

Community Toolkit

Updated Fall 2025

About the Community Toolkit

The CT Paid Leave Authority is committed to raising awareness of CT Paid Leave and providing resources and support for businesses and workers alike.

The Community Toolkit provides community leaders, organizations and advocates with important information about CT Paid Leave to share with workers and families in their networks.

Who is this Toolkit for?

This toolkit is designed for people who directly serve communities interested in learning more about CT Paid Leave and applying for benefits.

This includes community leaders, advocates, libraries, state agencies, community health workers, nonprofits, labor unions, social workers, and more.

Table of Contents

The Basics

- What is CT Paid Leave?
- CT Paid Leave vs. FMLA
- Who's Covered?
- Covered Public Employees
- Contributions
- Sole Proprietors/Self Employed
- Eligibility
- Qualifying Reasons
- What is a Serious Health Condition
- Length and Type of Leave
- Defining Family

Filing a Claim

- Documentation
- Options if a Claim is Denied
- Road to CT Paid Leave Benefits

Additional Resources

- Connect with CT Paid Leave
- CT Paid Leave Website
- Social Media
- Hand outs: sample notice to employer and basic one pager

Use this Toolkit to:

- Learn the basics of CT Paid Leave and how to apply
- Educate and support your network or community
- Connect with the CT Paid Leave Authority and relay frequently asked questions

The Basics

What is CT Paid Leave?

CT Paid Leave offers income replacement benefits to eligible Connecticut workers who need to take leave for certain family or medical needs.

For employers, CT Paid Leave promotes healthy, vibrant and inclusive workplaces.



So you can focus on your health, not worry about your paycheck.



What is the CT Paid Leave Authority?

The Connecticut Paid Leave Authority ("Authority") is a quasi-public state agency that administers CT Paid Leave. The CT Paid Leave Authority is governed by a Board of Directors appointed by the Governor, constitutional officers and legislative leadership.

The Basics: CT Paid Leave vs. CT FMLA

CT Paid Leave and the CT Family and Medical Leave Act (CT FMLA) are two separate laws that provide support to eligible workers who need time away from work to care for themselves or a loved one. Depending on the circumstance, one or both of these laws may apply. While the Authority is focused on CT Paid Leave, it's important to understand both laws and what is available to workers.



Scan to learn more about CT Paid Leave and CT FMLA

Overview	CT Paid Leave	CT FMLA
Background	CT Paid Leave was created by the CT Paid Leave Act, which was signed into law in 2019 and took effect in January 2022.	CT FMLA stands for the CT Family and Medical Leave Act. There is a federal FMLA and a CT FMLA. Both laws have been around since the 1990s.*
The Basics	CT Paid Leave provides income replacement during certain qualifying family and health reasons.	FMLA provides job-protection while a worker takes leave for certain qualifying family and health reasons.
Administered by	CT Paid Leave is administered by the CT Paid Leave Authority, a quasi-public agency of the State of Connecticut.	FMLA is implemented by employers and regulated by federal and state Departments of Labor.
Coverage	Applies to most businesses with 1 or more workers in CT.	Applies to most businesses with 1 or more workers in CT.
Eligibility	Eligibility is based on a minimum earnings requirement and employment status.	Workers are eligible for CT FMLA after 3 months of consecutive employment before the leave.

^{*} CT FMLA was amended effective January 2022 by the CT Paid Leave Act. For more information on CT FMLA, <u>click</u> <u>here</u> or scan the QR above.

The Basics: Who's Covered?

Who is Covered?

- Almost all employers who have one or more people working in CT
- Sole proprietors who choose to opt-in (see page 10 for more information)
- "Public school operators" with respect to employees whose positions <u>do not</u> <u>require</u> certification under Chapter 166
- Non-public elementary or secondary schools with respect to employees whose positions <u>do not require</u> certification under Chapter 166

Who is **Not** Covered?

- The federal government
- The state of Connecticut, except as to its "covered public employees"*
- Municipalities, unless they have "covered public employees"*
- Railroads
- Employees of "public school operators" and non-public elementary and secondary schools whose positions <u>require</u> certification under Chapter 166 (unless such employees are covered by a collective bargaining unit that has negotiated to participate)

*see page 7 for more information

Are CT residents who work out of state covered by CT Paid Leave?

