

A decorative background featuring a stylized, repeating pattern of leaves and branches in various shades of blue. The pattern is dense and covers the entire slide.

CTPL Private Plans

January 2026

Private Plan Overview

Private Plans are the alternate method for an employer to provide paid leave coverage, rather than using the state program.

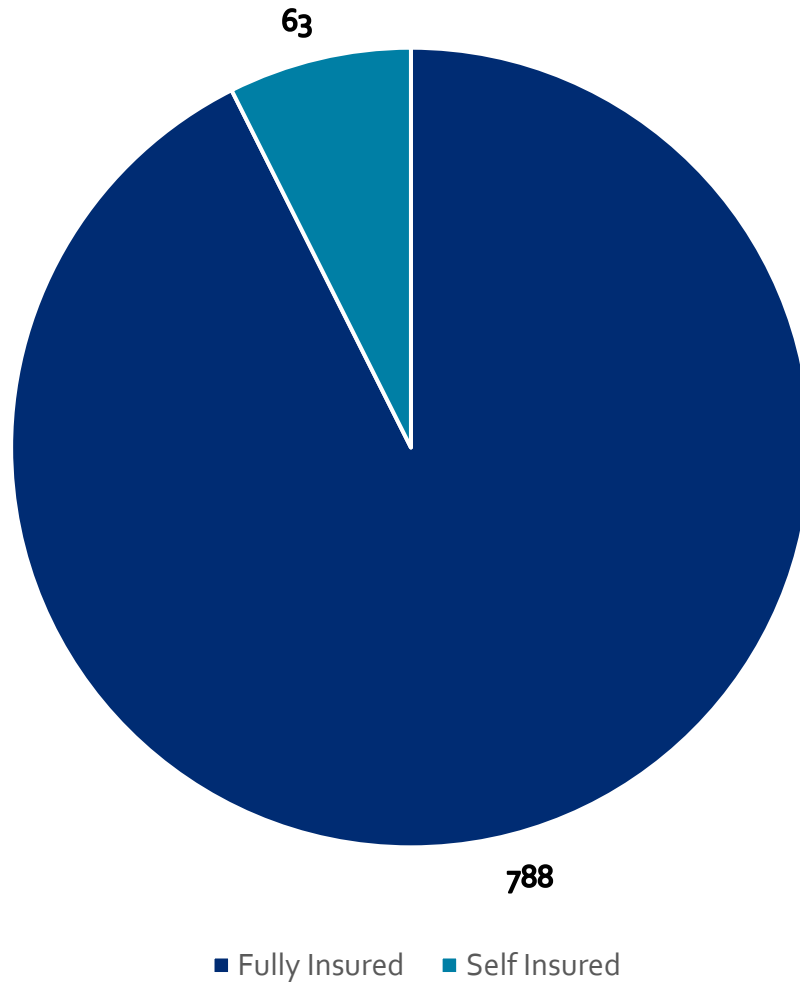
Private Plans must offer the same or better benefits than the public program.

Before submitting an application for a Private Plan, employers must educate employees about the details of their plan and hold a vote of all CT employees. If a majority of CT employees do not vote in favor of the private plan, the employer must remain under the public program.

Private Plan Exemptions are approved for a 36-month period, beginning at the start of a calendar quarter. While a Private Plan Exemption is in place, there are no contributions owed to the public program.

If an employer would like to continue to use a Private Plan after 36 months, they must restart the voting process. If there are any material changes to the Private Plan, that will also require a new vote.

851 Employers with Active Private Plans as of 1/1/2026



Related/Unique Accounts

- Approximately 435 private plans are associated with another private plan (e.g. parent/subsidiary relationship)
- 416 private plans are unique employers (based on shared contact details in the CTPL registration information)

Total Applications Reviewed since inception = 1918

- 87.7% were approved
- 7.7% were denied
- 4.5% were withdrawn by employer
- 0.1% (2 total) withdrawn by CTPL after approval

Fully Insured Plans

Currently 19 insurance companies are approved by the CT Insurance Department to offer private plans.

- 17 insurance companies have active private plan exemptions

Covered Employees:

Approximately 59,000 Connecticut employees are currently covered by a private plan

- ~4% of total covered employees

For calendar year 2024, somewhere between \$5 billion and \$6.2 billion in estimated subject earnings* were paid to employees covered by a private plan exemption

- Would be equivalent to \$25 million-\$31 million in contributions to the public program

(Actual CTPL public contributions were ~\$472.7 million during this same period.)

Also based on the 2024 annual report, an estimated \$23.5 million in claims paid in calendar year 2024.*

** Numbers are a very rough estimate based on a couple of sources, each with a caveat – the 2024 annual report data undercounts wages, due to non-responsive employers, and CT Dept of Labor data overcounts wages, due to the Social Security cap that applies to CTPL subject earnings.*

