Connecticut Paid Leave

2026
Annual Report

Connecticut Paid Leave Strengthens Communities

CONNECTED IN CARE

> My mom was facing a medical emergency and I needed to go back home to help take care of her. CT Paid Leave really did help me not be worried about my finances.
>
> — Megan S.

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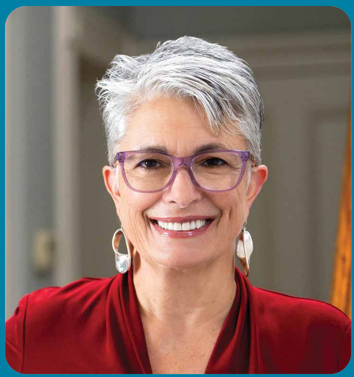
Letter from the CEO & Board Chair

Erin Choquette
Chief Executive Officer, CT Paid Leave Authority



Fran Pastore
Chair of the Board of Directors

CT Paid Leave continues to demonstrate that meaningful support at life's most challenging moments can strengthen entire communities. Through close collaboration with employers, third-party administrators, strategic partners, and workers across the state, we have further solidified a system that allows individuals to care for themselves and their loved ones without sacrificing financial stability.

Our theme, "Connected in Care: CT Paid Leave Strengthens Communities," reflects the ways our program brings together people, resources, and compassion—creating a network of support that uplifts employees and their families, enhances workplace wellbeing, and reinforces the resilience of communities across Connecticut.

The CT Paid Leave Authority acts as a hub between government, business, healthcare, and advocates to align these multiple sectors around the shared goal of supporting Connecticut's workers. This year, we strengthened and expanded these connections in powerful ways. We welcomed new nonprofit organizations into our Community Education Coordinators program, expanding our reach and ability to provide hands-on application assistance into more corners of the state. We advanced our commitment to accessibility by updating our website and digital materials, ensuring that all community members—regardless of differing abilities—can access critical information about their benefits. Through a partnership with the non-partisan research organization MDRC, we connected with CT Paid Leave applicants to understand their experiences with our program and identify ways to make our benefits even more attainable for all eligible workers.

In addition to strengthening relationships with partners within Connecticut, we've also continued to build our network nationally, collaborating with other state paid leave programs to share ideas and best practices to improve outcomes for the people we serve.

The results of these connections are visible in the stories we hear every day. A worker who was finally able to undergo life-changing surgery. An employer who retained a valued team member because paid leave made it possible for them to stay on the job instead of leaving the workforce entirely to be a temporary caregiver. A family that remained financially stable through an unexpected health emergency. Each story reflects a stronger individual, a stronger family, and a stronger workplace. And together, they reflect a stronger Connecticut.

Our own experiences are reflected in the research. Study after study demonstrates that paid family and medical leave programs not only improve health outcomes for the direct recipients of benefits, but also improve the mental and physical health outcomes for recipients' partners, caregivers, and children. Moreover, paid leave programs like CT Paid Leave foster a more equitable and sustainable workforce by reducing turnover, increasing productivity and expanding the labor force. By supporting financial stability, CT Paid Leave is a powerful anti-poverty measure. When we are connected in care, we are stronger in every way—and that strength is felt across every community in our state.

This year was another of double-digit growth for our program. As awareness climbs, the number of applications continues on its steady upward trajectory. We have seen, time and again, the immense value the CT Paid Leave program brings to workers, their families, and their employers as well as the sustained need for these benefits. As such, we recognize the necessity of working with our stakeholders to identify appropriate steps to safeguard the long-term strength of the program for Connecticut residents.

Our work of building and enhancing connections will never be finished. To ensure a sustainable, resilient paid leave program for generations to come, we will continue nurturing these partnerships, expanding access, and supporting Connecticut's workers and employers every single day.

Erin Choquette

Erin Choquette,
Chief Executive Officer,
CT Paid Leave Authority

Fran Pastore

Fran Pastore,
Chair of the Board
of Directors

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 violence or sexual assault, 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.**

This report **summarizes the activity of the Authority** from **July 1, 2025**, to **June 30, 2026**. 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 paid 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**.*

Highlights

The average weekly **benefit payment** was

$797.61

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

7.72

weeks

Contributions received during the reporting year were

$497,090,704

11.44%

Increase in total claims received from the previous year

3,484

Registered Sole Proprietors/ Self-Employed Individuals

Trust Fund balance
as of 6/30/26 was

$567,144,795

150,705

Registered Employers

From July 1, 2025, to June 30, 2026,

81,947 **CT workers received**

$516,630,818

in approved **benefit payments**

In calendar year 2025, **our third-party claim administrator, Aflac, met or exceeded** each of the **22** service level metrics required by the Authority **and is on track to do the same in calendar year 2026.**

(these metrics measure accuracy, timeliness, availability and customer service)

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

63,288 **applications received**

(55.41% of all applications)

114,213

Applications were received from July 1, 2025 to June 30, 2026 for the CT Paid Leave program

Connecting Communities

Fantastic program. The caseworkers are knowledgeable and incredibly helpful during what can be very stressful times.

— Denise O.

The CT Paid Leave Authority serves numerous constituencies throughout our state, and we regard ourselves as not just a provider of a singular benefit, but also a link between various populations. **We strive to forge connections by embracing opportunities to introduce our constituents to other organizations with the same values and similar missions as ours.** These bridges strengthen the overall social safety net for all residents of our state.

Workers

Connecting through Research

Improving access to paid leave benefits is always top of mind for the team at CT Paid Leave. One challenge since our early days has been understanding why some applicants fail to provide the required documentation to substantiate their claim. Beginning in late summer 2025, CT Paid Leave worked with the nonpartisan, nonprofit research organization MDRC to seek the answer to this question. We identified a representative sample of several hundred applicants whose claims were denied due to insufficient documentation and developed survey questions to get to the heart of the matter. CT Paid Leave reached out to these workers and asked them to participate in the research, with 105 people ultimately participating via survey and 18 taking part through in-depth interviews.

We learned that the top barrier to submitting documentation was confusion among employers who did not understand CT Paid Leave or their requirements under the program, including the need to complete the Employment Verification Form. We consequently developed a cover letter to employers that has now been integrated as a standard document in the application packet, and we encourage employees to give this letter to their employer along with the Employment Verification Form. The letter clearly explains the employer's role in CT Paid Leave, removing this burden from the applicants.

Connecting with Schools

A new community for the CT Paid Leave program this past year was schools. Legislative changes that went into effect in October 2025 expanded CT Paid Leave and CT FMLA

"I was so thankful for CT Paid Leave with both of my kids. I do not have paid leave through my work, so I was able to just focus on my baby.

— Christine C.

to employees of public-school operators and nonpublic elementary and secondary schools whose positions do not require certification under Chapter 166 of the CT General Statutes. This was a massive addition, resulting in thousands of previously exempt workers—and their employers—navigating a new and unknown program. We communicated with superintendents, principals, business managers, and union leaders to make them aware of the changes and offered a series of webinars for both employers and employees to explain the changes to the law and what the new coverage meant for both groups. We also conducted individual meetings with school districts upon request to address their unique questions.

Connecting via Events

We hosted our first ever CT Paid Leave Family Fun Expo in October 2025. This event was part of our strategy to remain top of mind with workers and create opportunities for individuals and families to be exposed to other resources and support. We brought together social service providers, community groups, state agencies, and small businesses for a free day of family activities, resources, and information at the Hartford Public Library. The event was successful and we are thrilled to be planning our second expo, which will take place in New Haven, for October 2026.

Connecting with Family Caregivers

This year, we focused on increasing our engagement with individuals who serve as caregivers to their family members. Caregiving remains one of the top three reasons workers apply for leave. CT Paid Leave enables workers to support their loved ones as they recover while at the same time avoiding burning out and becoming ill themselves during a trying and emotional time. Some examples of our connection to the caregiver community include partnerships with Connecticut Public to highlight the challenges faced by and resources available to caregivers, collaboration with organizations like the CT Family Support Network, attendance at caregiving events throughout the state, participation in a roundtable discussion with the Office of the State Comptroller, and coordination with CT AARP for a press conference focused on caregiving resources available in Connecticut.

Employers and Third-Party Providers

The employer community is vital to the success and administration of the CT Paid Leave program. We know that employers, especially smaller ones, wear many hats and it is always in the forefront of our minds to streamline processes and procedures for them. Paid leave is an asset to employers, allowing them to attract and retain top talent, and we want it to be thought of as such and not as an administrative burden. In the spirit of constant improvement, we undertook a major IT revamp this year to allow the amendment of previously submitted return filings made through our online portal, ultimately creating a more seamless experience for employers and third-party payroll providers who need to adjust previous filings. Additionally, to gain further insight into the paid leave administration experiences of some of the largest employers in Connecticut, we held meetings with members of the Human Resources teams at Wal-Mart, Yale New Haven Health, Hartford HealthCare, Yale University, RTX, and Electric Boat. We are using the insights gained from these conversations to develop new materials to help employers support their employees, explore new processes for employment verification, clarify procedures, and more.

To reach new employers and sole proprietors at the point of establishment, we began using Connecticut's Open Data portal to obtain monthly reports of newly registered businesses with the CT Secretary of State. We send these new businesses a message congratulating them on their new endeavor, informing them of their obligations under CT Paid Leave, and inviting them to a webinar to find out more about the program. Each month, we host at least one webinar covering the basics of CT Paid Leave for employers and one webinar for sole proprietors and self-employed individuals. We also contact those employers and sole proprietors who have individually registered with the CT Paid Leave Authority through our online portal and invite them to attend these webinars.

Another significant project centered on connecting with workers, sole proprietors, employers and third-party administrators involved the Contact Us page at ctpaidleave.org. The Contact Us page is the way constituents can reach out to us with questions or issues they're having

> I had surgery in July & was able to recover without the stress of how I was going to pay the bills. The surgery has made the quality of my life better & it would not have been possible without CT Paid Leave.
>
> — Angela S.

> An outstanding claim experience. Claims are handled quickly, fairly, & with clear communication. My case worker was incredibly helpful, & responded to my messages within 24 hours. My stress was removed when I needed it to be most.
>
> — Steven M.

with any aspect of the program. We analyzed data from these inquiries to identify the main topics that cause confusion or prompt requests for additional information and support. From there, we reconfigured the page with a feature that allows site visitors to identify their role as an applicant or potential applicant, employer, third-party administrator, or sole proprietor. After identifying their role, they are provided with a list of the most common questions asked by each group and are given relevant information to help resolve their question. If the information given does not solve the issue, they are provided with specific instructions identifying which contact reason they should select on the customer inquiry form. This helps get the inquiry to the proper department quickly and cuts down substantially on the necessity to gather additional information before a solution can be provided. Our contact center team at United Way was instrumental in helping us with this new feature and remains an integral partner by serving as front line customer service agents.

Through our ongoing communication and engagement with employers, we identified a need for more in-depth coverage of topics across the leave management spectrum, including FMLA, paid sick days, coordination of benefits, completion of documentation, and pregnancy leave. To address this need, we will host a Leave Management Conference in September 2026 that will bring together subject matter experts from the Insurance Association of CT, CT Department of Labor, CT Commission on Human Rights and Opportunities, and our own agency to provide a day of in-depth presentations and panel discussions on these topics.

Third-party administrators (TPAs), who often remit contributions on behalf of their client employers, are an essential part of our community. They are well-versed in the contribution requirements of the CT Paid Leave program, and we welcome every opportunity to deepen our partnership. More than 50% of the employers in Connecticut utilize these TPAs to handle their payroll needs. To be sure they receive the support they require, we conduct monthly check-in calls with the TPA community facilitated by the National Payroll Reporting Consortium (NPRC). Attending these meetings allows us to provide reminders of compliance due dates, discuss trends, share guidance to help reduce errors, and give updates about to our program and systems. At the invitation of NPRC, CT

Paid Leave participated in a panel about paid leave at the annual National Unemployment Insurance Issues Conference hosted by UWC—Strategic Services on Unemployment & Workers' Compensation. We maintain constant communication with our TPAs through our regular email newsletters as well.

Other States

The National Association of State Workforce Agencies (NASWA) is a vital conduit for liaising with other states that have established paid leave programs, are in the process of standing up new programs, or are advocating for the development of such a program. Through frequent virtual meetings and our presence at in-person conferences, we share best practices and draw upon the collective knowledge of experts from operations, IT, outreach, benefits administration, and more to continually improve Connecticut's program and help other states improve theirs. Our team had opportunities to attend two in-person NASWA events this past year. At one, members of our finance team shared the implementation of our fund recovery system with other state attendees. At the other, we participated in discussions on completion of medical forms, outreach, and best practices for new program implementation.

Presenting at and attending events sponsored by the Center for Law and Social Policy (CLASP), New America, the New Practice Lab, the Disability Management Employer Coalition (DMEC) and other such multi-state organizations further strengthen our connections with our counterparts in other states.

Healthcare Providers

A healthcare provider is often the first contact that a person has when they discover they may have a circumstance that will cause them to need leave. Healthcare providers have always been an integral community in the paid leave ecosystem, and this year we significantly expanded our efforts to form meaningful and ongoing ties with this group. We developed a dedicated webpage for healthcare providers to enable them to easily access the information they need to help their patients understand and use the program. This all-in-one resource includes a Healthcare

Provider Toolkit, video testimonials from healthcare practitioners, and a job aid to assist providers with completing the Certification for a Serious Health Condition form. We also participated in discussions with and provided information sessions to numerous healthcare providers and organizations, especially focusing on individuals who directly assist patients to navigate their care. One example of such a group is the oncology social workers at Hartford HealthCare's Cancer Institute, where we provided an in-depth training session and established a direct link between these social workers and CT Paid Leave. This has been an instrumental partnership to assist those battling severe and debilitating illnesses apply for and receive paid leave benefits.

Legislators

While the legislature did not consider statutory changes to the CT Paid Leave program during the 2026 legislative session, we maintained close contact with legislators and staff to provide timely information about the program. We coordinated virtual briefings for three of the four legislative caucuses, where we presented an update on the status of CT Paid Leave and answered questions about coverage, eligibility and the claims process.

To enable legislators to talk to their constituents and communities about CT Paid Leave, we ensure they are equipped with up-to-date information about the program. We regularly update our **Claims Usage Map**. The map shows the number of CT Paid Leave claims per 10,000 residents in each city and town in CT and has been viewed over 24,000 times since its creation in 2022. We also distribute a bimonthly newsletter to legislators, staff and other stakeholders that includes agency updates, upcoming events and other news.

In addition, we continue to give support to legislators and their staff as they respond to constituent inquiries, including providing assistance for an existing claim or answering general questions about the program. Through these actions, we ensure that the legislature has access to timely and accurate information about CT Paid Leave, as well as direct support should their constituents encounter a challenge with the claims process.

Bipartisan Policy Center

This year, the Authority re-invigorated our relationship with the Bipartisan Policy Center (BPC), a nonprofit, nationally recognized think tank created to foster cross-party collaboration on national issues. In the spring, we participated in BPC's case study, **Supporting Working Families: Spotlight on Connecticut**, which analyzes how Connecticut's adoption of legislative initiatives like CT Paid Leave, CT Baby Bonds and the Early Childhood Education Endowment provide meaningful—and fiscally responsible—assistance to Connecticut's families. We look forward to continuing to collaborate with BPC on additional research.

Community Groups, Service Providers and Other Agencies

The CT Paid Leave network would not be complete without the myriad of community groups, service providers, other state agencies, and vendor partners who make our work possible.

Our Community Education Coordinators (CEC) Initiative, now in its second year, has expanded to a total of 10 organizations spanning the state. The expansion allowed us to ensure greater geographic diversity with the addition of CECs in previously unserved geographic areas. It has also resulted in expanding our reach with the employer community with the addition of a second Chamber of Commerce. As trusted messengers, the CECs are uniquely equipped to reach workers and employers in their communities and help them connect to CT Paid Leave. This takes the form of boots-on-the-ground outreach, including activities such as tabling at events like farmer's markets, canvassing local businesses such as barber shops, and speaking at PTO meetings. The CECs also provide in-person or over-the-phone application support to workers who may be faced with language or technology barriers, ensuring that the most vulnerable populations have the resources to help them access benefits and, in the case of employers, comply with their legal obligations and complete the necessary paperwork to support their employees on leave.

> I had brain surgery and was away from work for three months. I am so grateful for CT Paid Leave. It definitely helped so much. I was able to concentrate on my recovery and not have to worry about my finances.
>
> — Teresita P.

