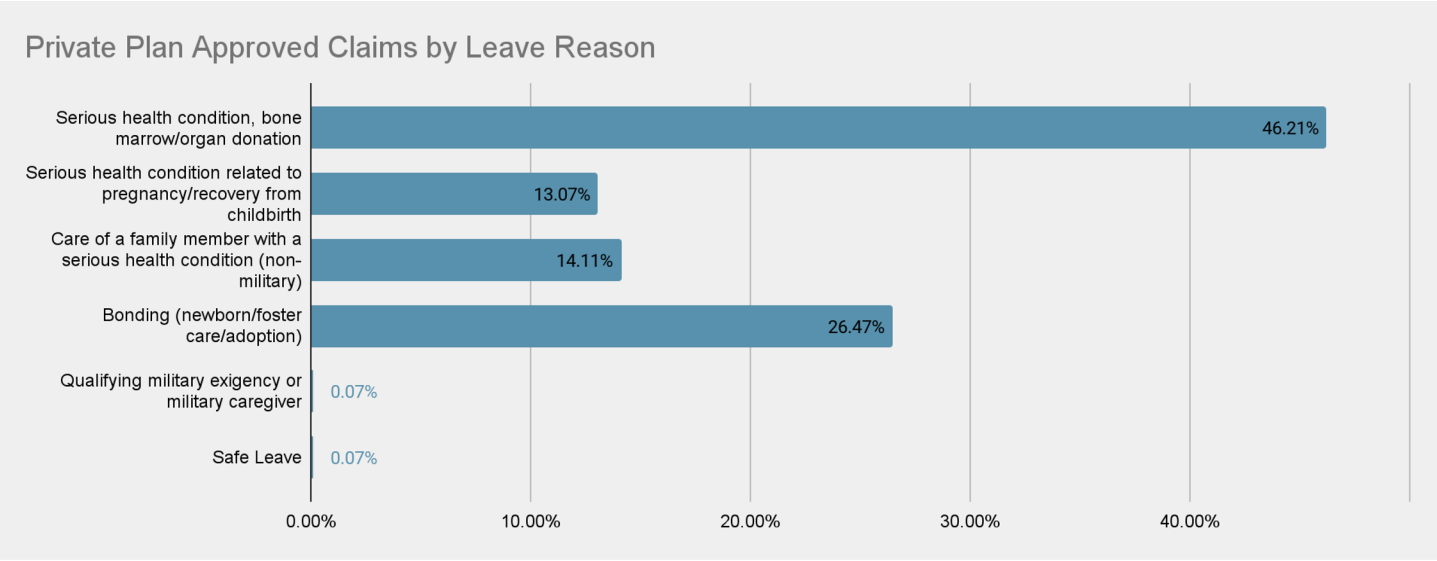
Appendix D: Private Plan Information (continued)

Private Plan Claims

Based on the private plan annual reports:

- 6,239 requests for paid leave were filed in 2024.
- 5,354 requests were approved (85.8% of submitted claims).
- 849 requests were denied (13.6% of submitted claims)

The largest categories of requests are the employee’s own serious health condition and bonding, with paid leaves for care for a family member and pregnancy/childbirth in third and fourth place:

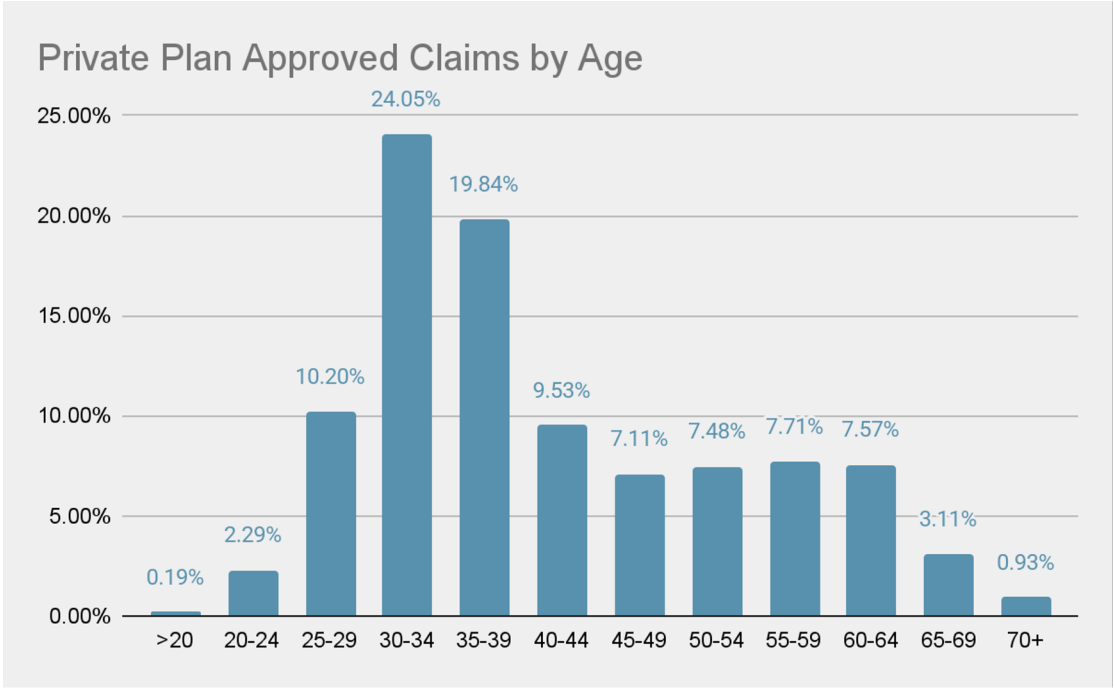
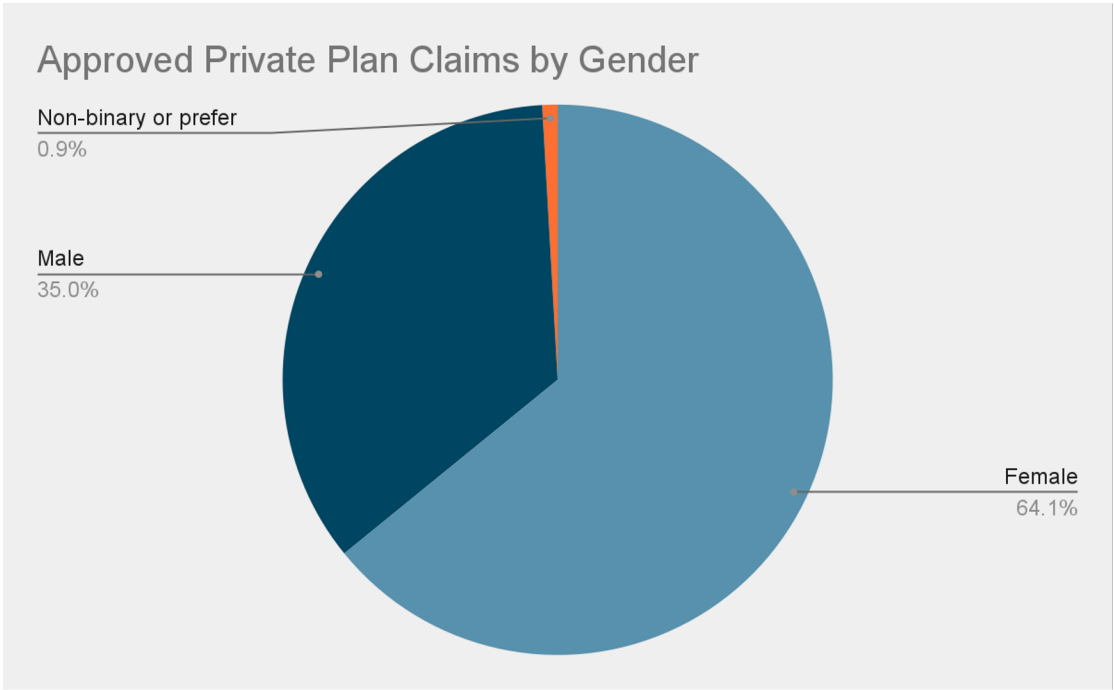


Please note, private plans may report their data in different ways, for example, with Pregnancy/Childbirth paid leaves combined under employee’s own Serious Health Condition or with Bonding claims.

Appendix D: Private Plan Information (continued)

Private Plan Claims Data by Age and Gender

Similar to the public program, private plans show the number of approved requests for paid leave benefits for employees identifying as female exceeding the number of approved claims for employees identifying as male. By a significant margin, the largest segment of approved claims by age is 30-39.





Connecticut Paid Leave

ctpaidleave.org

© 2025 Connecticut Paid and Family Leave Insurance Authority