

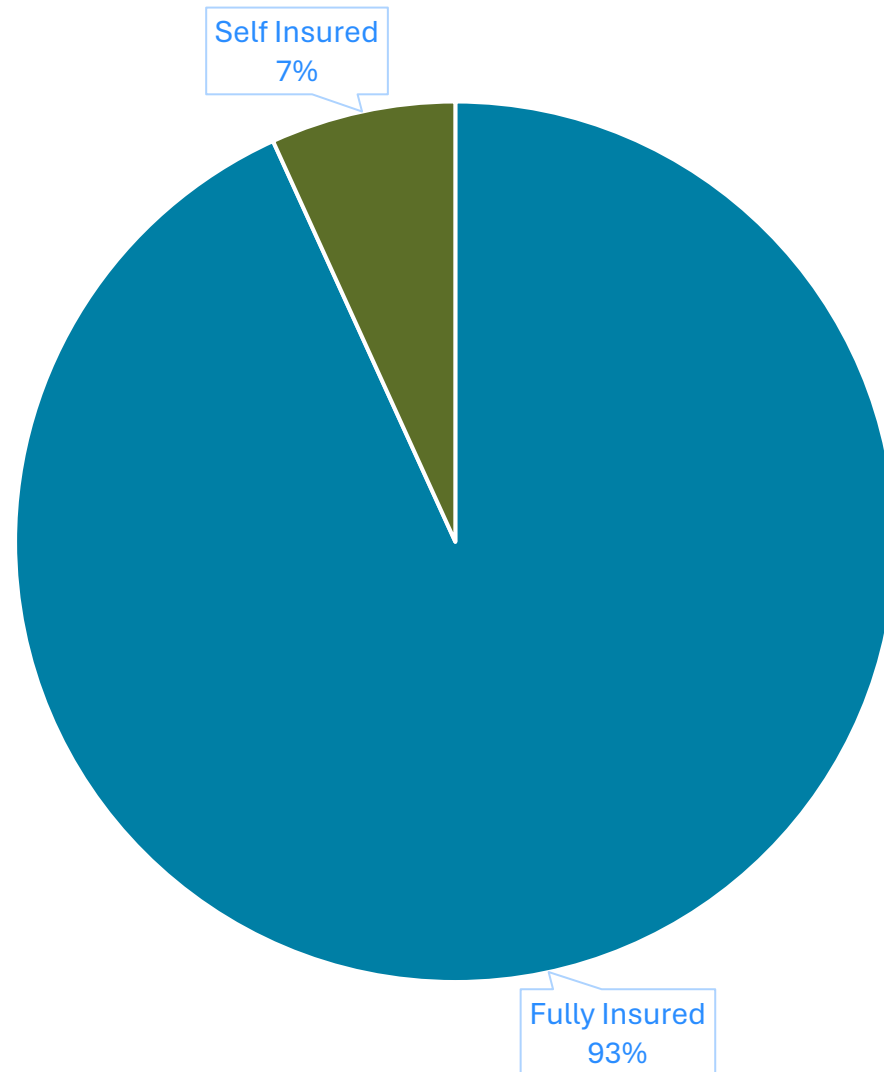


Connecticut Paid Leave

CTPL Private Plans

July 9, 2026

868 Employers with Active Private Plans as of 7/1/2026



Related/Unique Accounts

- Estimated 422 private plans apply to only one employer
- Remainder involve more than one employer (e.g., parent/subsidiaries)

Total Applications Reviewed Since Inception – 2,058

- ~86.4% Approved
- ~8.5% Denied
- ~5% Withdrawn

(5 applications currently pending)