Beyond our formal work with our 10 CECs, we strive to form one-on-one connections with other community groups and service providers whose populations may benefit from learning about CT Paid Leave. This year, we put a particular focus on connecting with social service collaborative groups throughout the state, who were thrilled to invite us to their meetings to host presentations about CT Paid Leave. These collaboratives bring together multiple social service agencies to share information that can benefit their clients. The meetings allowed us to reach representatives from numerous non-profit groups, which subsequently yielded many discussions with their members. In this way, we continue to expand the growing network of organizations that can recommend our program to their clients, and we simultaneously build our repository of organizations to whom we can refer those who need additional services beyond what we can provide.

Partnership with other state agencies has always been integral to our work, especially through our connections with the Departments of Labor and Revenue Services. A Memorandum of Understanding with the CT Department of Labor (CT DOL) enables us to verify wages for applicants. We also participate in webinars led by CT DOL to educate employers about CT Paid Leave, CT FMLA and other leave laws. This year, coordination with the State Department of Education was indispensable to our work to educate school employers and employees about the expansion of the paid leave program. With this assistance, we identified all schools in the state and which category they fell into (public school operator or nonpublic elementary or secondary school) as well as the appropriate contact for the school. Another important collaboration this year was with the Department of Aging and Disability Service’s Bureau of Aging. This connection resulted in Bureau of Aging staff participating in an episode of the CT Paid Leave podcast, our participation in an event held at the State Capitol, and the CT Paid Leave Authority sharing information about the program with the Alzheimer’s Disease and Related Dementias Coalition.

Our Vendor Partners

CT Paid Leave is an absolute game changer for Connecticut families. Before CT Paid Leave, there were very few options to support a medical or family emergency. We are so grateful for the flexible financial relief and support provided to families during these very vulnerable times in their lives. **And we are honored to partner with the CT Paid Leave Authority as their customer service arm to strengthen communities and bring peace of mind to homes, families and workplaces.**

— United Way Customer Service Team

At Aflac, our partnership with the Connecticut Paid Leave Authority reflects a shared commitment to strengthening the health, well-being, and resilience of Connecticut's communities. While we are proud to administer Connecticut Paid Leave benefits on behalf of the Authority, our commitment to caring for families extends beyond that work through meaningful community engagement across the state. Aflac employees support organizations such as The Cove Center for Grieving Children, Westmoor Park's Plant-a-Row for the Hungry initiative, the American Red Cross, the Boys & Girls Club of Hartford, and ReadyCT through volunteerism, charitable giving, mentorship, and hands-on service. From supporting children navigating grief, helping provide food for families experiencing insecurity, donating lifesaving blood, bringing joy to children during the holidays, and preparing students for future careers, our team is dedicated to creating a lasting, positive impact. **Together, with the Connecticut Paid Leave Authority, we are proud to help build stronger communities by connecting care, compassion, and support to the people who need it most.**

— Aflac Team

Fund Solvency & Contributions

I took CT Paid Leave when my daughter was born. **The time I had to bond with her was invaluable.**

— Valerie F.

Fund Solvency & Trust Fund Balance

The Authority closely monitors the ongoing health of the CT Paid Leave Trust Fund 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 2026 (see Appendix C) included a three-year projection built on the program's performance since inception, coupled with assumptions that utilized data from the federal Department of Labor, the U.S. census, and 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 has identified three metrics for assessing the solvency of the CT Paid Leave Trust Fund:

1. **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 claims incurred and not yet paid.

2. **Contributions vs. Net Fund Balance (net of outstanding contributions and claims payments):** This is an 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.

> During my granddaughter's cancer battle I was able to use CT Paid Leave, and this enabled me to give the needed support during this time. The ending was not what I wanted, but the process definitely helped.
>
> — Joseph O.

3. **Adverse losses over one year vs. Net Fund Balance (net of outstanding contributions and claims payments):** This is an 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 2026 ending fund balance of $567.1 million meets the target for two of the three solvency metrics.

Funding Metrics	Actual Metric	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	0.581:1	Less than 0.5:1	**Does not meet target**

As indicated by the table, the fund balance does not currently meet the "adverse losses over one year vs. net fund balance" metric. This outcome is driven primarily by the anticipated growth in claim volume over the next two years. As discussed elsewhere in this report, we have seen greater-than-anticipated growth in claim volume for the past few years and expect to see continued growth before the program reaches maturity. Moreover, Connecticut's statutory contribution rate cap of 0.5% is very low compared to other states.

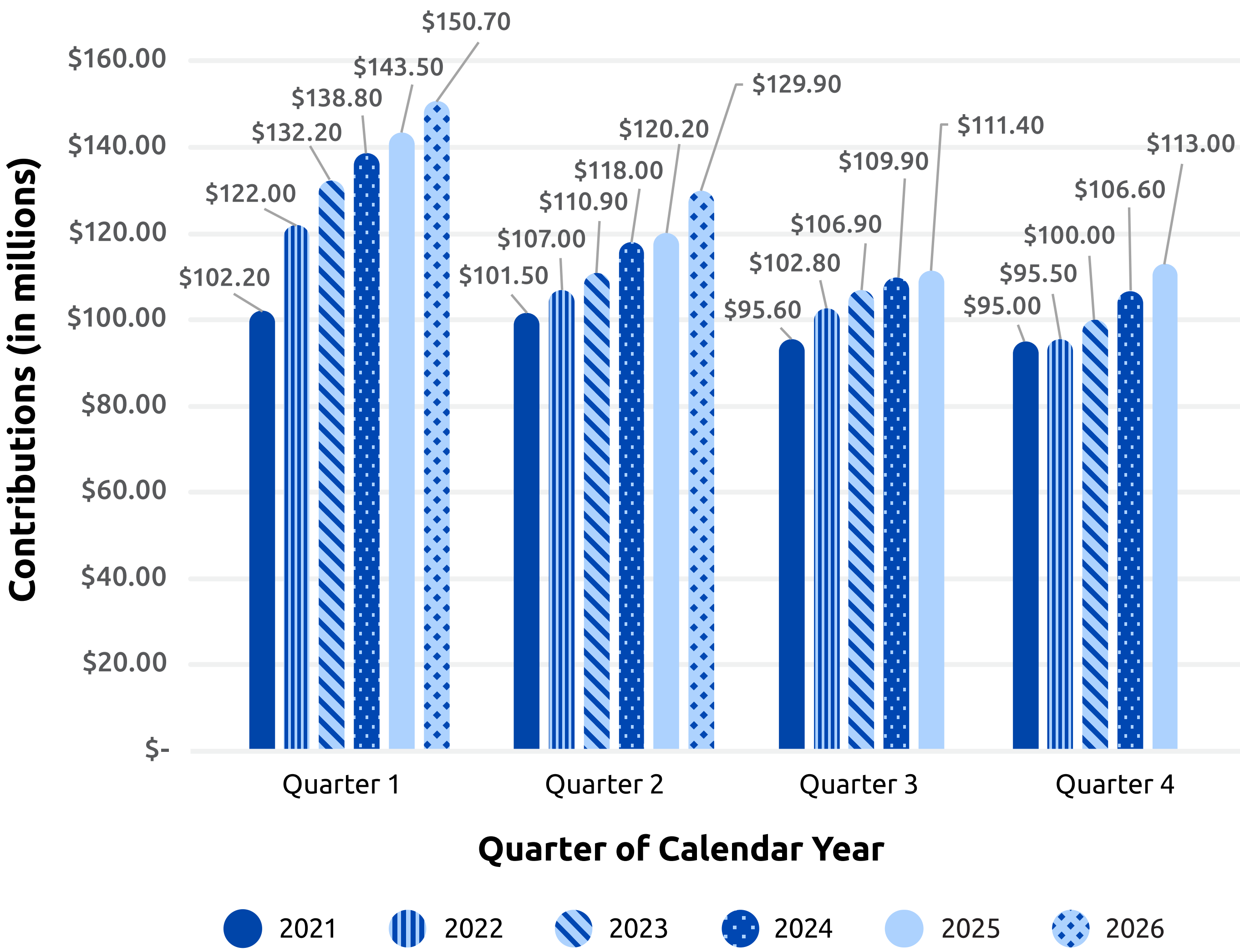
It is important to underscore, however, that the fund remains solvent to continue to pay claims in the near future. The Authority is analyzing all aspects of the program and working with stakeholders to determine appropriate steps to improve the funding position and meet all target funding metrics in the future.

Contributions

In Fiscal Year 2026, the Authority collected $497.1 million in contributions, which was a 4.1% increase over the prior year. **This increase is most likely attributable to three factors:**

1. **The increase in the number of employers and sole proprietors/self-employed individuals registered with the program**
2. **The increase in the CT minimum wage** that took effect in January 2026
3. **The increase in the number of employees participating in the program as a result of Public Act 25-174** (which expanded CT FMLA and CT Paid Leave coverage to employees of public and private elementary and secondary schools who work in positions that do not require professional certification from the State Board of Education)

Contributions by Quarter



> CT Paid Leave helped me make ends meet when I had to take five weeks off without pay to take care of my mother. It was easy, staff was very helpful, and I am super grateful for this program.
>
> — Kathryn H.

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 lowered. The Authority has worked with Spring Group to identify the factors to consider when analyzing the contribution rate to determine if lowering the rate would be prudent. 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:

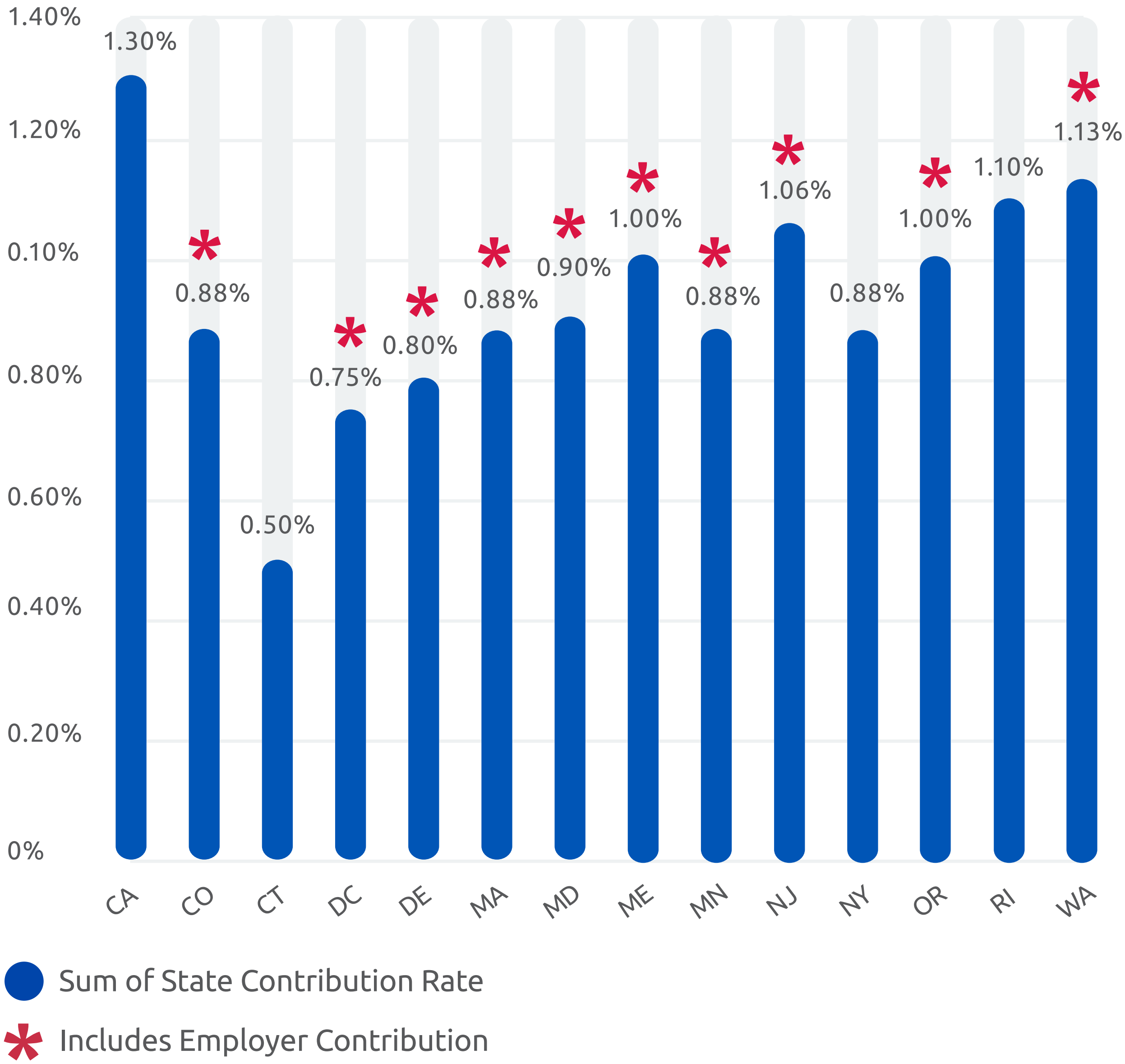
> **Each year, the Authority shall review the current contribution rate established in accordance with Conn. Gen. Stat. §31-49g(b). If the Authority decides to change the contribution rate for the following calendar year, the Authority must announce such change no later than November first of the preceding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

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.

Contribution Rates by State



Claim Information

My husband had open-heart surgery. CT Paid Leave was wonderful. Signing up is very easy, communication is constant, and **I cannot say enough how great this program is for my family.**

— Rose R.

Projected vs. Actual Participation in the Program

Actual claims exceeded anticipated claims by 5.41%, and actual benefit payments exceeded anticipated payments by 7.45%. Due to continually increasing awareness of CT Paid Leave coupled with the increase in covered workers following legislative changes in 2024 and 2025, we forecast that claim volume would be greater this year than last year and will continue to increase for the next few years. After lower-than-expected growth in fiscal year 2023, this is the third year in a row that actual claim volume and actual benefit payments exceeded anticipated claims and payments.

Anticipated approved claims for Fiscal Year 2026 compared to actual approved claims and anticipated benefit payments versus actual benefit payments:

Anticipated Approved Claims	Actual Approved Claims
75,444	79,523
Anticipated Benefit Payments	**Actual Benefit Payments**
$480,800,000	$516,630,818

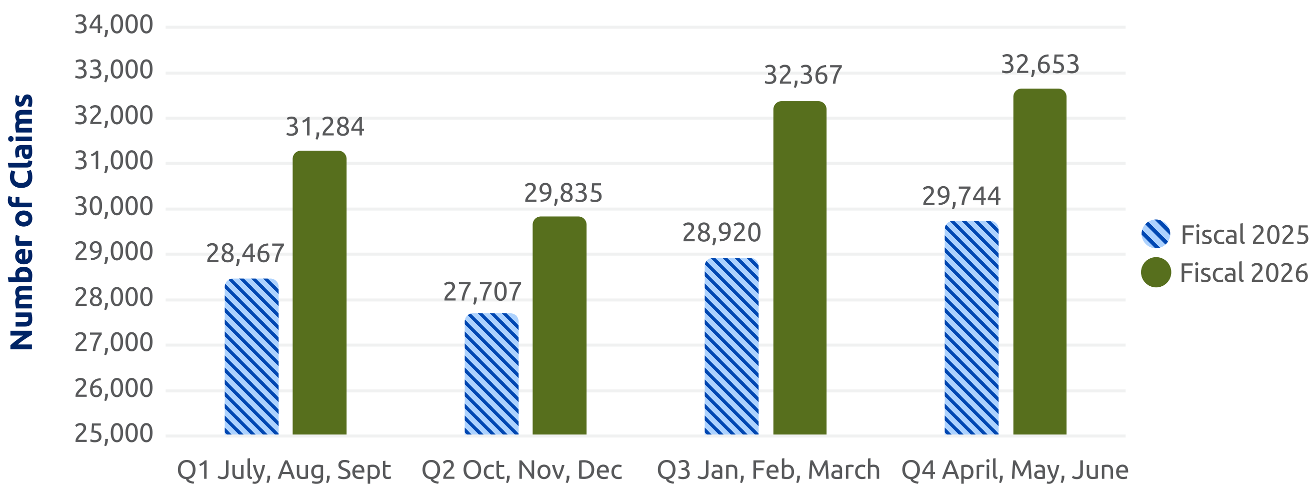
The anticipated number of approved claims by leave reason compared to the actual number of approved claims by leave reason:

Leave Reason	Anticipated Approved Claims	Actual Approved Claims
Employee's Own Serious Health Condition	40,742	43,674
Pregnancy/Childbirth	12,304	11,970
Bonding	12,100	12,459
Caregiver	9,969	11,080
Adoption/Foster Care	190	180
Safe Leave	98	119
Organ or Bone Marrow Donation	16	22
Military Family Leave	25	19
Total	**75,444**	**79,523**