Only employees who work in CT can participate in CT Paid Leave. If an employer is paying unemployment insurance for an employee to the CT Department of Labor, that is evidence the employee works in Connecticut. This means if a person lives in CT but works in New York, they likely cannot participate in the program but should ask their employer what they may have access to through New York's program.

Other non-covered workers:

- Interstate truck drivers who work in CT but live in another state and thus don't pay income tax in CT
- Spouses of active-duty military members who have opted to continue to pay their taxes in their home state instead of where they are currently deployed

Scan for more information regarding coverage & eligibility



The Basics: Covered Public Employees

Who is a "covered public employee"?

- Non-unionized employees of the State of Connecticut;
- Unionized employees of the State of Connecticut who collectively bargain to be included in the program;
- Employees of municipalities (union and nonunion) IF the unionized employees of the municipality collectively bargain to be included in the program
- Certified employees of public school operators IF their unionized employees collectively bargain to participate

CT Paid Leave & Collective Bargaining:

If employees of a public sector union who are not covered by CT Paid Leave are interested in participating in the program, the union must collectively bargain for participation. The CT Paid Leave Act does not impose any requirements on or make any changes to the collective bargaining process that must be followed by the union and the applicable employer.

There is no deadline by which a public sector union must negotiate for participation in the CT Paid Leave Program; however, a union can only join the program on a **prospective** basis.

For more information on CT Paid Leave & collective bargaining, <u>click here</u> or scan the QR



The Basics: Contributions

- CT Paid Leave is an <u>employee-funded program</u>. Covered employers deduct 0.5% from employees' wages via payroll deduction and remit these contributions to the CT Paid Leave Authority on a quarterly basis. Contributions are capped at the Social Security contribution limit and appear on paychecks with other tax withholdings.
- CT Paid Leave provides a one-month grace period following the end of the quarter for employers to remit the employees' contributions. For example, first quarter payments submitted by April 30 will not incur penalties or interest. However, first quarter payments submitted after April 30 will incur penalties and interest.
- Employers may not deduct more than the statutory 0.5% from employee paychecks for CT Paid Leave contributions, and employers also may not use employee contributions to pay interest and/or penalties.

Contribution Timeline

March 31
End of Q1
Q1 payments due
from employers

June 30
End of Q2
Q2 payments due
from employers

September 30
End of Q3
Q3 payments due
from employers

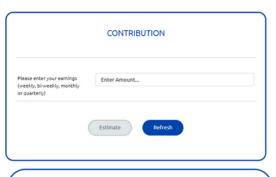
December 31

End of Q4

Q4 payments due
from employers

Fund Recovery

- Employers who fail to deduct CT Paid Leave contributions in a timely fashion will need to pay the owed amount themselves.
- Failure to remit the owed contributions by the quarterly deadlines will result in the imposition of interest and penalties on the employers.



\$ 0.00

Use CT Paid Leave's contribution estimator to see how much of your pay will be deducted. Contributions are based upon your earnings as determined by FICA.



Scan to <u>estimate</u> your contribution

The Basics: Sole Proprietors / Self Employed

Sole proprietors and/or self-employed individuals may choose to opt-in to CT Paid Leave for themselves. If they opt-in, they must remain in the program for a **minimum of 3 years** and contribute 0.5% of their self-employment income (as defined by the IRS).

How do sole proprietors enroll in CT Paid Leave?

1

Register with the CT Paid Leave Authority. Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN), North American Industry Classification System (NAICS) code and the business' start date are required to complete registration.

2

Estimate payments. Sole proprietors/self-employed individuals may need to estimate future income to ensure they make the appropriate deductions. If they complete a Schedule C, their self-employment earnings are reported on line 31. If they complete a Schedule SE, self-employment earnings are reported on line 6.

3

File and pay contributions. Report self-employment earnings and remit contributions as appropriate each quarter.