17 Insurance Carriers are providing the insurance coverage for fully insured plans

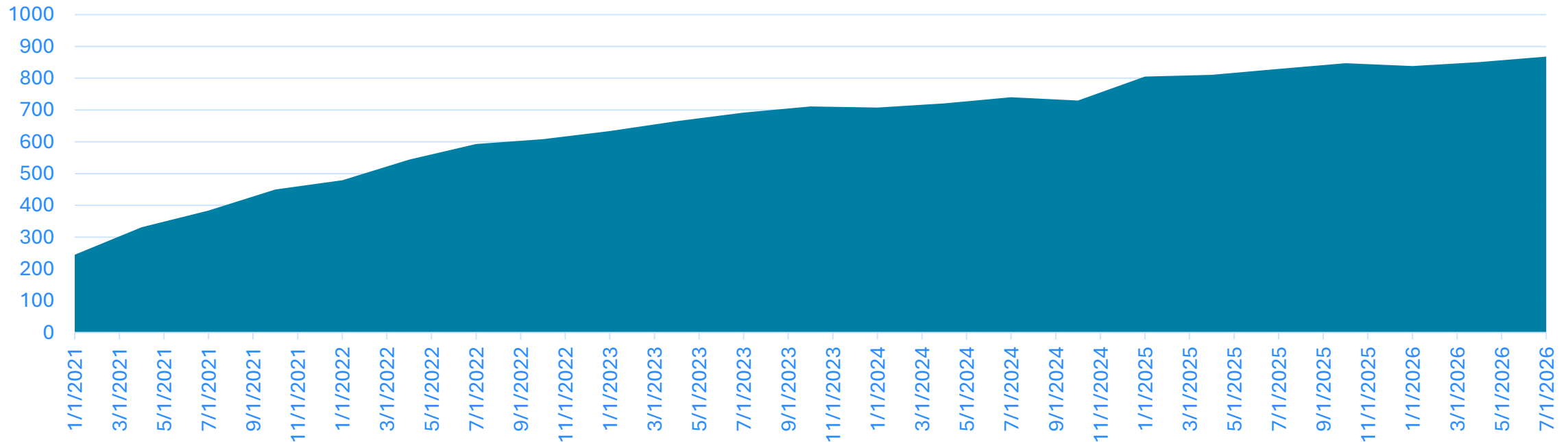
Oldest Private Plans

- 147 employers have had an active private plan exemption since 1/1/2021 (Note-in January, that number was 154)
- Another 162 employers were approved later in 2021, but before 1/1/2022

309 have not been covered for benefits under the public program.

- 59,940 employees currently covered by a private plan exemption (~4%)
 - Massachusetts: ~33%
 - New Jersey: 24.4% TDI (Medical Leave) / 0.7% for FLI (Family Leave)
 - California: 3.4%
 - Washington: 3% (91% of those cover both medical and family leave).
- 868 employers is ~0.5% of total covered employers

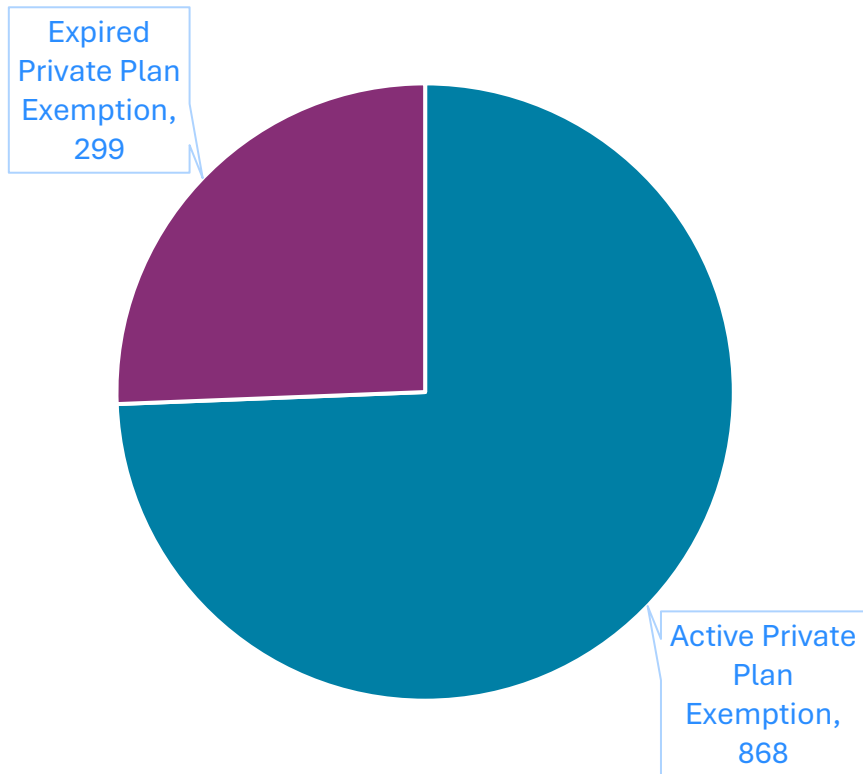
Number of Active Private Plans over Time