YoY Fiscal Year 2025 to Fiscal Year 2026 Quarterly Claims Filed Comparison

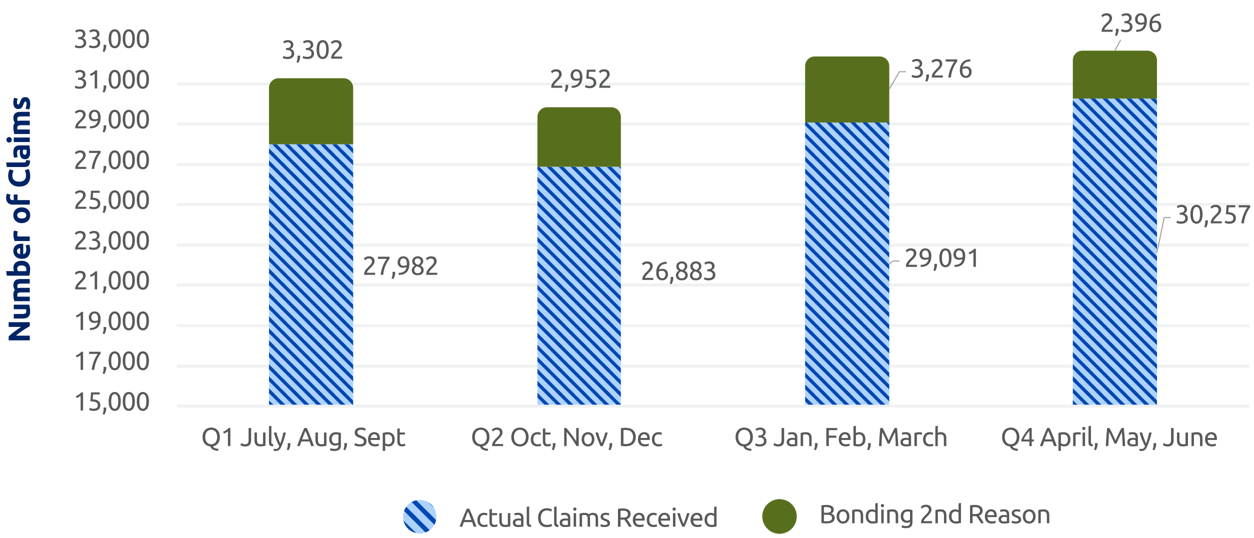
The graph below illustrates year-over-year claims filed with an increase of 11,301 claims. This is a 9.84% claims-filed growth rate for Fiscal Year 2026 over Fiscal Year 2025. The data presented includes 11,926 bonding cases associated with the corresponding pregnancy cases in Fiscal Year 2026*. The need for the program remains strong, and the consistent growth shows that we have not yet reached maturity.

**For information on how bonding claims are classified when filed in conjunction with pregnancy/childbirth claims, see appendix A.1.*



Fiscal Year 2026 Quarterly Claims Filed with Bonding Segment of Pregnancy as a Separate Case

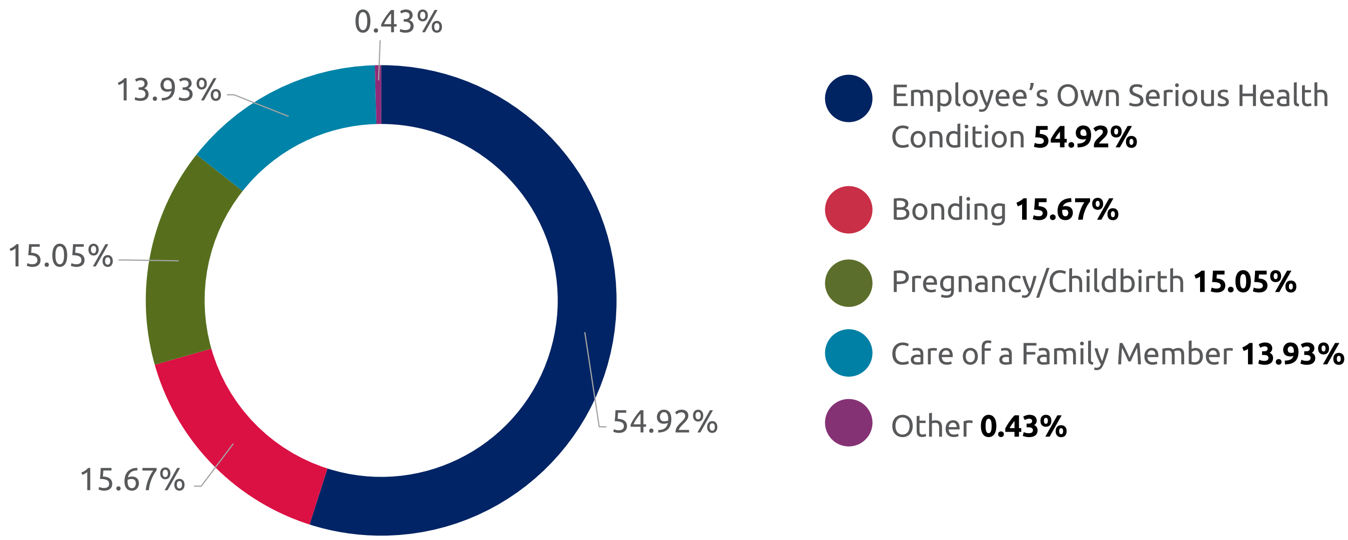
11,926 Incremental Cases over Actual cases Filed (10.44% Increase—12 months ending 6/26)



In the chart above, actual cases filed are shown in **blue stripes** and the associated bonding segment of pregnancy cases filed are shown in **solid green**. The graph shows 11,926 incremental bonding cases added to the totals. **This graph further details the reporting impact of streamlining the pregnancy and bonding claim process.**

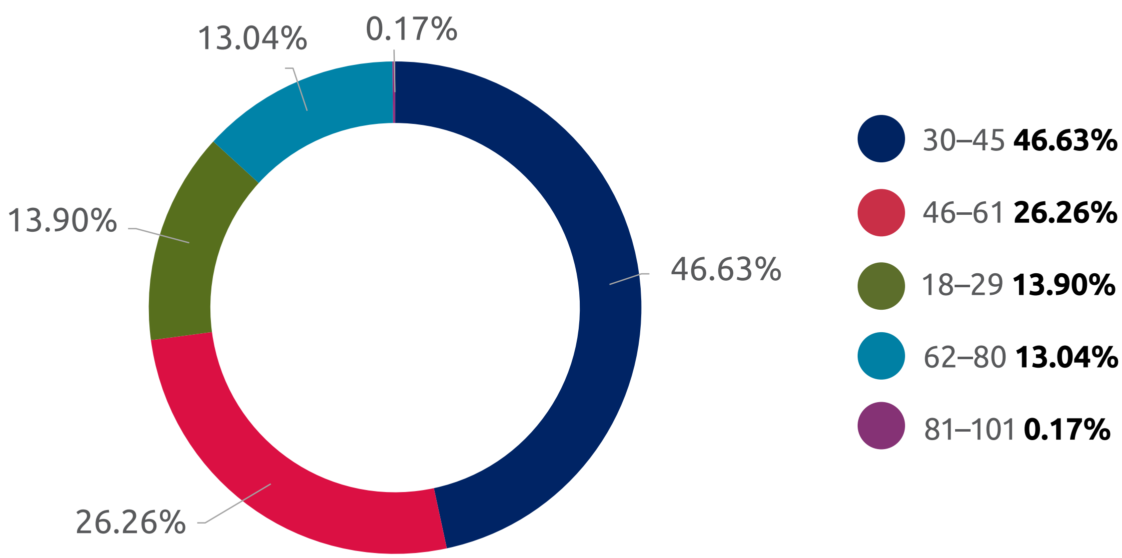
Approved Claims by Leave Reasons

For claims filed from July 1, 2025, through June 30, 2026, the Authority approved 79,523 claims. Of the approved claims, almost 55% were for the employee's own serious health condition. Bonding was the second most common approved claim reason, followed closely by pregnancy/childbirth. Caring for a family member rounded out the top approved claim reasons.



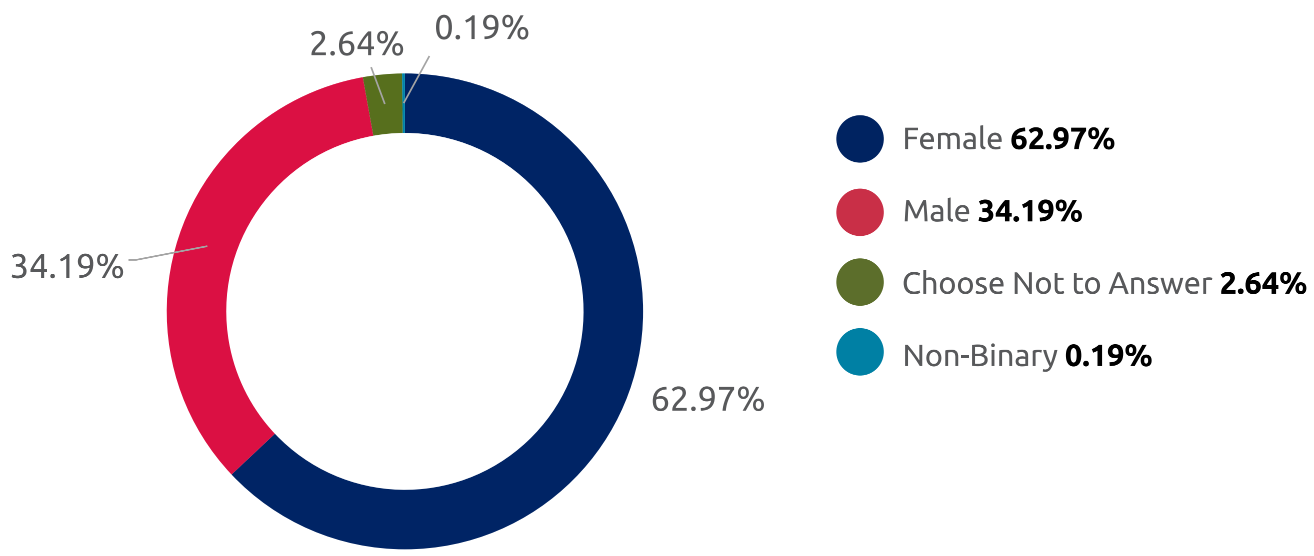
Applications Received by Age

The largest age group for applications submitted was the 30–45-year-old group at nearly 47%. Just over a quarter of all applications came from those aged 46–61. 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.



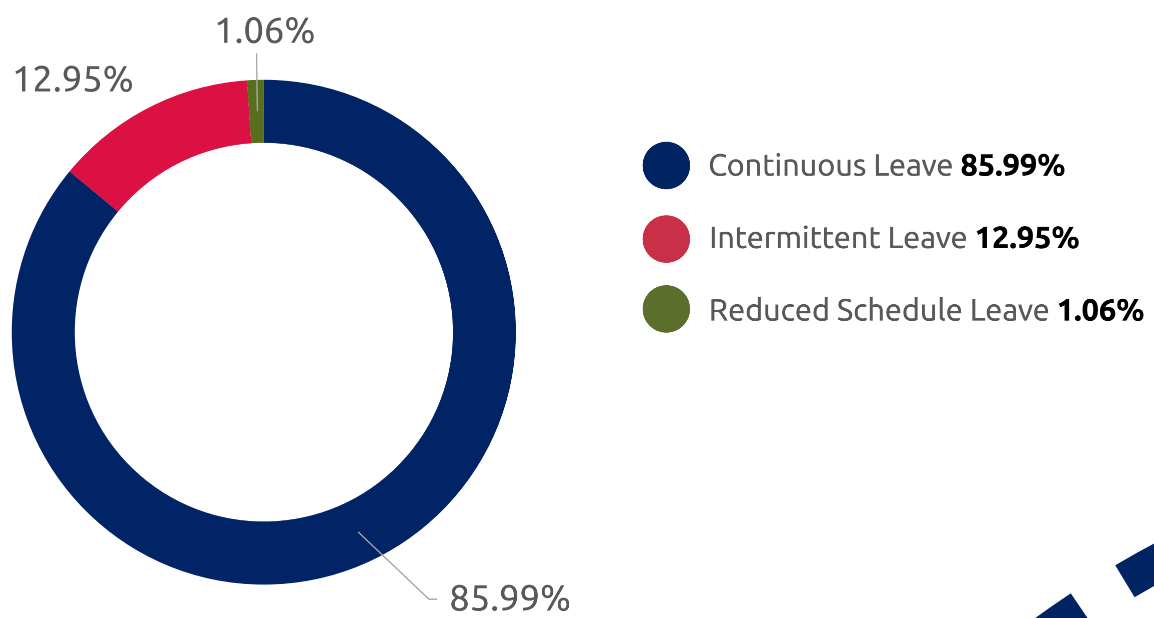
Applications Received by Gender

The number of women applying for paid leave benefits continued to outpace men by nearly 2:1. Women accounted for almost 63 percent of all applications filed and men accounted for 34 percent. Those individuals who identified as non-binary accounted for 0.19 percent, and 2.64 percent of claimants did not specify a gender.



Applications Received by Claim Type

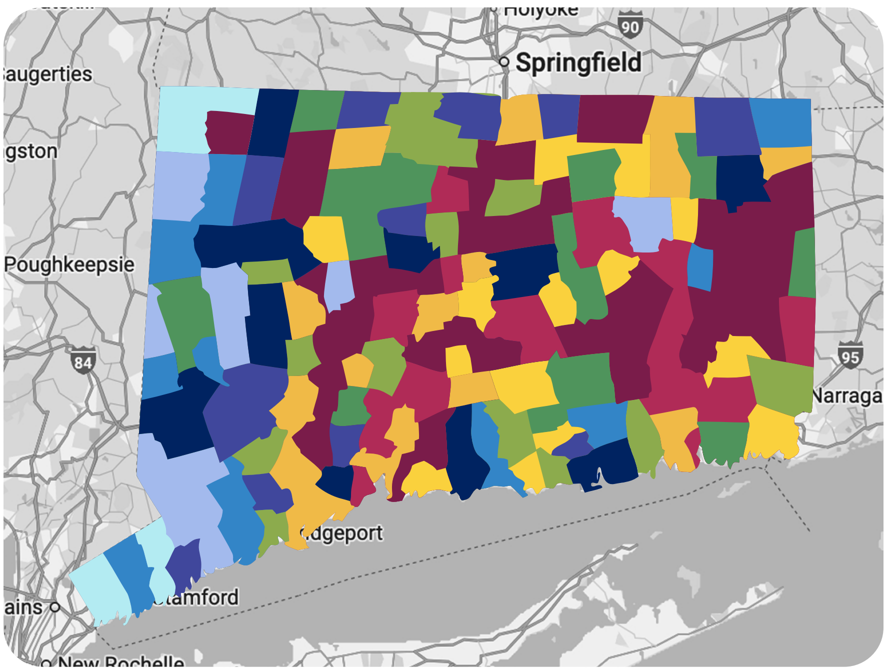
Most applications received were in connection with continuous leave at 85.99 percent of all applications, followed by intermittent leave at 12.95 percent, and reduced schedule leave at 1.06 percent.



Applications Received by Location

For applications received by town for FY2026, see Appendix A.2.1. The map below shows the distribution of applications received by town since the inception of benefit payments in January 2022. For the full data associated with this table, see Appendix A.2.2. Applications have come from every town and city throughout the state. We analyze not only the number of applications received per town but also applications received per 10,000 residents in order to have a more accurate comparison of utilization rate.

CT Paid Leave Usage Map: Applications per 10,000 Residents from program inception through 6/30/26.



