

> Overview for Workers



Who is required to participate?

- Your employer must participate in the CT Paid Leave Program if they have any activity, enterprise or business in CT with one or more employees (including non-unionized state employees).
- As a worker, you must participate in the CT Paid Leave Program through your employer unless you are specifically excluded by law (See "Who is excluded from participating?" below).
- Sole proprietors or self-employed individuals who are CT residents may choose to opt-in but are not required to do so. If they choose to participate, they must remain in the program for a minimum of 3 years.

Who is excluded from participating?

- Employees of the federal government
- Employees of the State of Connecticut, except as to "covered public employees"*
- Employees of municipalities, unless they have "covered public employees"*
- Employees of local or regional boards of education unless they have "covered public employees"*
- Employees of non-public elementary or secondary schools

**Covered Public Employees: 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, Employees of local and regional boards of education (union and nonunion) IF the unionized employees collectively bargain to be included*

Is CT Paid Leave considered job-protected leave?

- The CT Paid Leave Authority only offers payment for qualifying reasons but does **NOT** offer job protection to employees taking leave.
- Only employers can determine, in communication with the employee, whether the leave taken is subject to job protection.
- Federal and state Family & Medical Leave Acts describe the rules for job-protected leave and are NOT paid leave laws. CT FMLA oversight is provided by the CT Department of Labor.

What are the qualifying events?

- To receive treatment for or recover from one's own serious health condition (includes pregnancy and serving as an organ/bone marrow donor).
- To bond with a new child that has entered the home through birth, adoption, or foster care. *Bonding leave may be taken anytime within the first 12 months of the child's birth, adoption, or placement in the home. In the case of foster care/adoption, bonding leave may also be taken to attend pre-placement activities.*
- To provide care for a family member experiencing a serious health condition.
- To address certain issues arising from family violence (relocation, medical or psychological care, attending civil or criminal proceedings, seeking services from a victim services organization)

Military Specific Events

- To engage in certain activities arising from a spouse, child, or parent who is on federal active duty, or has been notified of an impending call or order to federal active duty in the armed forces (*Qualifying Exigency Leave*)
- To care for a family member who is a member of the military and who has experienced a serious injury or illness that occurred in the line of active duty in the Armed Forces

What Makes a Worker Eligible to Receive Benefits?

- Minimum earnings of \$2,325 in the highest earning quarter of the first 4 of the 5 most recently completed quarters (wages may be combined from more than one covered employer), and fit into one of the following categories:
 - Currently employed and working in CT, or
 - Currently unemployed but had been employed and working in CT in the 12 weeks immediately preceding the leave.
 - A Sole Proprietor or Self-employed individual (must also be a resident of CT) who has opted into the program

Worker Contribution Amounts

- Worker contributions began on January 1, 2021. Employees have contributions of 0.5% of their wages deducted from each paycheck. Contributions are made from wages up to the defined Social Security wage base (using the same calculations for determining total wages as are used to calculate FICA) and are done through payroll deduction, to coincide with each paycycle.
- **Total wages for an employee includes:** the gross earnings from their employer(s): salary or hourly wages, vacation pay, holiday pay, tips, commissions, severance pay, etc.

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Wage Replacement Conditions

- Covered workers may receive compensation from the CT Paid Leave Authority at the same time as receiving benefits from their employer (for example, PTO, short-term disability, etc.), although the total amount of the combined compensation cannot exceed 100% of their regular rate of compensation.
- Covered employees may not receive CT Paid Leave compensation at the same time they are receiving Unemployment Compensation, Worker's Compensation, or any of other state or federal benefit that provides wage replacement.

Workers CT Paid Leave Benefits

- The CT Paid Leave Authority can pay up to 12 weeks of benefits* in connection with the approved reasons for leave for most reasons. An additional two weeks of benefits may be available for a patient who experiences incapacitation during pregnancy.
- **Family violence leave provides for up to 12 days of income replacement benefits.**

Important Notes:

- Maximum weekly benefit is capped at 60x the current state minimum wage (\$900/week)
- Your benefits may be reduced by any employer provided benefits you receive, such as short-term disability
- Your benefits will be calculated according to earnings in the "base period" (the two highest earning quarters from the past 4 of the 5 most recently completed quarters)

- Individuals may receive compensation for non-consecutive hours of leave.
- Leave can be taken in the following formats:
 - Block leave—several days in a row for the same qualifying reason.
 - Reduced schedule—adjustment of working hours less than the routine schedule (for example, from a full-time to a part-time schedule)
 - Intermittent leave—for a single qualifying reason (for example: a family member's or your own doctor's appointments, physical therapy, chronic migraines, etc.)

How can a worker apply for benefits?

- CT Paid Leave's third party claims administrator is Aflac.
- An employee may file an application for benefits by:
 - Submitting their claim through the online portal, accessed by visiting ctpaidleave.org
 - Calling (877) 499-8606

Contact Us

- For general questions about the CT Paid Leave program, visit ctpaidleave.org and click on the "Contact Us" link to submit an inquiry.
- For questions about an already-submitted claim, call Aflac at (877) 499-8606 or send a message to your Aflac case manager through the online claims portal.

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