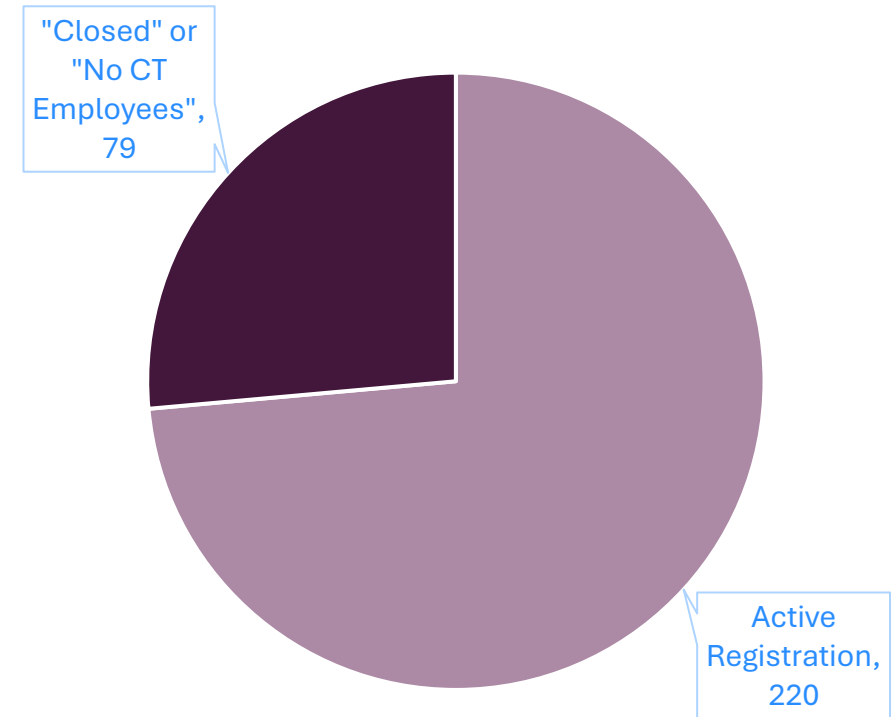
Historical Information

1,167 Employers have been approved for a private plan at some point since 2021

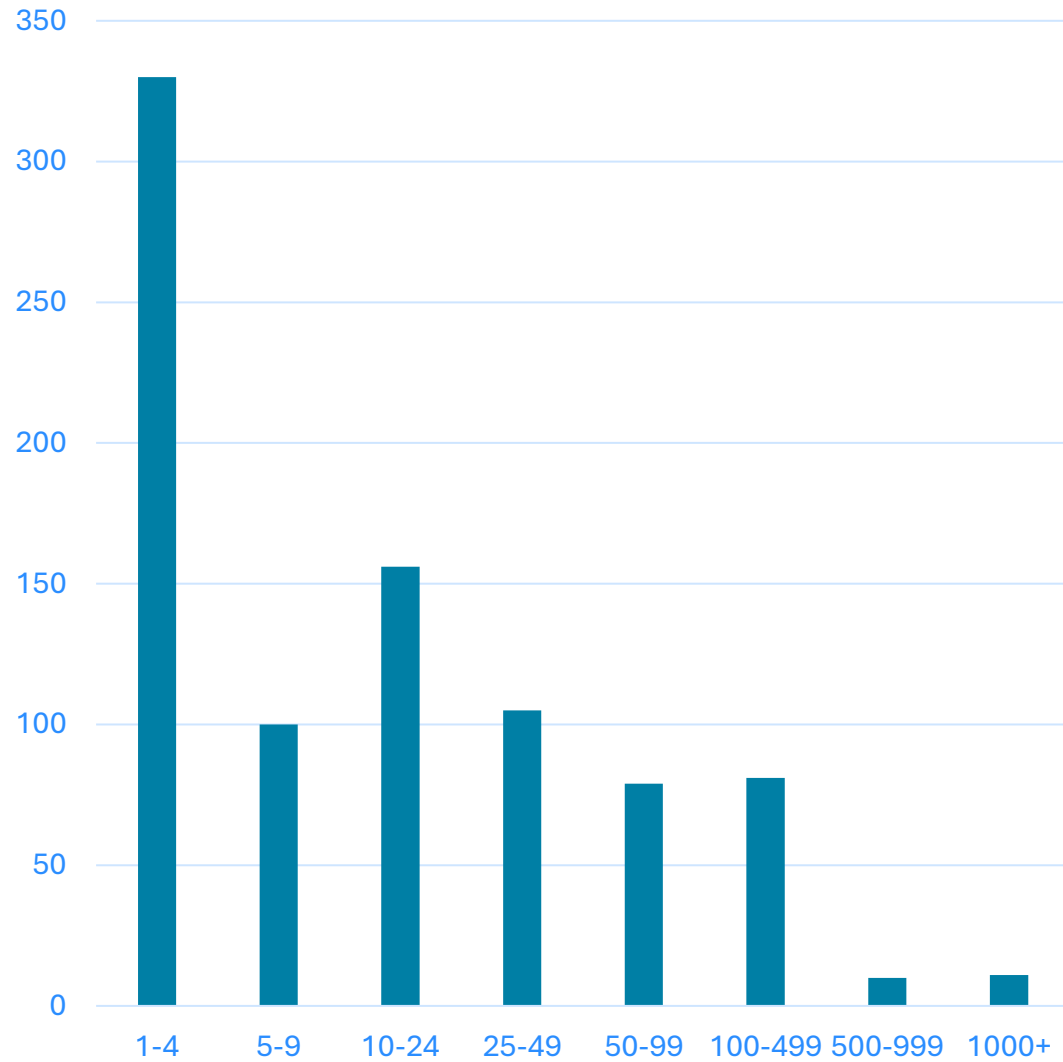
Private Plan Employers – Currently
Active vs. Expired