Color Guide to Map of Applications per 10,000 Town Residents
1–300
300–500
500–700
700–800
800–900
900–1000
1000–1100
1100–1200
1200–1300
1300–1400
1400+

Additional Information on Applications Received

For average annual wages by leave type, age range, and gender, see Appendix A.3. For Applications received by race and ethnicity, see Appendix A.4

Denied Applications

During the reporting year, the Authority received 114,213 applications for benefits and decisioned 100,888 applications. Of those decisioned, 79,523 (78.82%) were approved and 21,365 (21.17%) were denied. A total of 8,725 remained pending at the close of the reporting period, and an additional 4,600 were canceled or withdrawn. Of those applications receiving a denial, 74.64% 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	74.64%
Ineligible—Did Not Meet Earnings Requirement	8.79%
Ineligible—PFML Excluded Employee/Employer	7.72%
Benefit Entitlement Exhausted	3.36%
Excluded Due to Receiving Other Income/Benefits	3.04%
Information Received Did Not Meet Requirements for the Request	0.91%
Non-qualified Event	0.50%
Late Filing (Without Good Cause)	0.37%
Ineligible—Working but Not in CT & Had Not Been Working in CT in 12 Weeks Prior to Claim	0.30%
Serious Health Condition Not Certified by Healthcare Provider	0.10%
Identity Could Not Be Verified	0.05%
Other	0.22%
Total	**100%**

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, 13,345 requests for reconsideration were received.** The reconsideration requests by leave reason are as follows:

Reconsideration by Leave Reason	Number of Cases	Percent of Total
Employee’s Own Injury or Illness	8,865	66.43%
Care of a Family Member	2,233	16.73%
Pregnancy/childbirth	1,136	8.51%
Bonding	1,039	7.79%
Adoption/Foster Care	34	0.25%
Safe Leave	31	0.23%
Military Leave	4	0.03%
Organ Donation	2	0.01%
Bone Marrow Donation	1	0.01%
Total	**13,345**	**100.00%**

Of the 13,345 requests for reconsideration received and decided, 80% resulted in a reversal, meaning that the claim was approved, and 20% 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 table shows the total number of appeals received by the CT DOL between July 1, 2025, and June 30, 2026, and their status:

CT Paid Leave Appeals Received by CT Department of Labor

CT Paid Leave Appeals Received by the CT Department of Labor	
Appeals Withdrawn by Claimant	17
Appeals Decided by Department of Labor	106
Appeals with Final Decisions Pending	24
Total Appeals Filed	**147**

Of the cases with decisions from the CT DOL, most 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

Appeal Decision	Number of Cases
Dismissed	104
Withdrawn by Claimant	17
Sustained	1
Sustained in Part/Dismissed in Part	1

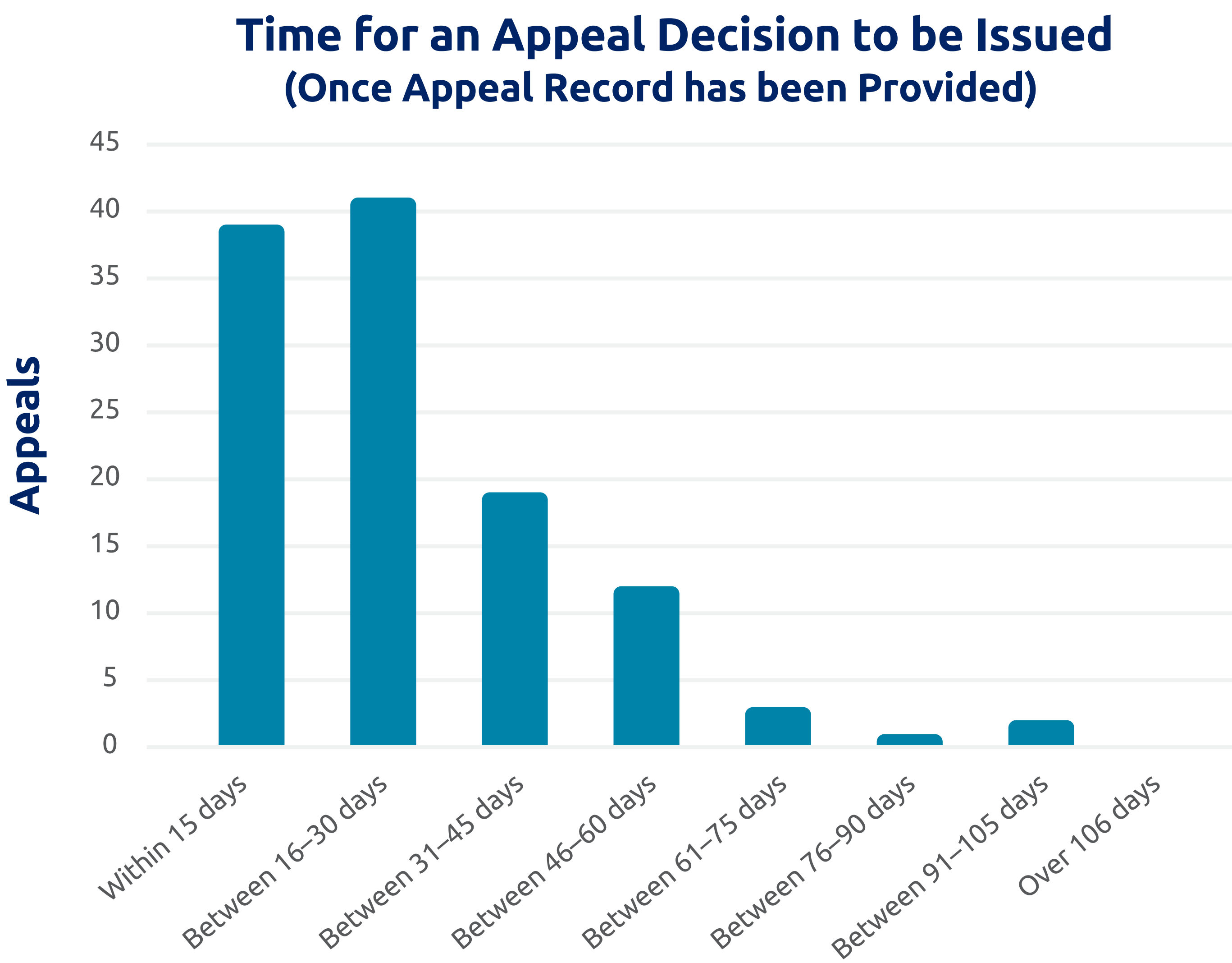
For the appeals that were dismissed, the most common reason for dismissal was that the CT DOL agreed with the Authority's claim decision. The second largest category of decisions are those in which the appellant was no longer aggrieved, or the appeal was moot. Appeals are often moot when the Authority 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.

Appeal Decisions

Decision Reason	Number of Cases
Department of Labor Upheld the Authority Decision	54
No Aggrievement/Moot	29
Lack of Jurisdiction—No Claim Was Filed With Authority	5
Lack of Jurisdiction—No Final Decision Was Issued	2
Lack of Jurisdiction—Other	4
Appeal Not Filed Timely	10
Appellant Withdrew Request	17
Appeal Sustained (denial overturned)	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 chart depicts the length of time between the date the Authority provided the claim file and the date that a decision was issued by the CT DOL. The chart excludes currently pending appeals and appeals that were withdrawn by the employee before the claim file was provided.



Success of Outreach Efforts

I was able to get paid day one without any worries. My life didn't miss a beat. **All states should provide it!**

— Nicole E.

Success of Outreach and Education Efforts

At any given moment, thousands of Connecticut residents may be experiencing a qualifying family or medical leave event. **The impact of our outreach efforts can be evaluated through four key areas:**

1. **Reach**
2. **Engagement**
3. **Action**
4. **Experience**

Reach

Potential applicants generally do not think about CT Paid Leave until they experience a qualifying event; therefore, it is essential that our program remains top of mind. To this end, we focus on reaching as many people as possible on a consistent basis so that when this event occurs, there is already an awareness of CT Paid Leave. Our statewide media campaign provides broad exposure through broadcast, digital, print, and outdoor channels, while our targeted in-person presentations, event participation, and virtual outreach ensure deeper community-level connections.

Media metrics include:

- **Average of 998 radio commercials per month across 22 stations**
- **28 articles and 48 ads in print and digital publications in English, Spanish, Polish, and Portuguese**
- **Average of 6.2 million impressions per month through our digital billboard campaign on major highways throughout the state**
- **Over 1,500 television ads**
- **Over 1 million connected television impressions**
- **5.2 million Google ad impressions**

"The entire process was smooth. I really appreciated that, especially during a very difficult time. We were pleased to have access to a wonderful program that allowed me to focus on caring for my wife without having to worry about taking time off without pay.

— Joe S.

> Without the Connecticut Paid Leave program my uncle would be dead. Because it exists, I was able to donate my kidney and save his life. Without the program I would not have been able to afford to do so and I would not have even gotten tested to see if I was a match. This program saves lives.
>
> — Andromeda R

- **7.8 million Meta impressions**
- **575,000 LinkedIn impressions**
- **1.4 million Spotify impressions**
- **2.9 million TikTok impressions**
- **5 million display ad impressions**

Our Community Partnership Liaison connects directly with nonprofits and community organizations to provide education and discuss opportunities for collaboration. Over the past fiscal year, she connected with 80 organizations across the state. We further expanded our reach through our Community Education Coordinators (CEC) Initiative. Our CEC Initiative encompasses competitively procured contracts with 10 non-profits and community organizations throughout the state. The CECs are extensively trained in all aspects of CT Paid Leave and conduct outreach within the communities they serve and provide direct application assistance to individuals as well as registration support for businesses.

During the past fiscal year, CT Paid Leave participated in more than 90 in-person events—including community days, legislator-hosted gatherings, training sessions, and healthcare events—and hosted or participated in 65 virtual presentations. Collectively, our CECs participated in 1,007 events (including trainings, community events, networking, and presentations) and offered direct application assistance to 765 individuals.

Engagement

When a worker experiences a qualifying reason for leave, their first interaction with CT Paid Leave is often to visit our website to gather more information about how the program works. For that reason, online engagement serves as a meaningful indicator of the success of our outreach efforts. This fiscal year, total website visitors climbed 10% over the prior year. Other measurements of engagement increased as well, with total sessions up nearly 15%, page views increasing by 3%, and total clicks rising by 13%.

Engagement also increased across our digital media campaigns, which encompassed social media, Google, streaming audio, connected TV, and digital display. Click-through rates improved between 2% and 57%, depending on the platform.

Action

As awareness grows, we expect more individuals to apply for benefits when they experience a qualifying reason. This year, we saw an increase of more than 11% in claims over the prior year. This growth remains the strongest indicator that our outreach and education efforts are effectively connecting workers with the benefits available to them and underscores the necessity of the paid leave program. On the employer outreach side, we saw the total number of businesses registered with the CT Paid Leave Authority increase by 3,247, indicating that our employer outreach strategy is having the desired effect of educating new employers in the state about their obligations under the law.

Experience

Finally, success is measured not only by quantifiable metrics like website visitors or the number of individuals who apply for and receive benefits, but by the quality of their experience navigating the program during a stressful time in their lives. While experience can be subjective, the many testimonials we receive demonstrate that applicants overwhelmingly describe CT Paid Leave as a positive, supportive resource. Throughout this report, you'll see these sentiments expressed in benefit recipients' own words. These anecdotes are just as important as the numbers as they show the tangible impact the CT Paid Leave program has on workers in our state.

Conclusion

CT Paid Leave helped me through a serious mental health leave and gave me **much needed peace of mind.** Thank you!

—Grace J.

Conclusion

With each year that passes, the value of the CT Paid Leave program becomes more evident. This value comes from not only the thousands of individuals who have been helped by the program, but also the communities that surround and support these people—their families, their friends, their employers, and their co-workers. When one person can take the time needed to recover, bond with a child, be there for a loved one during a difficult illness, seek safety from a violent relationship, or support a military family member, the benefits are felt beyond that one individual, and the ripple effects are far reaching. **Paid leave is part of the social safety net, ensuring that people can maintain their participation in the workforce, retain their homes and livelihoods, and continue contributing to the economic success of our state, and it is for those reasons that it is our duty to protect the availability of this program now and into the future.**

"After my twins were born, I needed time to recover physically & emotionally while caring for two newborns. CT Paid Leave gave me the support I needed to return to work feeling healthier, more confident, & better prepared to balance my responsibilities as a parent & employee.

— Roosinthia P.

Appendices

This program really came through for me while I've been recovering from a heart attack. Thank you CT Paid Leave!

—Juan L.

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

Employees Own Illness or Injury	Total: 63,288
Female	**37,660**
81–101	81
62–80	6,123
45–61	13,506
30–45	13,594
18–29	4,356
Male	**23,079**
81–101	68
62–80	5,184
45–61	7,960
30–45	7,119
18–29	2,748
Prefer not to answer	**2,359**
81–101	16
62–80	786
45–61	833
30–45	511
18–29	213
Non-binary	**190**
81–101	2
62–80	51
45–61	48
30–45	61
18–29	28

Care of Family Member	Total: 18,118
Female	**11,626**
81–101	12
62–80	1,672
46–61	4,717
30–45	4,415
18–29	810
Male	**5,916**
81–101	12
62–80	896
45–61	1,937
30–45	2,580
18–29	491
Prefer not to answer	**537**
81–101	3
62–80	138
45–61	230
30–45	128
18–29	38
Non-binary	**39**
62–80	11
45–61	18
30–45	7
18–29	3

Bonding	Total: 16,750
Female	**2,572**
62–80	3
46–61	27
30–45	2,056
18–29	486
Male	**13,947**
62–80	13
46–61	461
30–45	10,973
18–29	2,500
Prefer not to answer	**225**
46–61	17
30–45	166
18–29	42
Non-binary	**6**
46–61	1
30–45	4
18–29	1

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

Pregnancy/ Childbirth	Total: 15,335
Female	**15,119**
45–61	55
30–45	11,086
18–29	3,978
Non-binary	**10**
45–61	1
30–45	6
18–29	3
Prefer not to answer	**206**
45–61	2
30–45	127
18–29	77

Military Family Leave	Total: 65
Female	**50**
62–80	5
45–61	17
30–45	21
18–29	7
Male	**14**
30–45	10
18–29	4
Prefer not to answer	**1**
30–45	1

Safe Leave	Total: 334
Female	**288**
62–80	1
45–61	50
30–45	176
18–29	61
Male	**42**
62–80	1
45–61	12
30–45	21
18–29	8
Prefer not to answer	**4**
45–61	1
30–45	2
18–29	1

Organ Donation	Total: 32
Female	**17**
45–61	7
30–45	10
Male	**15**
61–80	2
45–61	7
30–45	6

Adoption/ Foster Care	Total: 283
Female	**174**
62–80	8
46–61	60
30–45	97
18–29	9
Male	**106**
62–80	2
46–61	23
30–45	72
18–29	9
Prefer not to answer	**3**
40–61	1
30–45	2

Bone Marrow Donation	Total: 8
Female	**4**
81–101	1
62–80	1
30–45	1
18–29	1
Male	**4**
62–80	1
46–61	1
30–45	2

Appendix A.2.1: Applications by Town FY26

Town	Applications Received
Andover	92
Ansonia	904
Ashford	147
Avon	340
Barkhamsted	119
Beacon Falls	244
Berlin	607
Bethany	146
Bethel	451
Bethlehem	62
Bloomfield	866
Bolton	129
Bozrah	87
Branford	876
Bridgeport	4,189
Bridgewater	20
Bristol	3,170
Brookfield	342
Brooklyn	288
Burlington	288
Canaan	72
Canterbury	195
Canton	215
Chaplin	62
Cheshire	718
Chester	90
Clinton	385
Colchester	622
Colebrook	24
Columbia	176

Town	Applications Received
Cornwall	21
Coventry	409
Cromwell	408
Danbury	1,759
Darien	145
Deep River	115
Derby	560
Durham	229
East Granby	144
East Haddam	224
East Hampton	436
East Hartford	2,539
East Haven	1,178
East Lyme	479
East Windsor	454
Eastford	32
Easton	105
Ellington	476
Enfield	1,398
Essex	131
Fairfield	901
Farmington	581
Franklin	81
Glastonbury	769
Goshen	49
Granby	269
Greenwich	364
Griswold	486
Groton	1,033
Guilford	477

Town	Applications Received
Haddam	288
Hamden	2,247
Hampton	80
Hartford	5,138
Hartland	37
Harwinton	149
Hebron	254
Kent	46
Killingly	677
Killingworth	178
Lebanon	245
Ledyard	557
Lisbon	170
Litchfield	179
Lyme	41
Madison	310
Manchester	2,567
Mansfield	265
Marlborough	175
Meriden	2,877
Middlebury	170
Middlefield	117
Middletown	1,774
Milford	1,598
Monroe	472
Montville	634
Morris	45
Naugatuck	1,257
New Britain	3,570
New Canaan	132

Appendix A.2.1: Applications by Town FY26 (continued)

Town	Applications Received
New Fairfield	188
New Hartford	149
New Haven	4,474
New London	967
New Milford	703
Newington	1,137
Newtown	402
Norfolk	30
North Branford	492
North Canaan	27
North Haven	777
North Stonington	119
Norwalk	1,879
Norwich	1,553
Old Lyme	157
Old Saybrook	234
Orange	277
Oxford	382
Plainfield	631
Plainville	746
Plymouth	104
Pomfret	114
Portland	321
Preston	143
Prospect	336
Putnam	308
Redding	104
Ridgefield	253
Rocky Hill	649