The Authority allows sole proprietors/self-employed individuals to report income and remit contributions in one of two ways:

Report based on estimated self-employment earnings: report quarterly income and remit the 0.5% using the same calculations used to make estimated quarterly payments toward self-employment taxes, and reconcile contributions when self-employment taxes are finalized at year end;

OR

Report based on actual year-end self-employment earnings: report quarterly income as \$0 and remit no contributions until calculating self-employment taxes at year end, at which time report self-employment income for the year to CT Paid Leave and remit 0.5% contributions for the year.

Important information for sole proprietors to remember:

- The sole proprietor/self-employed individual must reside in CT in order to participate in CT Paid Leave.
- Coverage will begin on the first day of the month following 3 full calendar months after the individual enrolls with the Authority.
- A sole-proprietor who has employees may choose not to opt-in for themselves, but they must withhold and remit their workers' contributions.
- If an individual receives a W-2, they are considered an employee under the law and must participate in CT Paid Leave. This is true even if they are also the owner of the company.
- If a sole-proprietor/self-employed individual adds employees during their enrollment period, they will need to update their account to register as an employer and remit contributions from your employee(s) quarterly, separately from their own contributions.

Scan for more information on CT Paid Leave and sole proprietors/self-employed



The Basics: Eligibility

How is CT Paid Leave eligibility determined?



Workers must be (a) currently employed by a covered employer; (b) employed with a covered employer within the 12 weeks preceding the first date of benefits; OR (c) a sole-proprietor or self-employed individual who opted-in to the CT Paid Leave program and is a resident of CT.



Workers must have earned at least \$2,325 in the highest earning quarter of the first 4 of the 5 most recently completed quarters to be eligible for CT Paid Leave benefits.

QUARTER 1

Oct - Dec 2024 \$2,000



In base period

QUARTER 2

Jan - March 2025

<u>\$2,325</u>



In base period

QUARTER 3

April - June 2025

\$2,300

In base period

QUARTER 4

July - Sept 2025

\$2,200

In base period

QUARTER 5

Oct - Dec 2025

N/A

NOT in base period

CURRENT QUARTER

Jan-Mar 2026

N/A

NOT in base period

This graphic shows how a worker can meet the minimum earnings requirement within the base period.



What wages count toward eligibility?

Wages from multiple covered employers may be combined.
Seasonal, part time, or per diem workers may be eligible if they meet the minimum earning and employment requirements.

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

Click here or scan the QR to take CT Paid Leave's benefits eligibility questionnaire



Scan for more info on <u>eligibility</u>

How are CT Paid Leave benefits calculated?



Benefits are calculated based on earnings in the base period. Average weekly wage is calculated by adding the two highest earning quarters during the base period and dividing that number by 26.



If a worker's wages are less than or equal to the Connecticut minimum wage multiplied by 40, their weekly benefit rate under the PFMLA will be 95% of their average weekly wage.



If a worker's wages exceed the Connecticut minimum wage multiplied by 40, their weekly benefit rate will be 95% of the Connecticut minimum wage multiplied by 40, plus 60% of the amount their average weekly wage exceeds the Connecticut minimum wage multiplied by 40. The weekly benefit payment is capped at 60 times the Connecticut minimum wage.

The Basics: Qualifying Reasons



Medical Leave For treatment of one's own serious health condition. This includes serving as an organ or bone marrow donor and pregnancy/childbirth.



Bonding Leave To bond with a newborn(s) or newly placed adoptive or foster child, or for the time needed to process adoption or foster care placement. Bonding leave applies to both parents and can be used anytime during the 12 months are the birth/placement.



Caregiver Leave To provide physical or psychological care or comfort to a family member experiencing their own serious health condition. This includes taking the family member to appointments for their serious health condition.



Military Caregiver Leave To care for a family member in the military who has experienced a serious injury or illness that occurred in the line of duty on active duty in the Armed Forces.



Qualifying Exigency Leave To engage in certain activities arising from the fact that a spouse, child, or parent is on active duty or has been notified of an impending call or order to active duty or service on active duty in the Armed Services.