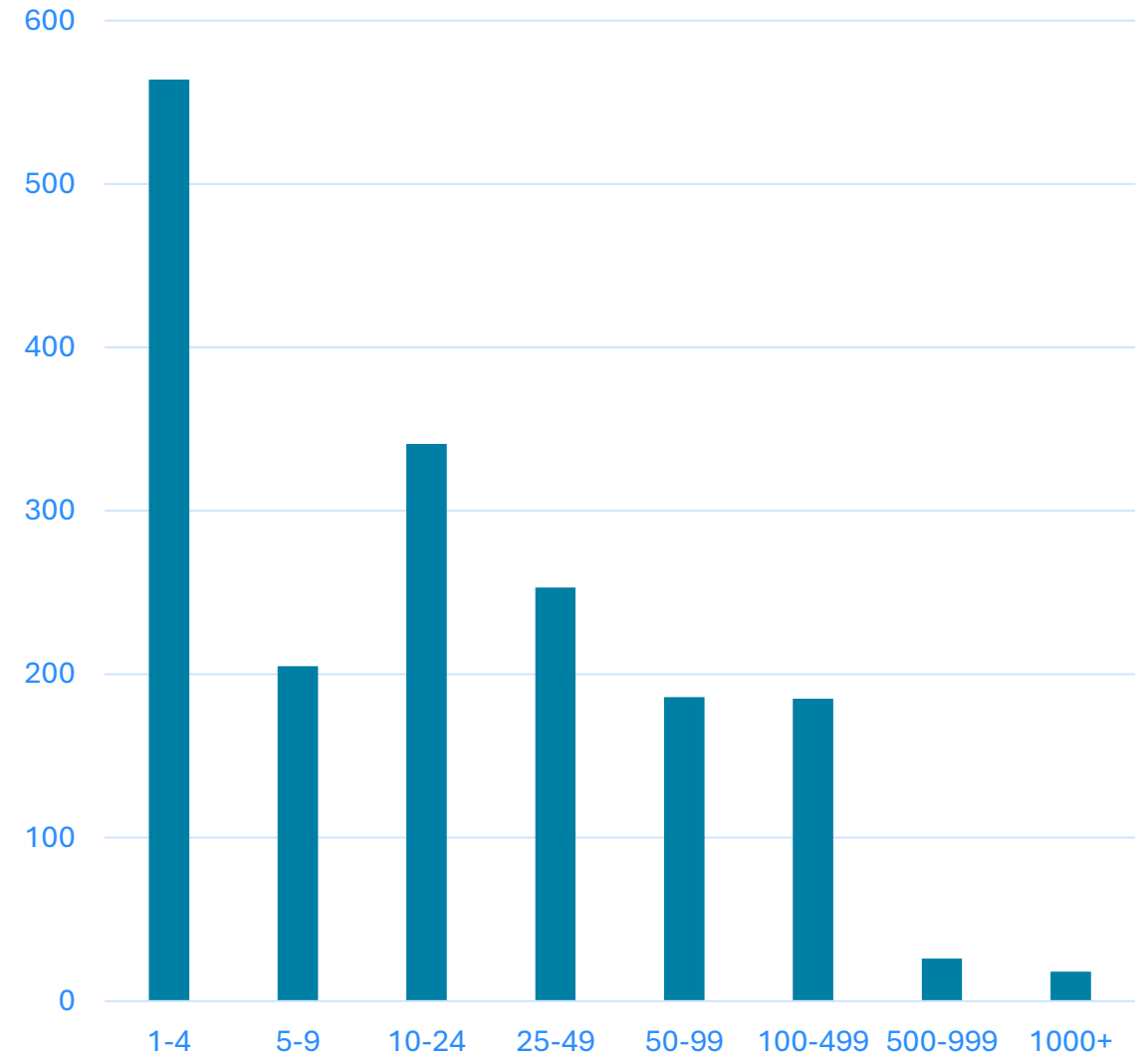
Expired Private Plans and their
Current Registration Status