Town	Applications Received
Roxbury	19
Salem	169
Salisbury	30
Scotland	15
Seymour	643
Sharon	23
Shelton	1,253
Sherman	44
Simsbury	564
Somers	213
South Windsor	673
Southbury	356
Southington	1,551
Sprague	125
Stafford	403
Stamford	2,417
Sterling	79
Stonington	495
Stratford	1,786
Suffield	320
Thomaston	279
Thompson	194
Tolland	412
Torrington	1,595
Trumbull	793
Union	32
Vernon	1,258
Voluntown	86
Wallingford	1,632
Warren	19

Town	Applications Received
Washington	48
Waterbury	4,643
Waterford	625
Watertown	706
West Hartford	1,546
West Haven	2,054
Westbrook	181
Weston	79
Westport	214
Wethersfield	925
Willington	155
Wilton	177
Winchester	382
Windham	879
Windsor	1,199
Windsor Locks	537
Wolcott	615
Woodbridge	165
Woodbury	186
Woodstock	171
Total	**44,843**

Appendix A.2.2: Applications Received by Town Jan 2022–June 2026

Town	Applications Received
Andover	426
Ansonia	3,516
Ashford	561
Avon	1,468
Barkhamsted	475
Beacon Falls	984
Berlin	2,629
Bethany	585
Bethel	1,853
Bethlehem	307
Bloomfield	3,169
Bolton	543
Bozrah	351
Branford	3,497
Bridgeport	16,106
Bridgewater	103
Bristol	12,437
Brookfield	1,502
Brooklyn	1,249
Burlington	1,072
Canaan	311
Canterbury	757
Canton	928
Chaplin	257
Cheshire	2,976
Chester	403
Clinton	1,539
Colchester	2,353
Colebrook	152
Columbia	633
Cornwall	97
Coventry	1,763
Cromwell	1,762
Danbury	7,277
Darien	629
Deep River	513
Derby	2,261
Durham	926
East Granby	534
East Haddam	944
East Hampton	1,787
East Hartford	9,863
East Haven	4,681
East Lyme	1,932
East Windsor	1,819
Eastford	174
Easton	458
Ellington	1,969
Enfield	5,573
Essex	542
Fairfield	3,697
Farmington	2,346
Franklin	258
Glastonbury	3,126
Goshen	242
Granby	1,105
Greenwich	1,525
Griswold	1,899
Groton	4,084
Guilford	1,934
Haddam	1,042
Hamden	8,675
Hampton	341
Hartford	19,496
Hartland	153
Harwinton	654
Hebron	1,016
Kent	161
Killingly	2,633
Killingworth	630
Lebanon	1,054
Ledyard	2,202
Lisbon	682
Litchfield	758
Lyme	143
Madison	1,290
Manchester	10,236
Mansfield	982
Marlborough	753
Meriden	11,325
Middlebury	741
Middlefield	490
Middletown	7,042
Milford	6,564
Monroe	1,817
Montville	2,659
Morris	238
Naugatuck	5,375
New Britain	13,966
New Canaan	545

Appendix A.2.2: Applications Received by Town Jan 2022–June 2026 (continued)

Town	Applications Received
New Fairfield	823
New Hartford	729
New Haven	17,305
New London	3,752
New Milford	3,008
Newington	4,338
Newtown	2,096
Norfolk	136
North Branford	2,004
North Canaan	67
North Haven	3,187
North Stonington	525
Norwalk	7,255
Norwich	6,025
Old Lyme	648
Old Saybrook	943
Orange	1,352
Oxford	1,676
Plainfield	2,501
Plainville	3,107
Plymouth	459
Pomfret	417
Portland	1,278
Preston	605
Prospect	1,260
Putnam	1,223
Redding	439
Ridgefield	1,051
Rocky Hill	2,472

Town	Applications Received
Roxbury	105
Salem	724
Salisbury	123
Scotland	72
Seymour	2,637
Sharon	112
Shelton	5,173
Sherman	157
Simsbury	2,240
Somers	849
South Windsor	2,767
Southbury	1,539
Southington	6,135
Sprague	516
Stafford	1,712
Stamford	9,540
Sterling	375
Stonington	2,175
Stratford	7,066
Suffield	1,206
Thomaston	1,147
Thompson	669
Tolland	1,625
Torrington	5,884
Trumbull	3,233
Union	101
Vernon	4,915
Voluntown	358
Wallingford	6,483
Warren	123

Town	Applications Received
Washington	187
Waterbury	17,910
Waterford	2,501
Watertown	2,830
West Hartford	6,173
West Haven	8,081
Westbrook	710
Weston	405
Westport	894
Wethersfield	3,633
Willington	656
Wilton	749
Winchester	1,540
Windham	3,379
Windsor	4,636
Windsor Locks	2,172
Wolcott	2,577
Woodbridge	743
Woodbury	851
Woodstock	673
Total	**434,267**

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

Leave Reason	2022 Average Annual Wages 1/1/22–5/31/22	2023 Average Annual Wages 6/1/23–5/31/23	2024 Average Annual Wages 7/1/23–6/30/24	2025 Average Annual Wages 7/1/24–6/30/25	2026 Average Annual Wages 7/1/25–6/30/26
Adoption/Foster Care	$68,716	$62,570	$75,561	$76,802	$84,592
Bonding	$63,482	$69,163	$93,295	$96,556	$98,047
Bone Marrow Donation	$29,237	$59,054	$26,494	$33,852	$70,044
Care of a Family Member	$56,700	$60,403	$66,444	$77,696	$71,003
Employees Own Illness or Injury	$54,124	$57,887	$63,172	$66,822	$68,567
Military Family Leave	$41,780	$58,791	$65,527	$55,068	$69,472
Organ Donation	$60,349	$71,918	$62,057	$113,135	$79,808
Safe Leave	$36,663	$38,787	42,674	$50,349	$52,641
Pregnancy/Childbirth	$55,558	$57,809	$57,809	$72,889	$76,071

Age Category	2022 Average Annual Wages 1/1/22–5/31/22	2023 Average Annual Wages 6/1/23–5/31/23	2024 Average Annual Wages 7/1/23–6/30/24	2025 Average Annual Wages 7/1/24–6/30/25	2026 Average Annual Wages 7/1/25–6/30/26
Age 18–25	$25,702	$28,730	$34,420	$38,487	$40,383
Age 26–41	$55,777	$61,770	$123,806	$76,873	$78,975
Age 42–57	$63,230	$64,870	$69,716	$75,026	$76,436
Age 58–76	$61,169	$67,377	$69,312	$72,078	$72,994
Age 77–101	$38,030	$39,010	$46,257	$39,766	$46,045

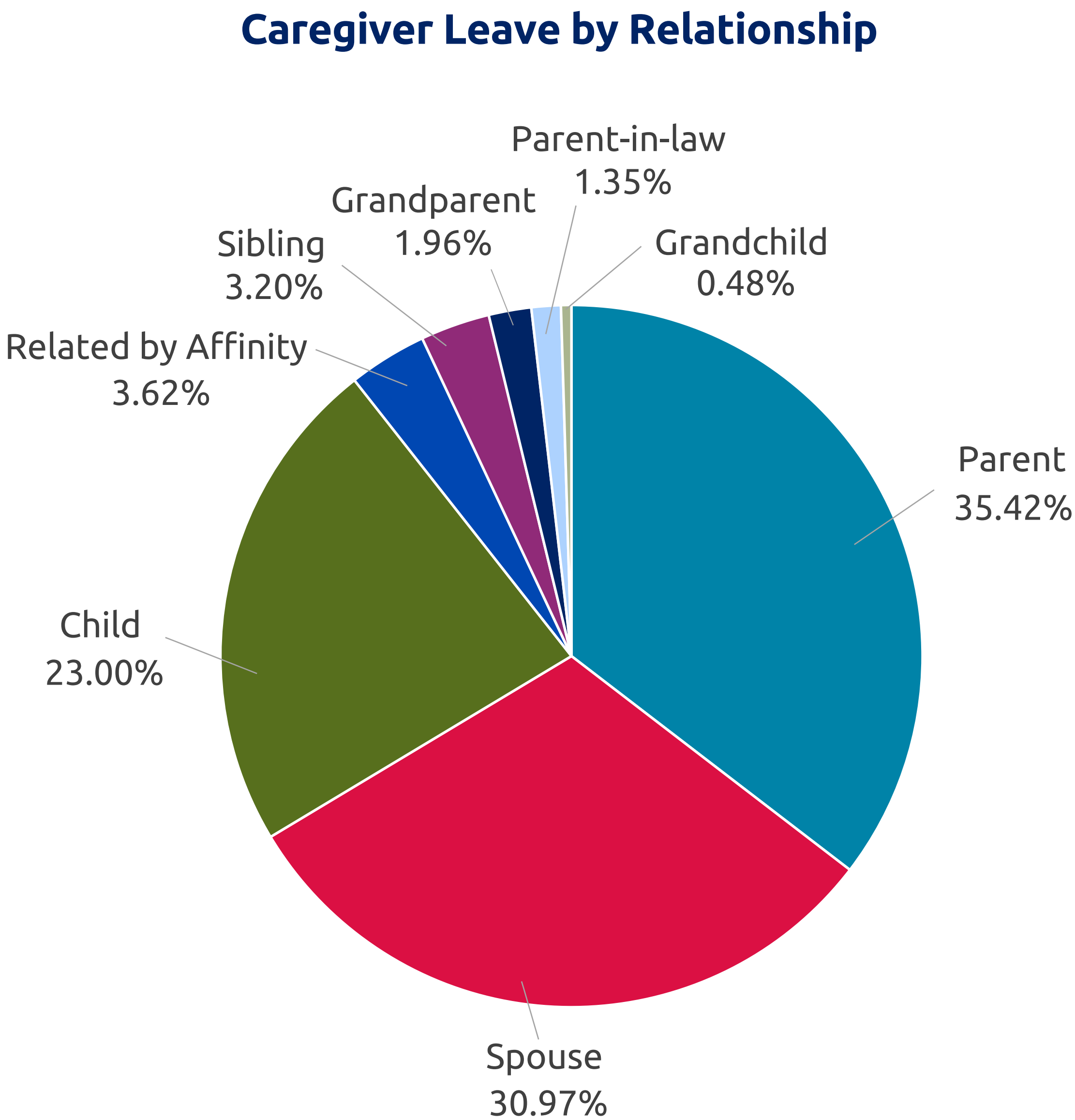
Gender	2022 Average Annual Wages 1/1/22–5/31/22	2023 Average Annual Wages 6/1/23–5/31/23	2024 Average Annual Wages 7/1/23–6/30/24	2025 Average Annual Wages 7/1/24–6/30/25	2026 Average Annual Wages 7/1/25–6/30/26
Female	$53,270	$62,716	$62,716	$67,110	$68,584
Male	$63,255	$77,606	$77,606	$83,384	$85,261
Non-binary	$38,597	$57,953	$57,953	$53,256	$56,559
Prefer Not to Answer	$52,652	$53,096	$54,378	$57,231	$61,504

Appendix A.4: Applications Received by Race and Ethnicity

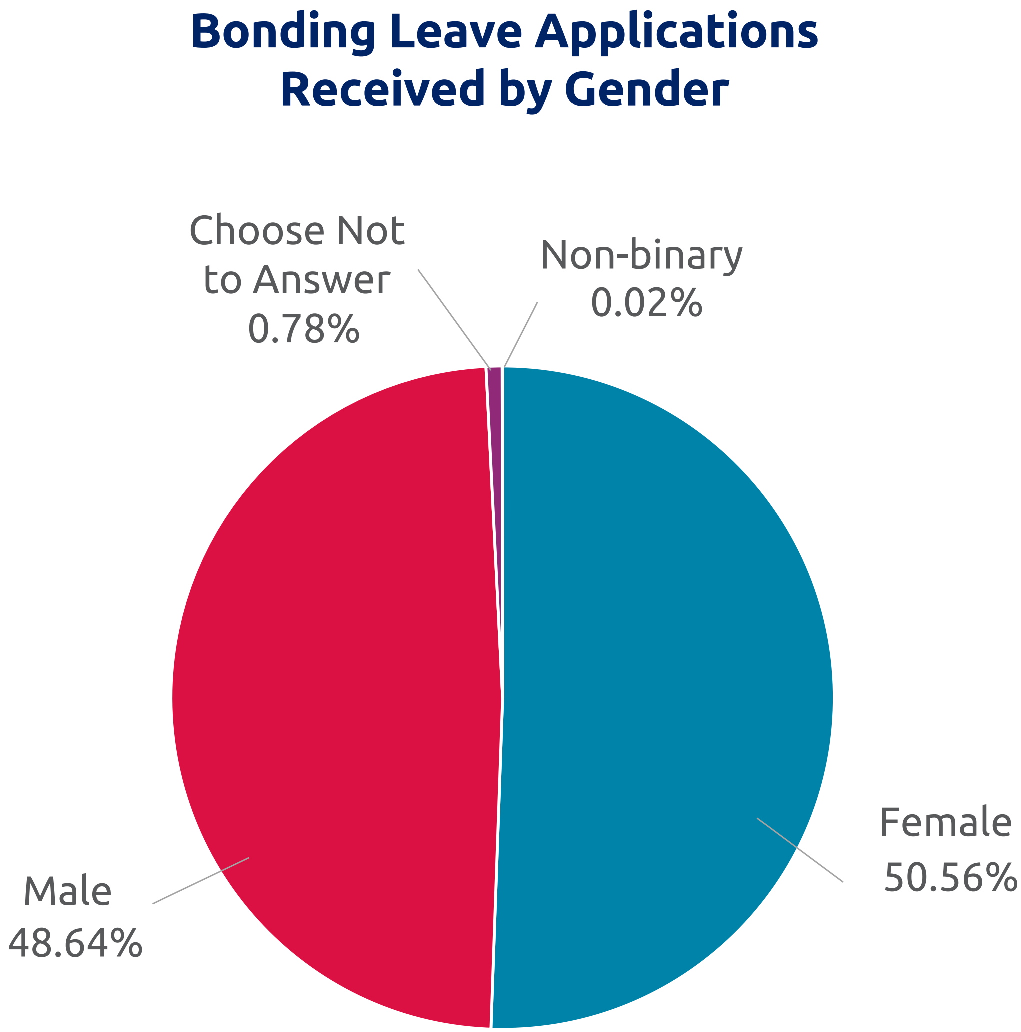
Race Statistics	Responses	Percent of Responses	Approved %	Denied %
Response Rate	34.20%			
American Indian or Alaska Native	792	0.77%	73.74%	26.26%
Asian	5,426	5.26%	82.59%	17.41%
Black or African American	13,025	12.63%	75.37%	24.63%
Native Hawaiian or Other Pacific Islander	217	0.21%	68.10%	31.90%
White	72,313	70.14%	82.07%	17.93%
Prefer not to answer	8,525	8.28%	78.35%	21.65%
Other-Multiple Category Responses	2,798	2.71%	74.23%	25.77%
Total Number of Responses	**103,096**	**100.00%**	**80.64%**	**19.36%**

Ethnicity Statistics	Responses	Percent of Responses	Approved %	Denied %
Response Rate	33.30%			
Hispanic or Latino	19,439	19.37%	77.06%	22.93%
Not Hispanic or Latino	75,309	75.03%	81.57%	18.43%
Prefer Not to Answer	5,454	5.43%	80.30%	19.70%
Other-Multiple Category Response	167	0.17%	73.38%	26.62%
Total Number of Responses	**100,369**	**100.00%**	**80.62%**	**19.38%**

Appendix A.5: Caregiver Leave by Relationship



Appendix A.6: Bonding Leave by Gender



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, 2025 & June 30, 2026: $497,090,704
- Benefits paid between July 1, 2025 & June 30, 2026: $516,630,818

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") 2026, 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 2026 is $567,144,795.

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, 2026, 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, 2026, which is set forth in Appendix C.

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 2026. See Appendix B.3.

- In October 2025, the Authority's outside auditors, Whittlesey, issued its annual financial statement audit for the fiscal year ended June 30, 2025. 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.

- As of the writing of this report, the State of Connecticut's Auditors of Public Accounts ("APA") is conducting its audit of the Authority for the fiscal years ending June 30, 2024 and 2025. The purpose of the audit is to identify areas for improvement, which aligns with our own internal goal of continuous improvement.