Safe Leave Up to **12 days** of CT Paid Leave benefits and job-protected time off for a worker who is a victim of family violence or sexual assault to seek medical care or counseling; obtain services from a victim services organization; relocate; or participate in any civil or criminal proceeding.

The Basics: What is a Serious Health Condition?

A serious health condition requires both incapacity and treatment by a health care provider. This includes:

Inpatient care: An overnight stay in a hospital, hospice or residential medical care facility. This includes any period of incapacity or any treatment in connection with the overnight stay.

Example: heart attack that results in overnight stay in the hospital

Incapacity and Treatment: A period of incapacity of more than 3 consecutive full calendar days and any subsequent treatment or period of incapacity relating to the same condition that also involves:

- Two or more in-person visits to a health care provider for treatment within 30 days of the first days of incapacity, or
- At least one in-person visit to a health care provider for treatment which results in a regimen of continuing treatment under the supervision of a health care provider.

Example: broken limb that incapacitates the person for 3+ days, followed by regular visits to the healthcare provider for a period of time while healing takes place

Pregnancy: Any period of incapacity due to pregnancy, including prenatal appointments.

Example: attending prenatal appointments

Chronic Conditions Requiring Treatments: Any period of incapacity due to treatment for a chronic serious health condition that requires periodic visits for treatment by a health care provider at least twice per year and recurs over an extended period of time.

Example: chronic migraines, Lupus, etc.

Permanent/Long-Term Conditions: A period of incapacity that is permanent or long-term due to a condition for which treatment may not be effective but requires the continuing supervision of a health care provider.

Example: terminal stages of cancer, Alzheimer's, etc.

Multiple Treatments (non-chronic conditions):

Restorative surgery after an accident or injury; or a condition that would likely result in a period of incapacity of more than 3 consecutive full calendar days without treatment.

Example: Reconstructive shoulder or knee surgery, pneumonia or another severe illnesss



Scan for more info on <u>serious health conditions</u> and CT Paid Leave

Serious health condition **DOES NOT** include:

- Being exposed to or diagnosed with the flu, COVID-19, etc.
- If there is no actual treatment from a health care provider, then it does not meet the legal definition of a serious health condition.

The Basics: Length and Type of Leave



Employees who are eligible for the CT Paid Leave program and are experiencing one of the qualifying reasons for leave are entitled to up to <u>twelve (12)</u> weeks of paid leave benefits in a 12 month period. In the event an employee experiences a serious health condition resulting in incapacitation that occurs during a pregnancy, they may qualify for an <u>additional</u> <u>two (2) weeks</u> of CT Paid Leave benefits.

Continuous Leave

Leave completely away from work taken in one consecutive block of time. A person who needs heart surgery could take 6 consecutive or continuous weeks of CT Paid Leave.

Intermittent Leave

Leave taken in separate blocks of time, usually in hourly or daily increments. A person who experiences flare ups with migraines or a person who is one of the caregivers to take their parent to dialysis appointments could take intermittent leave.

Reduced Schedule Leave

Leave that reduces an employee's usual number of working hours per workweek, or hours per workday. If a person works Monday-Friday 8 am - 5 pm and their parent is recovering from surgery, they may reduce their work schedule to Monday, Wednesday, Friday during the duration of their leave to care for them.

What is "incapacity during pregnancy"?

A person who is pregnant may be entitled to the additional 2 weeks of CT Paid Leave benefits if their medical provider certifies they have a serious health condition resulting in incapacitation during pregnancy.

These two additional weeks may be used for routine prenatal care and appointments, pregnancy complications, or any other serious health condition that occurs during the pregnancy. The two additional weeks cannot be used after childbirth.

Workers planning to apply for intermittent or reduced schedule leave will need to discuss their leave schedule with their employer and work with their health care provider to certify the need and duration of the leave.

The Basics: Defining Family

Sibling

Biological, stepsibling, half sibling, adopted, foster or in law

Child

Biological, adopted, foster, step, legal ward, person to whom the worker stands in loco parentis

Spouse

Person to whom one is legally married

Who can you care for under CT Paid Leave?