Private Plans by Employer Size
(Current Approved Plans)

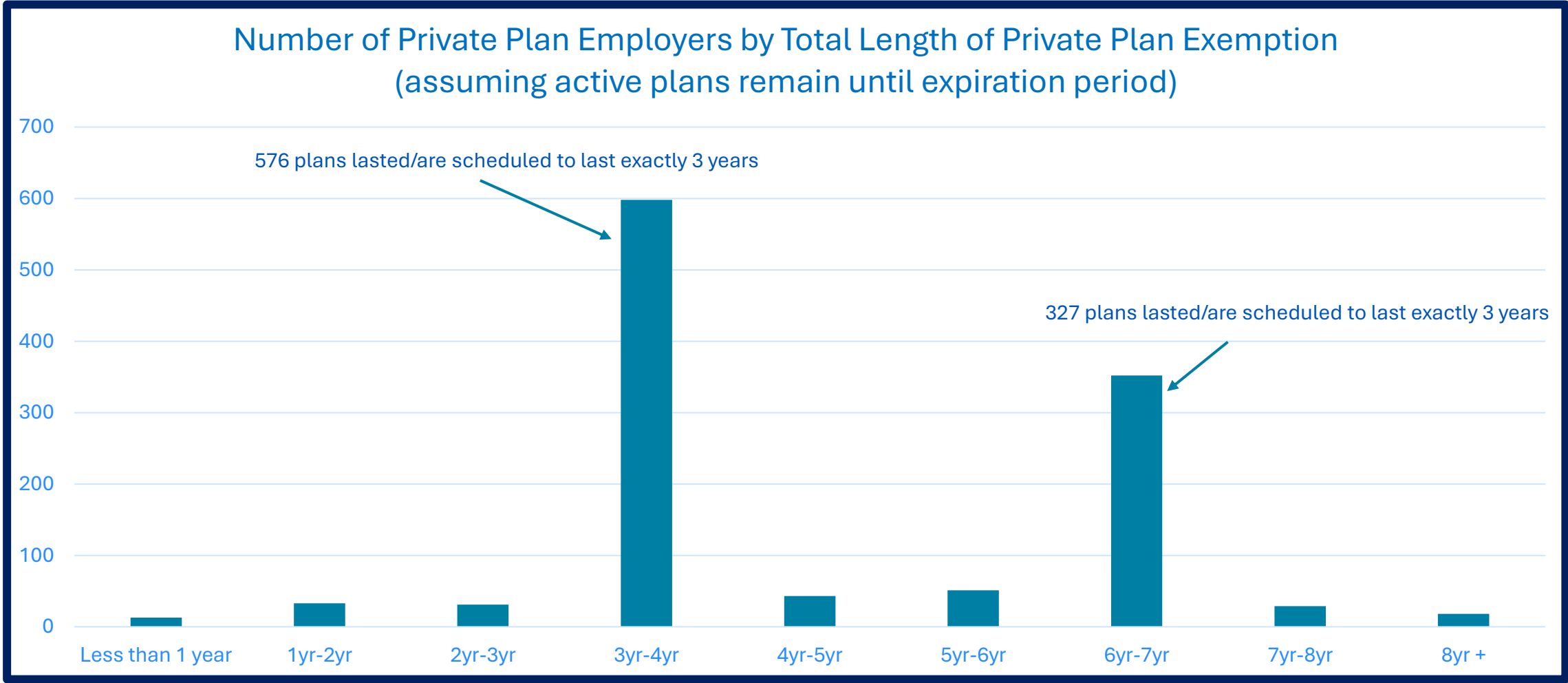


Private Plans by Employer Size
(1/1/2021-present)