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

- Host the Authority's first Leave Management Conference for employers, Human Resources professionals and lawyers

- Host the Family Expo in New Haven

- Continue improvements to IT systems supporting the Contact Us feature of ctpaidleave.org, contribution processing, fund recovery, and private plans

- Continue digital accessibility and compliance efforts

- Expand outreach to new employers and newly registered sole proprietors

- Engage in continuous process initiatives to identify and implement improvement opportunities relating to monitoring/auditing private plans and the performance of various vendors

- 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 2025–June 2026

Vendor	Total ($)
Aflac	23,795,519.00
Allied Community Resources, Inc	90,776.49
American Airlines	6,873.52
Audacy Operations Inc.	28,740.00
Berkshire Broadcasting Corp.	7,915.00
Bill.com	12,251.46
Blackthorn.io, Inc.	40,530.00
Carahsoft Technology Corp	530,633.19
Center for Latino Progress	62,244.96
Central CT Chambers of Commerce Inc	31,368.75
Community Action Agency of New Haven Inc.	20,833.35
Community Renewal Team, Inc.	78,875.91
Connecticut Alliance to End Sexual Violence, Inc	61,250.00
Connecticut Public	37,170.00
Connoisseur Media CT	112,200.00
Connrex Digital	30,000.00
Courtyard by Marriott Cromwell	6,231.76
Covendis	736,941.04
Dell Marketing L.P.	11,442.67
Dept of Admin Services	63,881.78
Dept of Admin Services Postage	6,751.53
Dept of Admin Services Print Shop	11,714.98
Dept of Labor	146,024.38
Entravision	20,090.00
Ethical Influence	22,062.50
Fox61	5,500.00
Full Power Radio	10,425.00
Hall Communications, Inc.	5,992.00
iHeart Media	33,120.00
JobPro Temporary Services Inc	38,431.36

Appendix B.2: CT Paid Leave Authority Expenses by Vendor Summary July 2025–June 2026 (continued)

Vendor	Total
LAMAR	68,965.00
Mailchimp	21,600.00
Make the Road CT	61,603.72
Miranda Creative	269,765.02
NBC Universal	59,521.55
NBCUniversal Media LLC	10,942.82
Nexstar	22,605.00
NIC Connecticut	164,429.20
Office of Policy & Management	1,994,457.00
Salesforce, Inc.	10,298.00
Smith Brothers	106,967.64
Southwestern Connecticut Agency on Aging, Inc	54,313.48
Spring Consulting Group	90,000.00
Standard Fusion	26,460.00
The Chamber of Commerce, Inc. Windham Region	58,291.22
The Greater Bridgeport Area Prevention Program (GBAPP, Inc.)	33,333.50
The New American Dream Foundation Inc	49,582.40
Townsquare Media	5,825.00
Transworld Systems Inc.	99,071.75
Tribuna Newspaper, LLC	5,610.00
Trignition Media	13,744.50
United Way	1,619,198.66
Verizon Wireless	21,911.05
WFSB3	21,955.00
White Eagle Media	14,910.39
Whittlesey PC	61,800.00
YAC Industries LLC	5,338.88

Appendix B.3: Financial Statements—Operating Account Actual to Budget

Income—June 2026	MTD	Budget	Variance
45100 · CTPL Administrative Fees	$ -	$ -	$ -
43200 · Fund Recovery Penalties	$37,666	$42,000	($4,334)
Total Income	**$37,666**	**$42,000**	**($4,334)**

Income—FY 2026	YTD	Budget	Variance	Percentage
45100 · CTPL Administrative Fees	$16,000,000	$16,000,000	$ -	100%
43200 · Fund Recovery Penalties	$667,939	$696,000	($28,061)	96%
Total Income	**$16,667,939**	**$16,696,000**	**($28,061)**	**100%**

Appendix B.3: Financial Statements—Operating Account Actual to Budget (continued)

Expense—June 2026	MTD	Budget	Variance
50100 · Payroll	$418,972	$478,400	$59,428
50400 · Fringe Benefits	$101,767	$115,000	$13,234
50500 · Pension Benefits	$205,882	$248,900	$43,018
51200 · Contract Services			
51118 · Legal Services	$ -	$8,400	$8,400
51160 · Contact Center Services	$136,591	$136,622	$31
51180 · Accounting/Auditing Services	$ -	$ -	$ -
51185 · Actuary Services	$10,000	$17,100	$7,100
51190 · Consulting Services	$ -	$1,000	$1,000
51350 · DOL Grievance Adjudication	$11,964	$ -	($11,964)
51380 · DAS Services	$ -	$ -	$ -
51970 · Temporary Services	$4,003	$10,000	$5,997
51980 · Scanning Services	$344	$1,000	$656
58100 · Fund Recovery Fee	$3,357	$8,750	$5,393
Total 51200 · Contract Services	**$166,259**	**$182,872**	**$16,613**
51510 · Outreach & Engagement	$204,936	$153,100	($51,836)
51520 · Printing & Postage	$12,143	$20,000	$7,857
51605 · Banking Fees	$4,224	$5,000	$776
51675 · Subscriptions	($74)	$40	$114
51690 · Insurance	$98,643	$164,300	$65,657
52500 · Supplies	$ -	$250	$250
53700 · IT—Information Technology			
53715 · IT Consultant Services	$15,759	$43,200	$27,441
53735 · IT Hardware	$101	$500	$399
53755 · IT Software Licenses	$21,373	$32,700	$11,327
53775 · IT Cell Phones	$1,760	$2,520	$760
Total 53700 · IT—Information Technology	**$38,993**	**$78,920**	**$39,927**
53800 · Travel & Meetings	$1,758	$800	($958)
53900 · Professional Development	$ -	$1,600	$1,600
53910 · Conference	$531	$300	($231)
53920 · Dues & Memberships	$ -	$25	$25
59900 · Contingency	$ -	$8,333	$8,333
Total Expense	**$1,254,031**	**$1,457,840**	**$203,809**
Income Less Expenses	***($1,216,365)***	***($1,415,840)***	***$199,475***

Appendix B.3: Financial Statements—Operating Account Actual to Budget (continued)

Expense—FY 2026	YTD	Budget	Variance	Percentage
50100 · Payroll	$5,150,654	$6,051,300	$900,646	85%
50400 · Fringe Benefits	$1,285,855	$1,455,500	$169,645	88%
50500 · Pension Benefits	$2,518,701	$3,149,400	$630,699	80%
51200 · Contract Services				
51118 · Legal Services	$1,489	$100,800	$99,312	1%
51160 · Contact Center Services	$1,619,199	$1,619,435	$236	100%
51180 · Accounting/Auditing Services	$61,800	$67,000	$5,200	92%
51185 · Actuary Services	$90,000	$150,400	$60,400	60%
51190 · Consulting Services	$1,200	$12,000	$10,800	10%
51350 · DOL Grievance Adjudication	$146,024	$300,000	$153,976	49%
51380 · DAS Services	$63,882	$65,000	$1,118	98%
51970 · Temporary Services	$38,431	$120,000	$81,569	32%
51980 · Scanning Services	$3,961	$12,000	$8,039	33%
58100 · Fund Recovery Fee	$99,072	$125,000	$25,928	79%
Total 51200 · Contract Services	**$2,125,057**	**$2,571,635**	**$446,578**	**83%**
51510 · Outreach & Engagement	$1,367,953	$1,611,100	$243,147	85%
51520 · Printing & Postage	$102,029	$160,000	$57,971	64%
51605 · Banking Fees	$119,570	$140,000	$20,430	85%
51675 · Subscriptions	$ -	$500	$500	0%
51690 · Insurance	$109,085	$164,300	$55,215	66%
52500 · Supplies	$265	$3,000	$2,735	9%
53700 · IT—Information Technology				
53715 · IT Consultant Services	$191,649	$514,900	$323,251	37%
53735 · IT Hardware	$2,131	$6,000	$3,869	36%
53755 · IT Software Licenses	$832,935	$846,400	$13,465	98%
53775 · IT Cell Phones	$21,911	$30,240	$8,329	72%
Total 53700 · IT—Information Technology	**$1,048,626**	**$1,397,540**	**$348,914**	**75%**
53800 · Travel & Meetings	$24,415	$23,875	($540)	102%
53900 · Professional Development	$10,178	$21,200	$11,022	48%
53910 · Conference	$3,614	$6,370	$2,756	57%
53920 · Dues & Memberships	$470	$800	$330	59%
59900 · Contingency	$ -	$100,000	$100,000	0%
Total Expense	**$13,866,471**	**$16,856,520**	**$2,990,049**	**82%**
Income Less Expenses	***$2,801,468***	***($160,520)***	***$2,961,988***	***-1745%***

Appendix B.3: Financial Statements—Operating Account Actual to Budget (continued)

Transfers—June 2026	MTD	Budget	Variance
33000 · Redesignation Transfer	$ -	$ -	$ -
Total Transfers	**$ -**	**$ -**	**$ -**
Net Change in Fund Balance	***($1,216,365)***	***($1,415,840)***	***$199,475***

Transfers—FY 2026	YTD	Budget	Variance	Percentage
33000 · Redesignation Transfer	($14,169,197)	($14,229,071)	$59,874	100%
Total Transfers	**($14,169,197)**	**($14,229,071)**	**$59,874**	**100%**
Net Change in Fund Balance	***($11,367,729)***	***($14,389,591)***	***$3,021,862***	***79%***

Appendix B.3: Financial Statements—Bond Funds Account Actual to Budget

Income—June 2026	MTD	Budget	Variance
49111 · Bond Proceeds	$ -	$ -	$ -
Total Income	**$ -**	**$ -**	**$ -**

Income—FY 2026	YTD	Budget	Variance	Percentage
49111 · Bond Proceeds	$ -	$ -	$ -	0%
Total Income	**$ -**	**$ -**	**$ -**	**0%**

Expense—June 2026	MTD	Budget	Variance
57000 · System Build Accounts			
57921 · Bond Allocation FY2021			
57200 · EE Contribution System Final	$42,540		
57300 · Benefit Claims System	$ -		
57400 · ChatBot	$ -		
57921 · Bond Allocation FY2021	**$42,540**	**$22,200**	**($20,340)**
57922 · Bond Allocation FY2022			
57410 · Fund Recovery	$ -		
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	**$ -**	**$20,000**	**$20,000**
Total 57000 · System Build Accounts	**$42,540**	**$42,200**	**($340)**
Total Expense	**$42,540**	**$42,200**	**($340)**
Income Less Expenses	***($42,540)***	***($42,200)***	***($340)***

Appendix B.3: Financial Statements—Bond Funds Account Actual to Budget (continued)

Expense—FY 2026	YTD	Budget	Variance	Percentage
57000 · System Build Accounts				
57921 · Bond Allocation FY2021				
57200 · EE Contribution System Final	$86,126			
57300 · Benefit Claims System	$ -			
57400 · ChatBot	$ -			
57921 · Bond Allocation FY2021	**$86,126**	**$266,400**	**$180,274**	**32%**
57922 · Bond Allocation FY2022				
57410 · Fund Recovery	$ -			
57421 · Claim Integration & Security	$ -			
57422 · Claims Audit Tool	$ -			
57430 · Website Redesign & Re-Platform	$459,166			
57440 · Portal Enhancements	$ -			
57450 · Private Plan Renewal Admin	$ -			
57460 · EE Contribution Enhancements	$ -			
57922 · Bond Allocation FY2022	**$459,166**	**$240,000**	**($219,166)**	**191%**
Total 57000 · System Build Accounts	**$545,292**	**$506,400**	**($38,892)**	**108%**
Total Expense	**$545,292**	**$506,400**	**($38,892)**	**108%**
Income Less Expenses	***($545,292)***	***($506,400)***	***($38,892)***	***108%***

Appendix B.3: Financial Statements—Bond Funds Account Inception to Date As of June 30, 2026

Bonds Authorized: $26,019,735

Expense	Amount	Allocated	Remaining	Percentage
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	$1,704,636			
57300 · Benefit Claims System	$2,656,872			
57400 · ChatBot	$99,062			
Total 2021 Allocation	**$4,460,570**	**$5,250,001**	**$789,431**	**85%**
57410 · Fund Recovery	$2,171,817			
57421 · Claim Integration & Security	$251,580			
57430 · Website Redesign & Re-Platform	$1,376,603			
57422 · Claims Audit Tool	$ -			
Total 2022 Allocation	**$3,800,000**	**$3,800,000**	**$ -**	**100%**
Total Expense	**$15,118,728**	**$16,019,735**	**$901,007**	**94%**

Appendix B.3: Financial Statements—Contribution Account Actual to Budget

Income—June 2026	MTD	Budget	Variance
41000 · Contribution Revenue			
Total 41000 · Contribution Revenue	**$1,797,779**	**$532,000**	**$1,265,779**
43000 · Fund Recovery			
43100 · Fund Recovery Income	$95,122	$163,800	($68,678)
43200 · Fund Recovery Interest	$4,109	$4,200	($91)
Total 43000 · Fund Recovery	**$99,231**	**$168,000**	**($68,769)**
45030 · Investment Income			
Total 45030 · Investment Income	**$1,764,936**	**$1,900,000**	**($135,064)**
Total Income	**$3,661,947**	**$2,600,000**	**$1,061,947**

Income—FY 2026	YTD	Budget	Variance	Percentage
41000 · Contribution Revenue				
Total 41000 · Contribution Revenue	**$493,801,228**	**$490,216,000**	**$3,585,228**	**101%**
43000 · Fund Recovery				
43100 · Fund Recovery Income	$3,289,476	$2,714,400	$575,076	121%
43200 · Fund Recovery Interest	$106,869	$69,600	$37,269	154%
Total 43000 · Fund Recovery	**$3,396,345**	**$2,784,000**	**$612,345**	**122%**
45030 · Investment Income				
Total 45030 · Investment Income	**$23,231,298**	**$23,300,000**	**($68,702)**	**100%**
Total Income	**$520,428,871**	**$516,300,000**	**$4,128,871**	**101%**

Appendix B.3: Financial Statements—Contribution Account Actual to Budget (continued)

Expense—June 2026	MTD	Budget	Variance
56000 · Program Expenditures			
Total 56100 · Benefit Claims Paid	$43,764,298	$37,500,000	($6,264,298)
56200 · Benefit Administrative Fees	$2,018,643	$2,119,342	$100,699
56300 · CTPL Administrative Fees	$ -	$ -	$ -
56500 · Bond Repayment	$1,994,457	$1,994,457	$ -
Total 56000 · Program Expenditures	**$47,777,398**	**$41,613,799**	**($6,163,599)**
Total Expense	**$47,777,398**	**$41,613,799**	**($6,163,599)**
Income Less Expenses	***($44,115,451)***	***($39,013,799)***	***($5,101,652)***

Expense—FY 2026	YTD	Budget	Variance	Percentage
56000 · Program Expenditures				
Total 56100 · Benefit Claims Paid	$511,543,062	$475,300,000	($36,243,062)	108%
56200 · Benefit Administrative Fees	$23,795,519	$25,000,000	$1,204,481	95%
56300 · CTPL Administrative Fees	$16,000,000	$16,000,000	$ -	100%
56500 · Bond Repayment	$1,994,457	$1,994,457	$ -	100%
Total 56000 · Program Expenditures	**$553,333,038**	**$518,294,457**	**($35,038,581)**	**107%**
Total Expense	**$553,333,038**	**$518,294,457**	**($35,038,581)**	**107%**
Income Less Expenses	***($32,904,167)***	***($1,994,457)***	***($30,909,710)***	***1650%***

Transfers—June 2026	MTD	Budget	Variance
33000 · Redesignation Transfer	$ -	$ -	$ -
Total Transfers	**$ -**	**$ -**	**$ -**
Net Change in Fund Balance	***($44,115,451)***	***($39,013,799)***	***($5,101,652)***

Transfers—FY 2026	YTD	Budget	Variance	Percentage
33000 · Redesignation Transfer	$14,169,197	$14,229,071	($59,874)	100%
Total Transfers	**$14,169,197**	**$14,229,071**	**($59,874)**	**100%**
Net Change in Fund Balance	***($18,734,970)***	***$12,234,614***	***($30,969,584)***	***-153%***

Appendix B.3: Financial Statements—Contribution Account Inception to Date As of June 30, 2026

Income	Amount
41000 · Contribution Revenue	$2,386,638,728
Total 45030 · Investment Income	$98,456,728
Total Income	**$2,485,095,456**

Expense	Amount
Total 56100 · Benefit Claims Paid	$1,735,626,141
56200 · Benefit Administrative Fees	$103,370,548
56300 · CTPL Administrative Fees	$80,367,290
56400 · Seed Repayment	$4,441,637
56500 · Bond Repayment	$8,314,242
Total Expense	**$1,932,119,858**

Transfers	Amount
33000 · Redesignation Transfer	$14,169,197
Total Transfers	**$14,169,197**
Fund Balance	***$567,144,795***

Appendix B.3: Financial Statements—Statement of Fiduciary Net Position As of June 30, 2026

Assets	Amount
Current Assets	
Cash and Investments	
10700 · Operating Funds	$3,466,138
10200 · Bond Funds	$901,007
10600 · Contributions Account	
11400 · Due from St of CT (Cont Acct)	$621,323
11900 · STIF Short Term Investments	$548,250,054
Total 10600 · Contributions Account	$548,871,378
Total Cash and Investments	**$553,238,523**
Other Current Assets	
11000 · Contributions in Transit	$1,273,418
12100 · Imprest Account	$17,000,000
Total Other Current Assets	**$18,273,418**
Total Current Assets	**$571,511,941**
Fixed Assets	
15300 · Capital Assets	$12,894,500
15340 · Accumulated Depreciation	($10,679,531)
Total Fixed Assets	**$2,214,969**
Total Assets	**$573,726,910**

Liabilities & Equity	Amount
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	$8,009,865
Total Long Term Liabilities	**$8,009,865**
Total Liabilities	**$9,611,869**
Fiduciary Net Position	
Total Fiduciary Net Position	**$564,115,071**
Total Liabilities & Fiduciary Net Position	**$573,726,910**

Appendix B.4: Workforce Composition and Affirmative Action

EEO Category	Female	Male	Total
Executives	3	4	7
Professionals	23	13	36
Admin Support	1	0	1
Total	27	17	44

Female

EEO Category	Black or African American (Not Hispanic or Latino)	Hispanic or Latino	Not Disclosed	White (Not Hispanic or Latino)	Total
Executives				3	3
Professionals	3	3	4	13	23
Admin Support		1			
Total	3	4	4	16	27

Male

EEO Category	Asian (Not Hispanic or Latino)	Black or African American (Not Hispanic or Latino)	Hispanic or Latino	Not Disclosed	White (Not Hispanic or Latino)	Total
Executives				1	3	4
Professionals	1	3	2	2	5	13
Total	1	3	2	3	8	17

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.