Grandparent

Related by blood, marriage, adoption or foster care

Person related by blood or affinity whose close association the employee shows to be the equivalent of those family relationships*

Parent

Biological, adopted, foster, step, person standing in loco parentis or who has legal guardianship/ custody

Grandchild

Related by blood, marriage, adoption or foster care



Scan for <u>examples</u> of relationships by affinity



*This means relationships that resemble a parent, grandparent, grandchild, child, sibling or spouse. This could be an aunt who relies on the worker for unpaid care or an unmarried significant other of the work who maintains a spouse-like relationship.

Filing a Claim

CT Paid

Leave

Benefits

Employee notifies their employer that they will **Notify** be applying for CT Paid Leave. Employees should also talk to their employer about FMLA. Employee begins application at **ctpaidleave.org** or by calling CT Paid Leave's **Apply** claims administrator at (877) 499-8606. Submit All Employees will receive notification of what documents are needed for their case to be Documents complete and ready for review. If approved, employees will receive benefits Receive via direct deposit or debit card. If denied, they **Decision** can file a reconsideration with CT Paid Leave and/or appeal with the CT Dept of Labor. Receive

Receive payments through direct deposit or

Leave if circumstances change (ex: more time

debit card. Payments are usually issued on Tuesdays. Employee must notify CT Paid

is needed or return to work sooner).

Filing a Claim

Create an Account with CT Paid Leave

If the worker is filing a claim online, new users will need to register for an account with CT.gov. Individuals previously registered for an account with CT.gov should enter their username or email address to log in. Remember to use a personal email address when registering as a new user.

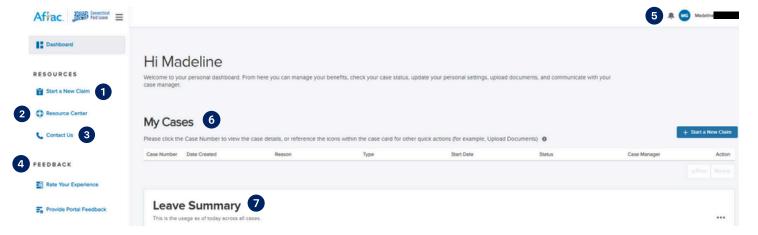
For security reasons, a multi-factor authentication screen will appear. Enter the verification code sent to the email address used to create the account.

Once signed in, click on the "submit a claim" button on ctpaidleave.org to begin an application.





Navigate the User Portal



- 1. Start a new claim: Click to begin an application
- 2. Resource Center: Contains documents and forms
- 3. Contact Us: Includes contact information for Aflac
- **4. Provide feedback:** Allows claimants to rate their experience and provide feedback on the portal
- Notifications: Provides alerts and notifications related to case
- **6. Cases:** Lists all cases (claims), as well as important dates and information
- Leave Summary: Provides an overview of how much leave is available

I'm planning to take leave. When should I file a claim?

File your CT Paid Leave claim 30 calendar days before you expect your leave to start when you can **or** no more than 45 calendar days after your benefit start date, unless the Authority determines there's good cause for the delay.

Filing a Claim: Documentation

Required Documents:



Identity Verification DocumentsIncludes a license or other form of ID



Employment Verification Form

Completed by the applicant's employer. Includes information such as date of hire, typical work days and hours, and other income such as paid sick time, PTO, etc.

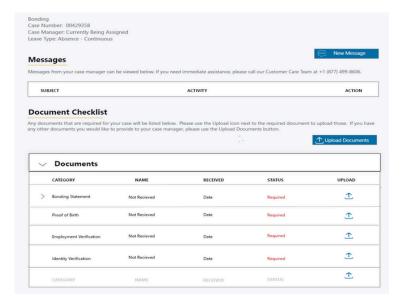


Specific documents by leave reason

Each qualifying reason for leave requires different documentation. All forms are available in the Aflac portal. Prepare to submit your claim by viewing the <u>Documentation</u> <u>Checklist</u>.

Document Dashboard

The Document Dashboard creates a better user experience within the User portal by allowing a claimant to see, in real time, a list of the documents they need to submit in order for their claim to be considered complete and ready for a decision.