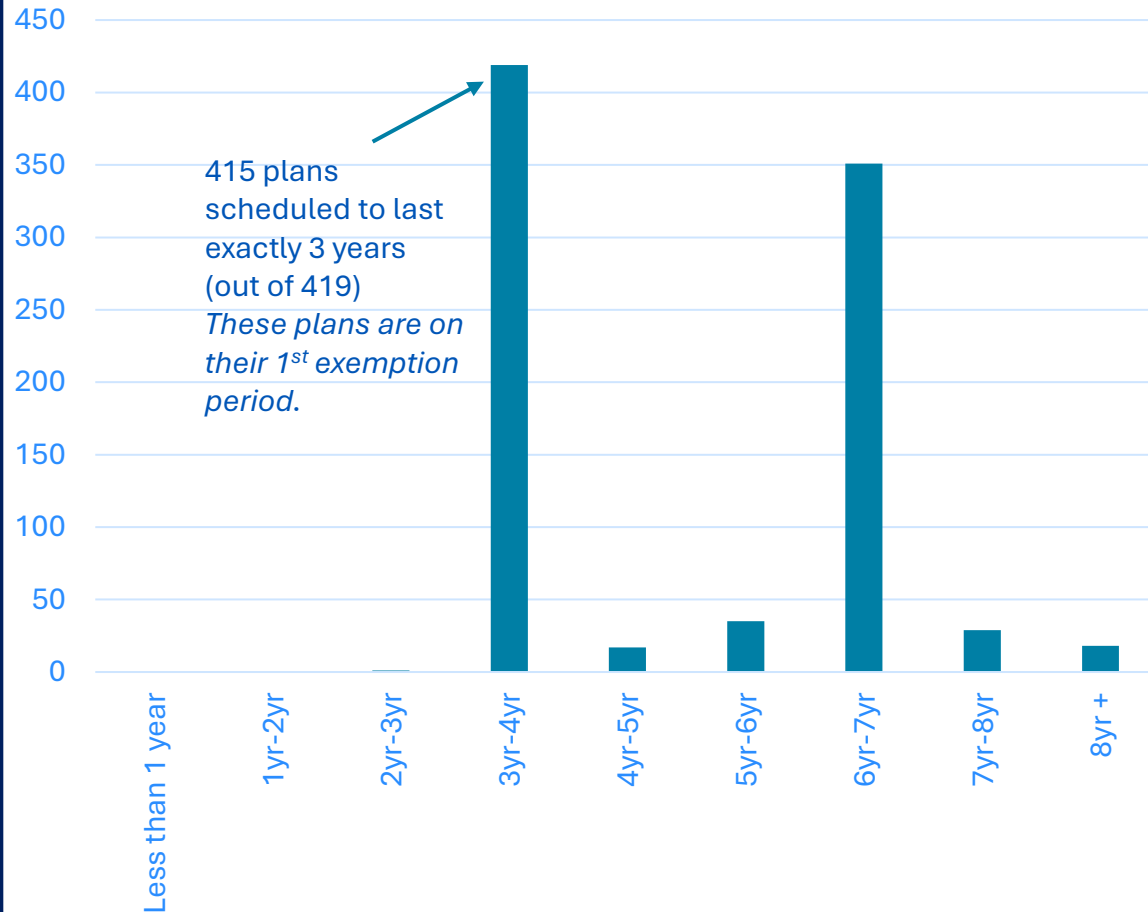
Average Length of an individual Private Plan Exemption (max = 3 years): just under 2 years, 9 months