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 numerous 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;
- 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;
- 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, 2026

July 23, 2026

Information in this report is proprietary

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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, 2026, for the Connecticut Paid Family and Medical Leave Program ("CT Paid Leave").

Key results are provided below. The results reflect actual activity up to June 30, 2026, and include a three-year financial projection. Additional details are provided in the body of this report.

Figures in $ millions	**Actual Fiscal Year 2026 Jul 2025 to Jun 2026**	**Projected Fiscal Year 2027 Jul 2026 to Jun 2027**	**Projected Fiscal Year 2028 Jul 2027 to Jun 2028**	**Projected Fiscal Year 2029 Jul 2028 to Jun 2029**
Beginning Fund Balance (net of outstanding contributions and claims payments)	**$638.9**	**$618.9**	**$548.7**	**$442.5**
Contributions Earned	$498.3	$521.7	$543.7	$567.7
Investment Income	$23.2	$18.8	$14.0	$9.9
Incurred Claims	($513.9)	($568.6)	($617.1)	($656.0)
Other Expenses	($41.8)	($44.6)	($46.8)	($47.4)
Transfer from Operating Reserve	$14.2	$2.5	-	-
Net Activity	**($20.0)**	**($70.2)**	**($106.2)**	**($125.8)**
Ending Fund Balance (net of outstanding contributions and claims payments)	**$618.9**	**$548.7**	**$442.5**	**$316.7**

Key notes on the assumptions and analysis 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 3.61% in fiscal year 2027, 3.24% in fiscal year 2028, and 3.13% thereafter.
- The projection of claims is based on review of emerging claims experience from CT Paid Leave.
- 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, 2026, indicates that the fund balance does not meet one of the three target funding metrics determined in discussion with the Authority.

With a net fund balance of $618.9M as of June 30, 2026, the fund remains solvent to continue to pay claims in the near term. As the balance does not meet one of the target funding metrics, we recommend that the Authority review the program to determine appropriate steps to improve the funding position and meet all of the target funding metrics in the future.

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, 2026	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	0.581 : 1	Less than 0.5 : 1	Does not meet 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, 2026, 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").

CT Paid Leave 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).

Under CT Paid Leave, 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 CT Paid Leave 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 Fund 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 2025 legislative session, adding coverage under CT Paid Leave for non-certified staff employed by schools, effective October 1, 2025. As a result, approximately 60,000 additional Connecticut workers began making contributions and became eligible for benefits under CT Paid Leave starting on October 1, 2025.

The reporting shown includes unspent operational funds of $2.5M that were budgeted but not spent in FY 2026 and were redesignated to the Fund on July 1, 2026.

3 SUMMARY OF RESULTS

3.1. Actual Results and Financial Projection

The actual results for the period July 1, 2025, to June 30, 2026, 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:

Figures in $ millions	Actual Fiscal Year 2026	Projection Fiscal Year 2027	Projection Fiscal Year 2028	Projection Fiscal Year 2029
Revenue:				
a. Payroll contributions				
Payroll contributions (paid basis) - received by end of period	$497.2	$517.7	$538.5	$562.0
Contributions for current fiscal year not yet received	$120.0	$124.0	$129.2	$134.9
Contributions due from prior fiscal year and received in current fiscal year	($118.9)	($120.0)	($124.0)	($129.2)
Total contributions	**$498.3**	**$521.7**	**$543.7**	**$567.7**
b. Investment income	**$23.2**	**$18.8**	**$14.0**	**$9.9**
Total revenue	**$521.5**	**$540.5**	**$557.7**	**$577.6**
Expenses:				
a. Claims benefit payments				
Paid claims	($511.5)	($565.9)	($614.1)	($653.0)
Reserve for incurred claims not yet paid as of end of fiscal year	($68.3)	($71.0)	($74.0)	($77.0)
Reserve for incurred claims not yet paid as of start of fiscal year	$65.9	$68.3	$71.0	$74.0
Reported incurred claims	**($513.9)**	**($568.6)**	**($617.1)**	**($656.0)**
b. Other				
CT Paid Leave administration	($16.0)	($16.9)	($17.6)	($18.3)
Claims administration (Aflac)	($23.8)	($25.8)	($27.3)	($27.3)
Bond repayment	($2.0)	($1.9)	($1.9)	($1.8)
Subtotal expenses	**($41.8)**	**($44.6)**	**($46.8)**	**($47.4)**
Total expenses	**($555.7)**	**($613.2)**	**($663.9)**	**($703.4)**
Transfer from operating reserve	**$14.2**	**$2.5**		
Net activity	**($20.0)**	**($70.2)**	**($106.2)**	**($125.8)**
Cumulative fund balance				
Ending fund balance (prior to offsetting for outstanding contributions and claims payments)	$567.2	$495.7	$387.3	$258.8
Contributions for current fiscal year not yet received	$120.0	$124.0	$129.2	$134.9
Reserve for incurred claims not yet paid as of end of fiscal year	($68.3)	($71.0)	($74.0)	($77.0)
Ending fund balance (net of outstanding contributions and claims payments)	**$618.9**	**$548.7**	**$442.5**	**$316.7**
Reconciliation of net fund balance (net of outstanding contributions and claims payments)				
Net fund balance at end of prior period	$638.9	$618.9	$548.7	$442.5
Net activity	($20.0)	($70.2)	($106.2)	($125.8)
Ending net fund balance	**$618.9**	**$548.7**	**$442.5**	**$316.7**

3.2. Reserve Estimate as of June 30, 2026

The reserve as of June 30, 2026, 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, 2026, are shown below:

Item	Reserve
1. Case Reserve	$29,115,000
2. Pending Claims Reserve	$25,859,000
3. IBNR Reserve	$13,339,000
Total 6/30/2026 Reserves	**$68,313,000**

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 CT Paid Leave 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 23rd, 2026

APPENDIX A KEY ASSUMPTIONS

Item	Assumption	Comments
Fund Investment Rate of Return	3.61% per year in fiscal year 2027 3.24% per year in fiscal year 2028 3.13% per year in fiscal year 2029	Initial rate of return consistent with CT Paid Leave 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	4.00% per year	Based on data provided by the State of Connecticut Department of Labor
Incidence Rate	Refer to table A	Based on review of CT data. Reflects increases to move to ultimate incidence rate assumptions in future years
Duration	Refer to table B	Based on review of CT data
Initial Average Weekly Benefit Amount (AWBA)	Refer to table C	Based on review of CT data, with adjustments to reflect increases in CT minimum wage and salary increases
CT Paid Leave Administration Expenses	July 2026 to June 2027: $16.85M, 4.0% per year increase	The 2026-2027 fiscal year budget, as approved by the CT Paid Leave Board of Directors Annual increase in administration expenses reflects projected wage growth and expense growth each year, as directed by CT Paid Leave Authority
Claims Administration Expense (Aflac)	July 2026 to December 2026: $2,018,643, monthly January 2027 to December 2029: $2,278,620, monthly Capped at 6.0% increase every January	Provided by the CT Paid Leave Authority based on contract with Aflac
Bond Repayment	Refer to table D	Per letter dated June 14, 2023, from OPM
Eligible Population Covered	1,661,830 (before excluding private plan enrollment)	Based on December 2025 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 CT Paid Leave Authority historical reporting
Unemployment Rate	Refer to table E	Based on projections provided by OPM
Likelihood of pending claims approval	70%	Based on review of pending claims as of 12/31/2025, number of claims approved as of 6/30/2026
Redesignation Amount for FY 2027	$2,504,578 from Operating Account to Contribution Account	As provided by the CT Paid Leave Authority

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

Leave Type	July 2026 to June 2027	July 2027 to June 2028	July 2028 to June 2029
Own Health	3.1125%	3.2955%	3.4133%
Pregnancy/Bonding	0.8951%	0.9130%	0.9130%
Bonding for Newborn	0.9251%	0.9436%	0.9436%
Caregiver Leave	0.7824%	0.8105%	0.8105%
Bonding for Adoption/Foster Care	0.0130%	0.0133%	0.0133%
Bone Marrow Donation	0.0020%	0.0020%	0.0020%
Military Family Leave	0.0020%	0.0020%	0.0020%
Organ Donation	0.0020%	0.0020%	0.0020%
Personal Protected Leave	0.0080%	0.0080%	0.0080%
Total	**5.7421%**	**5.9901%**	**6.1079%**

Note: Incidence rate assumptions were developed in 2026 based on a review of claims experience for the period January 2023 to May 2026.

Table B: 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	2.0
Military Family Leave	6.5
Organ Donation	7.0
Personal Protected Leave	2.4

Table C: Average Weekly Benefit

Leave Type	Proposed Assumption ($ Per Week) July 2026 to December 2026	Proposed Assumption ($ Per Week) January 2027 to June 2027
Own Health	$797	$829
Pregnancy	$767	$797
Bonding for Newborn	$850	$884
Caregiver Leave	$821	$854
Bonding for Adoption/Foster Care	$826	$859
Bone Marrow Donation	$803	$835
Military Family Leave	$803	$835
Organ Donation	$803	$835
Personal Protected Leave	$803	$835

Table D: Bond Repayment Schedule

Date	Payment Total
June 30, 2027	$1,938,388
June 30, 2028	$1,882,319
June 30, 2029	$1,826,250
June 30, 2030	$1,7710,181
June 30, 2031	$1,714,112
June 30, 2032	$1,658,043

Table E: Unemployment Rate Assumptions

Fiscal Year	Rate (per 100)
2026	4.47
2027	5.07
2028	4.86
2029	4.48
2030	4.26

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 2025 to June 2026.

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 CT Paid Leave.

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 2026 to June 2027 were provided by the Authority.

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

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B.2. Development of Reserve Estimate as of June 30, 2026

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, 2026.

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

Leave Type	Number of Open Claims	Case Reserve
Own Health	4,266	$14,774,000
Pregnancy/ Childbirth	2,205	$10,232,000
Bonding for Newborn	1,480	$5,867,000
Caregiver Leave	1,368	$5,364,000
Bonding for Adoption/Foster Care	27	$140,000
Bone Marrow Donation	0	$0
Military Family Leave	0	$0
Organ Donation	2	$9,000
Personal Protected Leave	4	$2,000
Others	12	$6,000
Total	9,364	$36,394,000
Likelihood of Payment		80%
Total		$29,115,000

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, 2026. 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 70% was applied to the reserve to reflect likelihood of approval, based on actual claims approval experiences to date from CT Paid Leave.

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	3,045	7.0	$813	$12,126,000
Pregnancy	893	11.3	$782	$5,524,000
Bonding for Newborn	1,035	7.3	$867	$4,458,000
Caregiver Leave	1,069	6.1	$838	$3,635,000
Bonding for Adoption/Foster Care	12	7.3	$843	$52,000
Bone Marrow Donation	0	2.0	$819	$0
Military Family Leave	11	6.5	$819	$41,000
Organ Donation	1	7.0	$819	$4,000
Personal Protected Leave	14	2.4	$813	$19,000
Total	**6,080**		**$820**	**$25,859,000**

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 6/30/2026	Number of Pending Claims as of 6/30/2026	Estimated Number of Reported Incurred Claims (incl. 70% of Pending Claims)
May 2026	5,805	403	6,087
June 2026	4,332	2,429	6,032
Total	10,137	3,249	12,119

b. Estimate of Number of Unknown Claims as of 6/30/2026

Start Month	Estimated Number of Reported Incurred Claims	Estimated Number of Total Incurred Claims per Day	Estimated Number of Incurred Claims as of 6/30/2026	Estimated Number of Unknown Claims as of 6/30/2026
May 2026	6,087	226	7,006	919
June 2026	6,032	226	6,780	748
Total	12,119		13,786	1,667

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 6/30/2026	Estimated Weighted Average Duration	Estimated AWBA	IBNR Reserve as of 6/30/2026
May 2026	919	7.6	$820	$5,749,000
June 2026	748	7.6	$820	$4,678,000
Total IBNR Reserve	**1,667**			**$10,427,000**

d. Addition of Reserve for Potential Reopen Claims

Item	Reserve
IBNR Reserve	$10,427,000
Additional Reserve for Potential Reopen Claims - 10% of case reserve	$2,912,000
Total	**$13,339,000**

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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 2025 to March 2026

Outlines data used to establish current incidence levels, using months where claims are substantially considered to be reported as of May 2026.

Estimated Incidence Level by Leave Type	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Avg
Own Health	3.0%	2.8%	3.1%	3.3%	2.7%	2.7%	3.1%	2.7%	3.2%	3.0%
Pregnancy	0.9%	0.8%	0.9%	0.8%	0.7%	0.8%	0.9%	0.8%	0.8%	0.8%
Bonding for Newborn	1.0%	0.9%	0.9%	0.8%	0.8%	0.9%	0.9%	0.7%	0.9%	0.9%
Caregiver Leave	0.8%	0.7%	0.8%	0.8%	0.6%	0.7%	0.8%	0.7%	0.8%	0.7%
Bonding for Adoption/Foster Care	0.020%	0.013%	0.012%	0.009%	0.009%	0.016%	0.010%	0.011%	0.010%	0.012%
Bone Marrow Donation	0.000%	0.002%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.001%	0.000%
Military Family Leave	0.002%	0.001%	0.002%	0.002%	0.001%	0.002%	0.002%	0.000%	0.000%	0.001%
Organ Donation	0.002%	0.002%	0.000%	0.003%	0.001%	0.002%	0.002%	0.002%	0.000%	0.001%
Personal Protected Leave	0.007%	0.005%	0.005%	0.012%	0.009%	0.009%	0.007%	0.008%	0.008%	0.008%
Total	**5.7%**	**5.2%**	**5.6%**	**5.8%**	**4.8%**	**5.1%**	**5.7%**	**5.0%**	**5.6%**	**5.4%**

C.1.2. Approved Claims by Leave Type, Duration

This table outlines data used to establish duration using claims that were closed as of May 31, 2026.