Information Needed to File a Claim:

- Reason for taking leave and type (intermittent or continuous)
- Employer contact name, email address and phone number
- The start date of CT Paid Leave benefits and other pay/benefits you've applied for related to the leave (ex: employer provided sick time, short term disability or other PTO)
- Communication choice US Mail or Email.
 You can also opt-in to text messaging
- Payment choice if selecting direct deposit, have bank information ready

Remember!

Missing, incomplete or illegible documents may delay the review process or lead to a denial. Use the Dashboard to keep track of documents!

Scan to learn more about how to file a claim



Options if a Claim is Denied

Submit a Request for Reconsideration

- This is the **quickest** way to have the case reconsidered, especially if the denial was due to lack of paperwork.
- Most reconsideration decisions are issued within 15 calendars of receipt.

File an Appeal with CT DOL

- A worker can submit an appeal if their reconsideration was denied or immediately upon receiving a denial notice.
- For more information, read <u>The</u>
 <u>Connecticut Family & Medical Leave Act</u>

 <u>and CT Paid Leave Appeals</u> or scan the QR

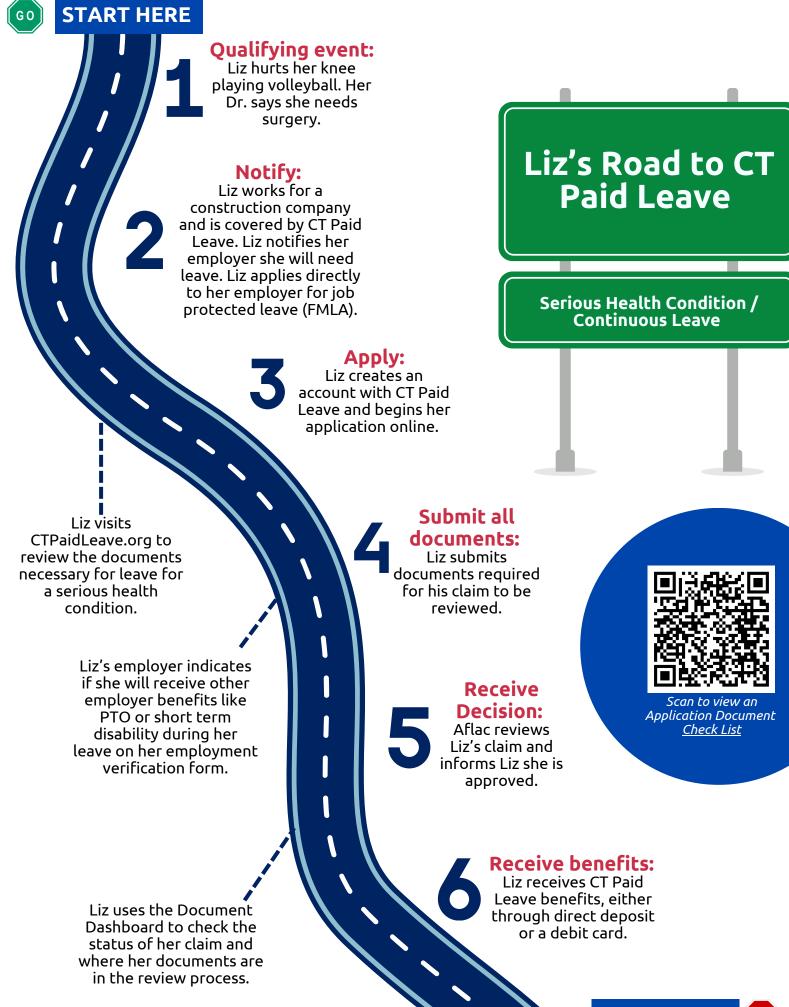


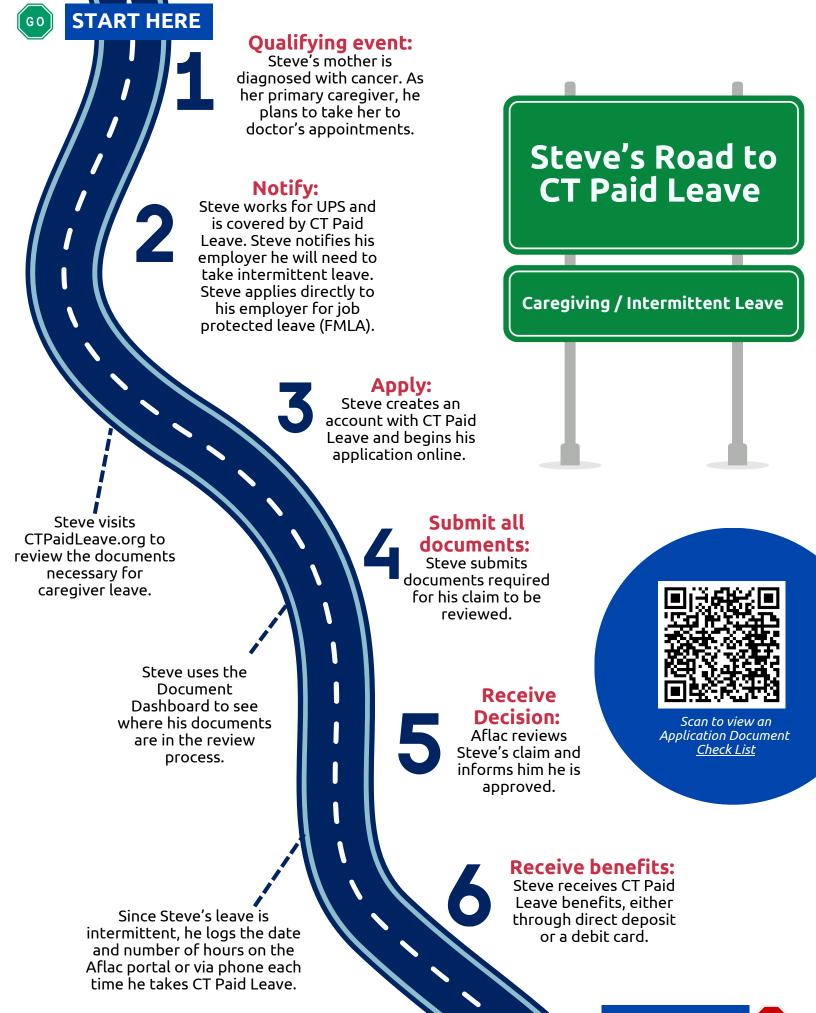
Scan for more info about <u>filing an</u> <u>appeal</u> with DOL

For questions about an *existing claim*, call Aflac: 877-499-8606

Remember!

You may only file an appeal with CT DOL if you have already applied for CT Paid Leave benefits and received a final denial decision.





Additional Resources: Connect with CT Paid Leave



The Paid Leave Podcast highlights CT Paid Leave and the impact it has on communities across the state. Listen to new episodes monthly via CTPaidLeave.org or YouTube.

CT Paid Leave in Your Community

The Authority is here for you. Here are a few ways to collaborate and bring CT Paid Leave education to your own network:

- Coordinate a webinar, in person training or "office hours" on CT Paid Leave and how to file a claim featuring staff at the Authority
- Invite the Authority to table at an event or feature CT Paid Leave info on your own
- Share CT Paid Leave resources with your clients and community. Use this toolkit as a guide to file a claim and learn more about the program.

CT Paid Leave Resources and Guides



Scan to view CT Paid Leave's <u>resource</u> page.

Pages 20-21 of this
Toolkit are resources
to easily print and
distribute and include
a sample notice to
employers and a flyer
with tear offs of CT
Paid Leave contact
information.