Average Length that an Employer has a Private Plan Exemption (chaining multiple applications): 4 years, 2 months



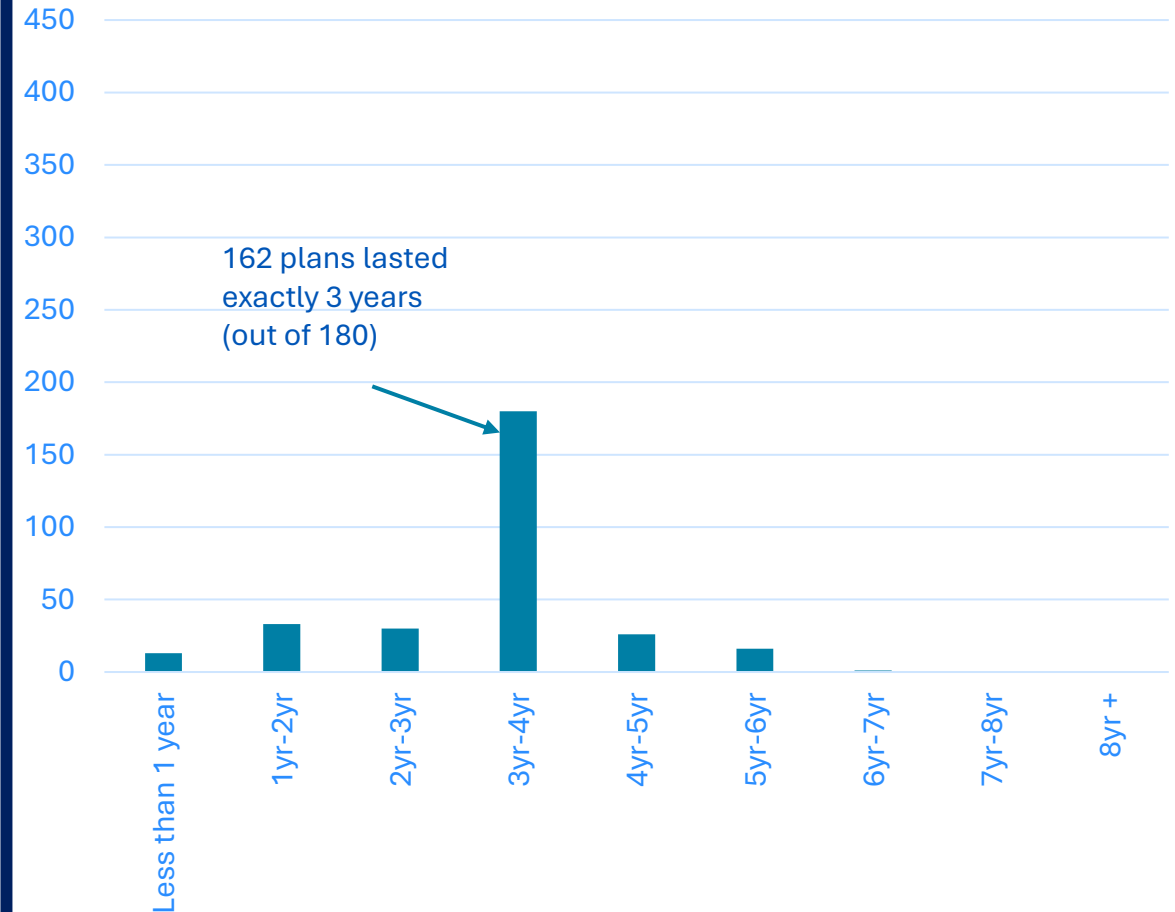
Current Active Exemptions

Number of Private Plan Employers by Total Length of Private Plan Exemption
(assuming active plans remain until expiration period)



Expired Exemptions

Number of Private Plan Employers by Total Length of Private Plan Exemption



Question – Why are employers electing to utilize a private plan, rather than stay with the public program?

Challenge - How to best understand employers motivations without seeming like we are discouraging them from utilizing a private plan.

Plan - A survey will be created and shared with employers as part of the private plan application process:

- Voluntary and anonymous;
- Will be provided after the private plan exemptions are approved;
- Will provide several options to select, including selecting multiple reasons, and an open text for “Other”

Would like to keep the survey short to better increase response rate.



Connecticut
Paid Leave

Thank You