Estimated Duration by Leave Type (weeks)	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Avg
Own Health	6.9	6.9	6.9	6.8	6.9	6.9	6.9	6.0	4.8	6.6
Pregnancy	11.1	11.3	11.3	11.3	11.2	11.2	11.4	11.3	11.3	11.3
Bonding for Newborn	7.0	7.1	7.4	7.7	7.3	7.4	7.7	6.6	5.5	7.1
Caregiver Leave	5.7	6.0	5.8	6.0	5.8	5.7	6.0	5.1	4.1	5.6
Bonding for Adoption/Foster Care	7.6	7.4	6.8	5.9	10.4	9.7	9.5	6.2	6.6	7.8
Bone Marrow Donation	-	1.0	-	-	-	-	-	-	-	1.0
Military Family Leave	2.3	3.4	-	4.0	-	1.9	-	3.5	-	3.0
Organ Donation	4.2	11.0	4.5	8.8	3.7	9.1	12.0	4.9	5.2	7.0
Personal Protected Leave	-	-	-	-	-	-	-	-	-	-

C.1.3. Count of Claims by Leave Reason and Claim Status – January 2025 to June 2026

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	65,853	3,102	19,305	3,045	437	91,742
Pregnancy	18,585	685	2,531	893	91	22,785
Bonding for Newborn	19,032	1,297	3,038	1,035	238	24,640
Caregiver Leave	16,816	1,858	6,455	1,069	155	26,353
Bonding for Adoption/Foster Care	275	49	81	12	1	418
Bone Marrow Donation	4	5	3	-	-	12
Military Family Leave	32	7	41	11	2	93
Organ Donation	27	4	11	1	3	46
Personal Protected Leave	182	51	231	14	15	493
Grand Total	**120,806**	**7,058**	**31,696**	**6,080**	**942**	**166,582**

The "Other" category includes exhausted, not timely, outside effective/expiry dates and exceeds frequency and duration, and blanks.

C.2. Summary of Contributions Received: January 2024 to March 2026

The table below outlines net contributions received since January 2024 (on an incurred basis).

	Contributions (Excluding Penalty and Interest)
2024	
Q1	$138,695,904
Q2	$118,302,971
Q3	$110,380,403
Q4	$106,569,293
2025	
Q1	$143,644,029
Q2	$119,749,232
Q3	$113,082,118
Q4	$114,722,260
2026	
Q1	$149,390,140

APPENDIX D CERTIFICATION BY CONNECTICUT PAID LEAVE AUTHORITY

With respect to the financial results shown for CT Paid Leave as of June 30, 2026, 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 CT Paid Leave, as described in the Introduction.
c. CT Paid Leave 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, 2026.
d. There have been no events which occurred subsequent to June 30, 2026, that would materially change CT Paid Leave's financial position on or after June 30, 2026.

Erin Choquette
Signature

7/23/26
Date

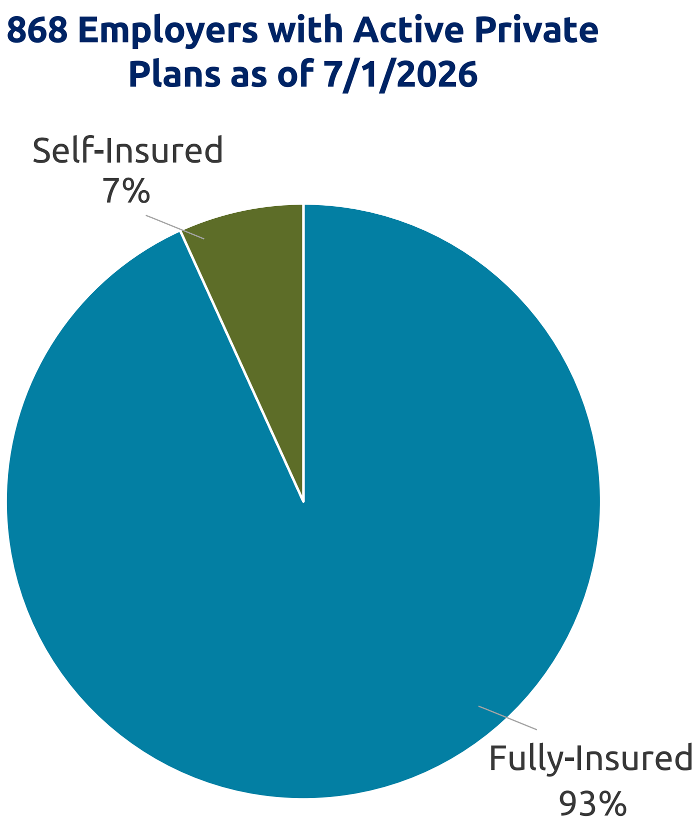
Erin Choquette
Name

CEO
Title

Appendix D: Private Plan Information

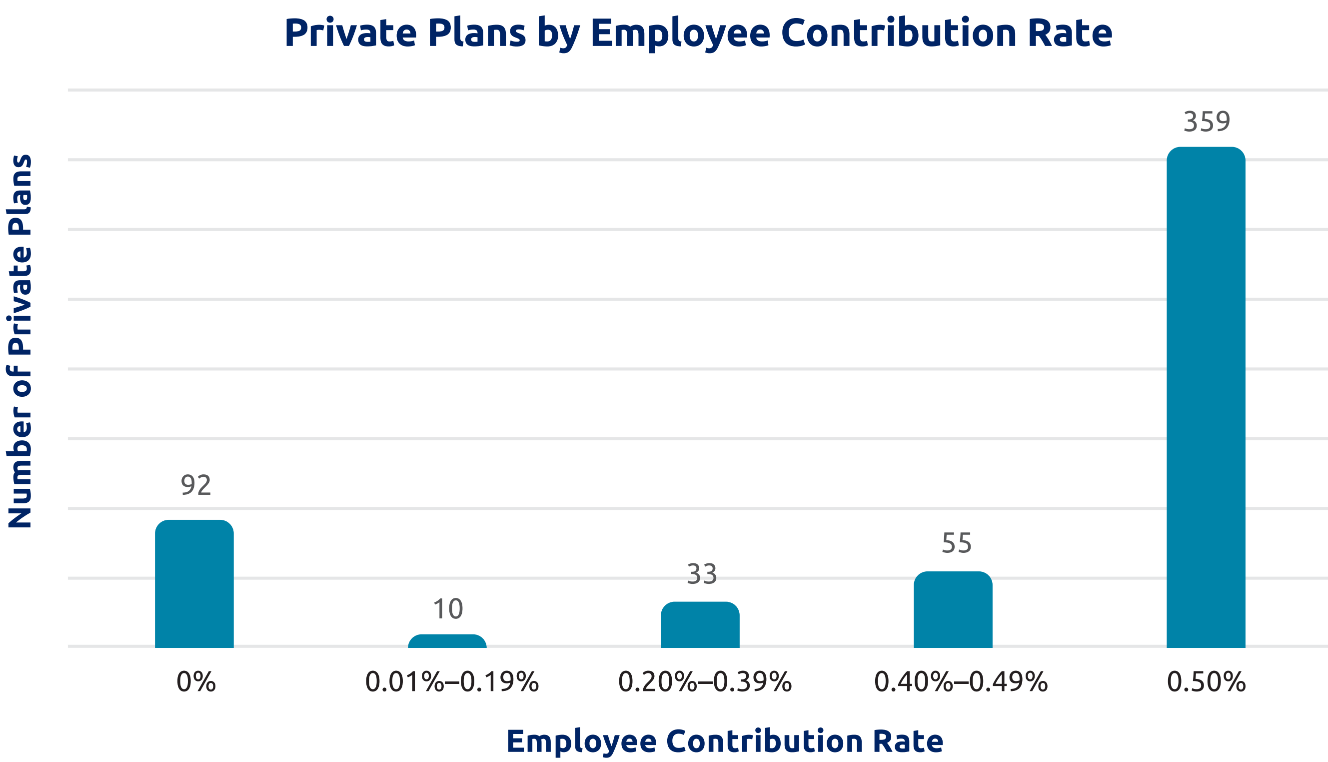
As of July 1, 2026, there were 868 approved private plans, an increase from 835 as of the prior July 1st.

- 809 of the current private plans use a private insurance policy to provide paid leave coverage
- 59 provide coverage through self-insurance
- Of the 868 plans in force, 261 were initially approved or renewed between July 1, 2025, and June 30, 2026



The following data is based on the annual reports that are provided by employers who had private plans that were in force at any time during the calendar year 2025.

The Authority received responses from 574 employers. The estimated number of employees covered by a private plan in 2025 was approximately 59,940.



Private Plan Claims

Based on the private plan annual reports:

- 7,905 requests for paid leave were filed in 2025.
- 6,707 requests were approved (84.8% of submitted claims).
- 1,086 requests were denied (13.7% of submitted claims)

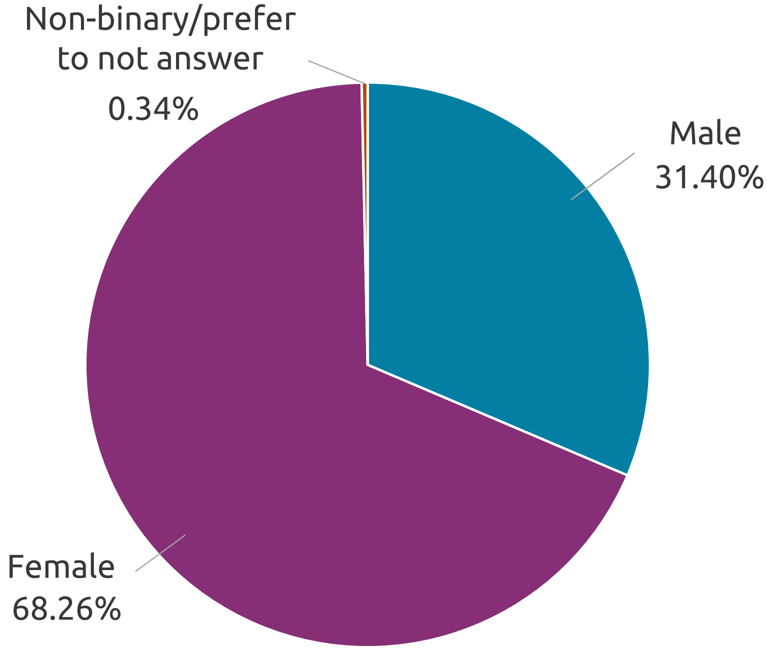
The largest categories of requests are bonding and the employee's own serious health condition, with paid leaves for care for a family member and pregnancy/childbirth in third and fourth place:

Please note, private plans may report their data in different ways, for example, with Pregnancy/ Childbirth paid leaves combined under an employee's own Serious Health Condition or with Bonding claims separated into three categories (childbirth, adoption, and foster care) vs. in one combined category.

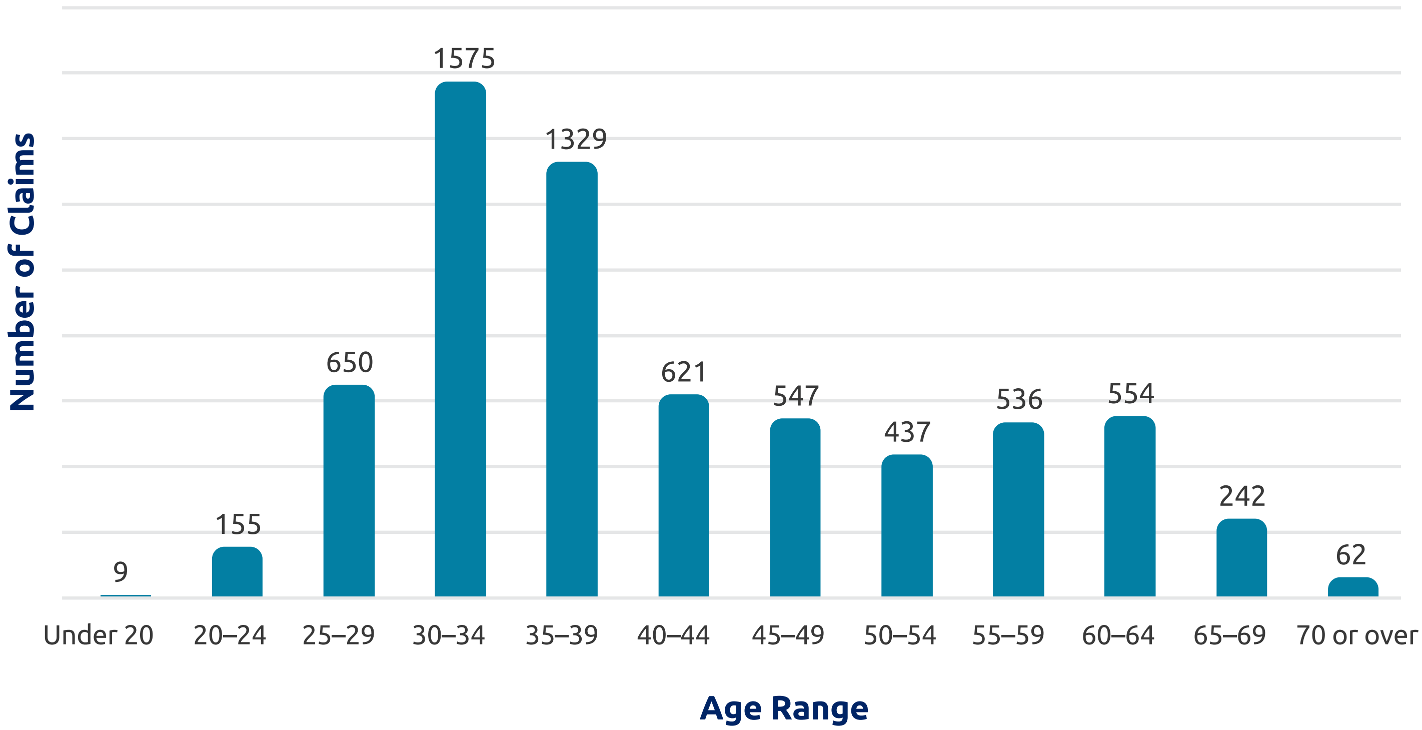
Private Plan Claims Data by Age and Gender

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.

Approved Private Plan Claims by Gender of Employee

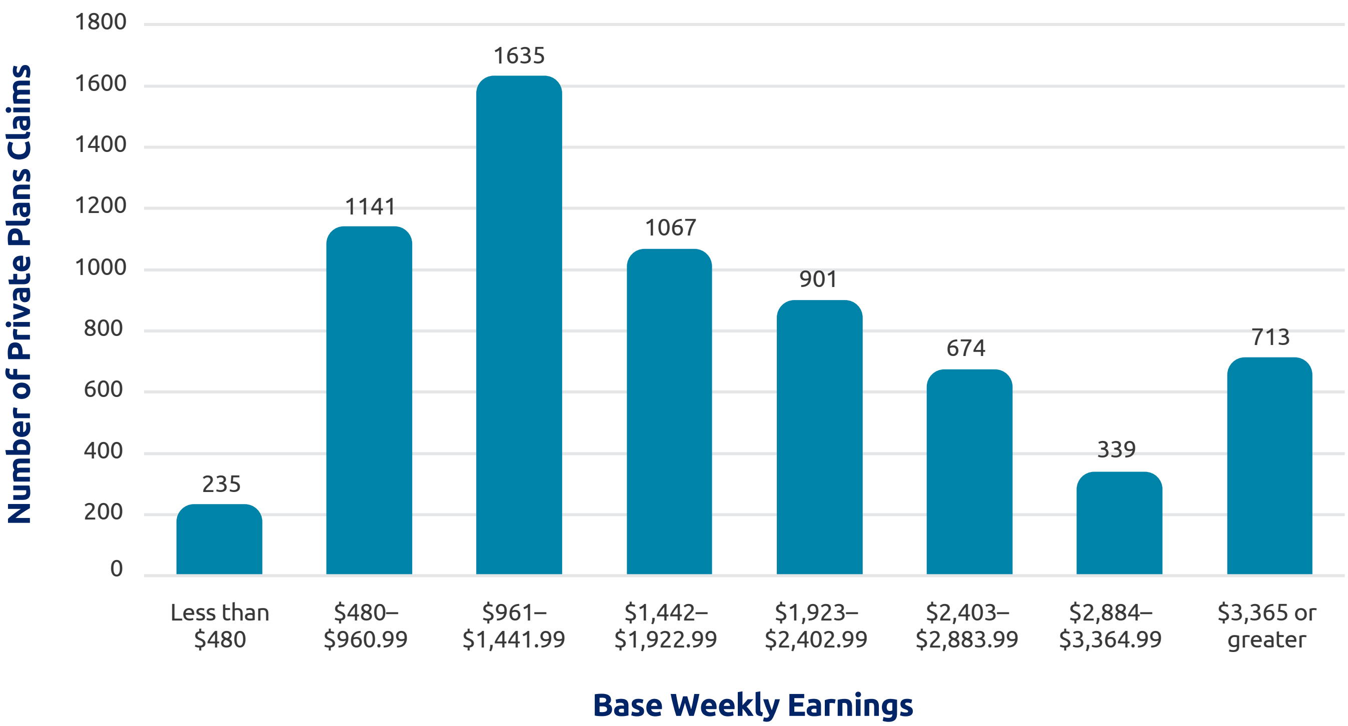


Approved Private Plan Claims by Age of Employee



Approved Private Plan Claims by Base Weekly Earnings of Employee

Categories roughly equate to increments of $25,000 in annual earnings



Connecticut Paid Leave

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