Like, Follow & Share:



ctpaidleave.org



@ctpaidleave



linkedin.com/ company/ctpaid-leave



facebook.com/ CTPaidLeave



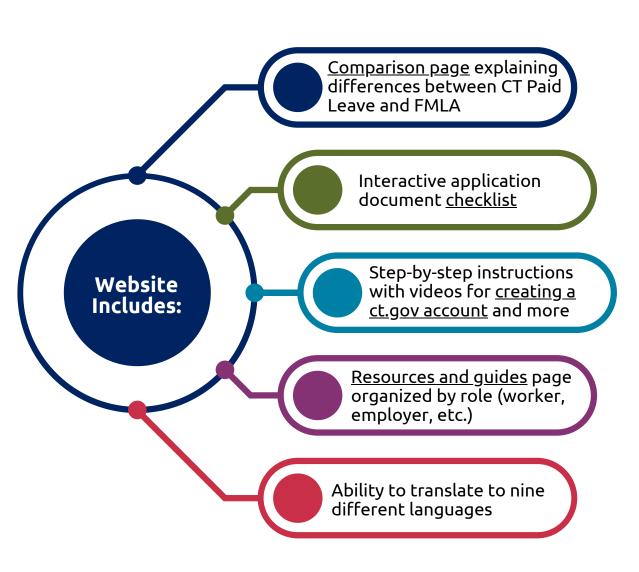
@connecticut paidleave6932

Additional Resources: CT Paid Leave Website

CT Paid Leave Website

ctpaidleave.org





Scan to visit CTPaidLeave.org



Additional Resources: Social Media

Use our sample graphics and posts to spread the word about CT Paid Leave on your organization's or your own social media pages. Right click to save a graphic on the page, then copy and paste the sample text and add it to a post!



Sample Post: Access to #paidleave helps families stay afloat through life's most challenging and stressful times. Learn more about CT Paid Leave: ctpaidleave.org



Sample Post: CT Paid Leave = being there for your child's most important moments. Learn more: ctpaidleave.org



Sample Post: Did you know? #CTPaidLeave benefits workers AND employers! Learn more: ctpaidleave.org



Sample Post: Paid leave is one way to boost women's economic security following the birth of a child. Learn more: ctpaidleave.org

Sample Notice to Employer



If you plan to apply for CT Paid Leave income-replacement benefits, it is important that you notify your employer that you are doing so. You may notify your employer in writing or verbally.

When you submit your claim for paid leave benefits to CT Paid Leave, you will be provided with an Employment Verification Form. You must provide this form to your employer to fill out and return the form to the CT Paid Leave Authority's claims administrator, Aflac.

IMPORTANT: This notice is not the same as applying to your employer for job-protected leave under CT FMLA or federal FMLA. You will need to follow your employer's policies regarding how to apply for job-protected leave. Most employers require you to apply for job-protected leave 30 days in advance for foreseeable events and as soon as practicable for unforeseen leave reasons.

ample Notice to Provide to Employer:	
Date)	
ear,	

This is to notify you that I am applying to the CT Paid Leave Authority for income replacement benefits. As part of this application process, I will give you an Employment Verification Form that you will need to complete and return to the CT Paid Leave Authority's claims administrator, Aflac.

(If you have not already applied for job-protected leave, you may wish to add the following: I will need to apply to you for job-protected leave. Please provide me with the forms I need to fill out to apply for leave.



Connecticut Paid Leave

DO YOU NEED TIME TO CARE?

CT Paid Leave is here to help.

CT Paid Leave provides money to eligible workers who need to take unpaid time off from work.

WHEN CAN YOU USE CT PAID LEAVE?



Caring for your own or a family member's serious health condition



Pregnancy and bonding with a new child



Dealing with family violence or sexual assault



Addressing situations related to a family member's active military service

Learn more: ctpaidleave.org





Connecticut Paid Leave



CT Paid Leave puede ayudar.

CT Paid Leave proporciona dinero a los trabajadores elegibles que nécesitan ausentarse del trabajo sin pago.

¿CUÁNDO SE PUEDE **RECIBIR CT PAID LEAVE?**



Cuidar su propia condición de salud grave o la de un miembro de su familia



Embarazo o vinculo con un nuevo hijo



Abordar circunstancias resultantes de violencia familiar o agresión sexual



Abordar situaciones relacionadas con el servicio militar activo de un miembro de la familia

Aprende más: ctpaidleave.org