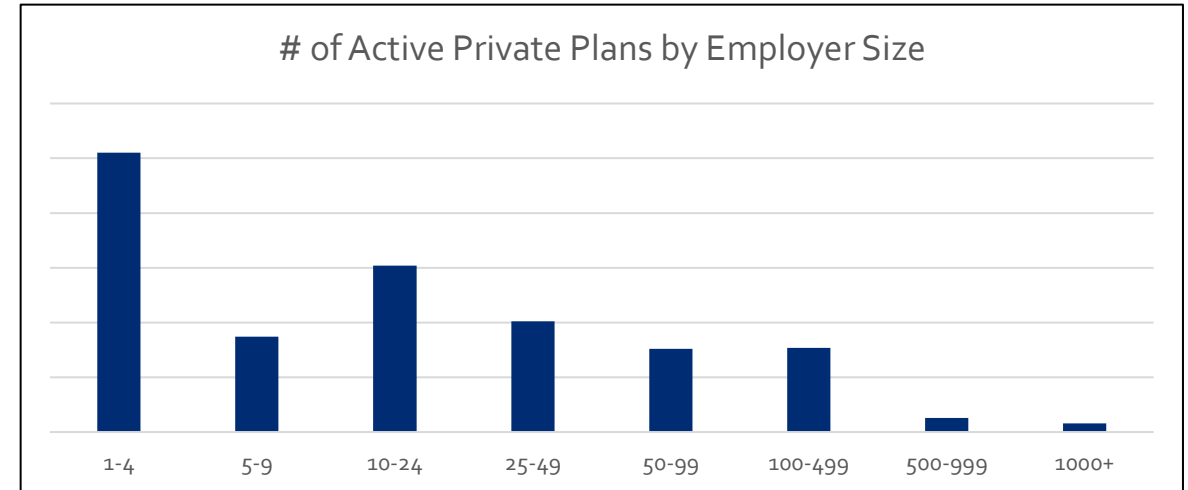
Covered Employers:

851 Connecticut employers are currently covered by a private plan

- ~0.5% of total covered employers

Out of the 50 largest CT employers who are required to participate in the CTPL program:

- 3 currently have private plans (1 in the top 25, 2 between #25-#50)



154 employers with active private plans have been exempt since the beginning of the program (January 1, 2021)



Private Plan Participation - Comparison to Other States

Connecticut: 4% of employees as of January 1, 2026

Massachusetts: ~33% of employees in 2021

(July 2021 CLASP Paid Family and Medical Leave and Employer Private Plans report)

New Jersey: 24.4% of employees for TDI (Medical Leave) / 0.7% for FLI (Family Leave) in 2023

(2023 FLI/TDI Combined Annual Activity Report)

California: 3.4% of employees in 2023

(May 2025 Disability Insurance Fund Forecast report)

Washington: 3% of employees in 2024 – majority of employers with private plan (91%) cover both medical and family leave.

(2024 annual Paid Family & Medical Leave Report)

***California** and **Washington** seem to allow self-insured private plans only.

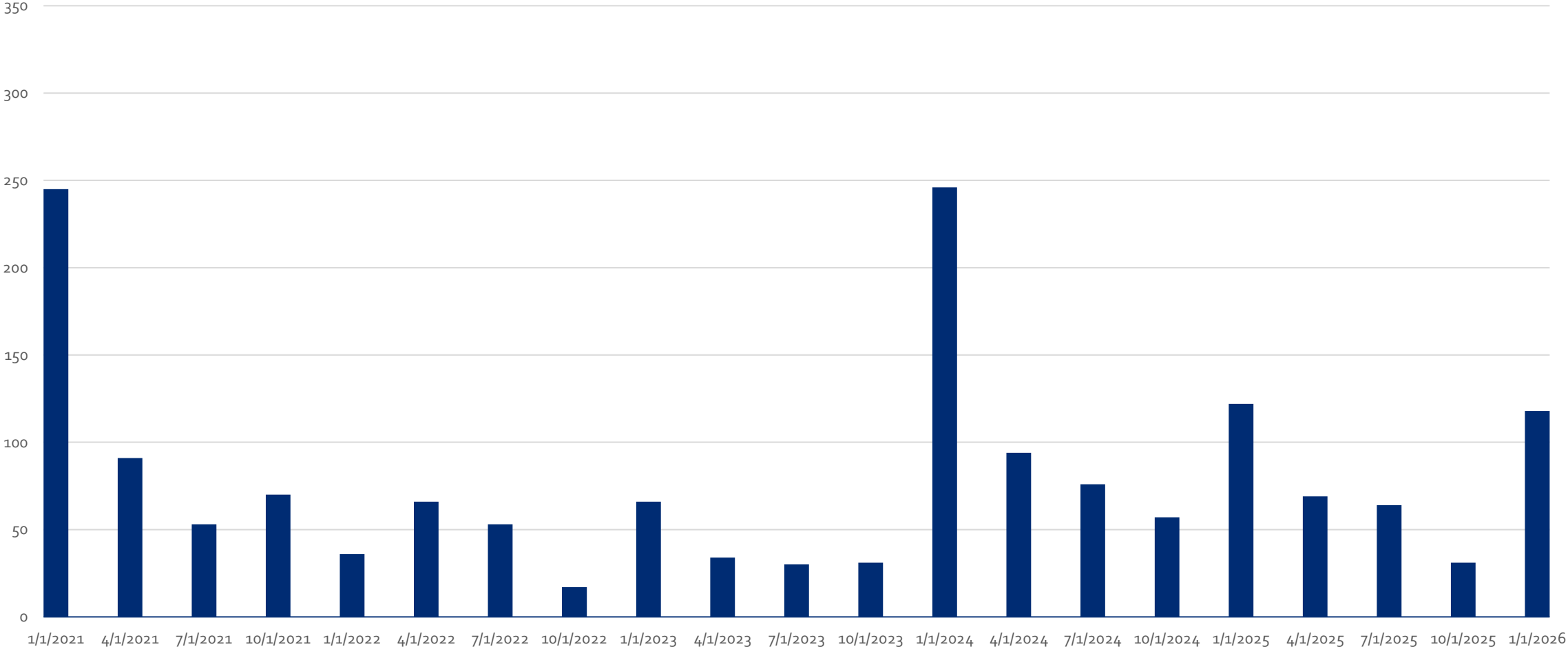
Rhode Island and **Washington DC** do not allow private plans.

New York is primarily administered through private plans.

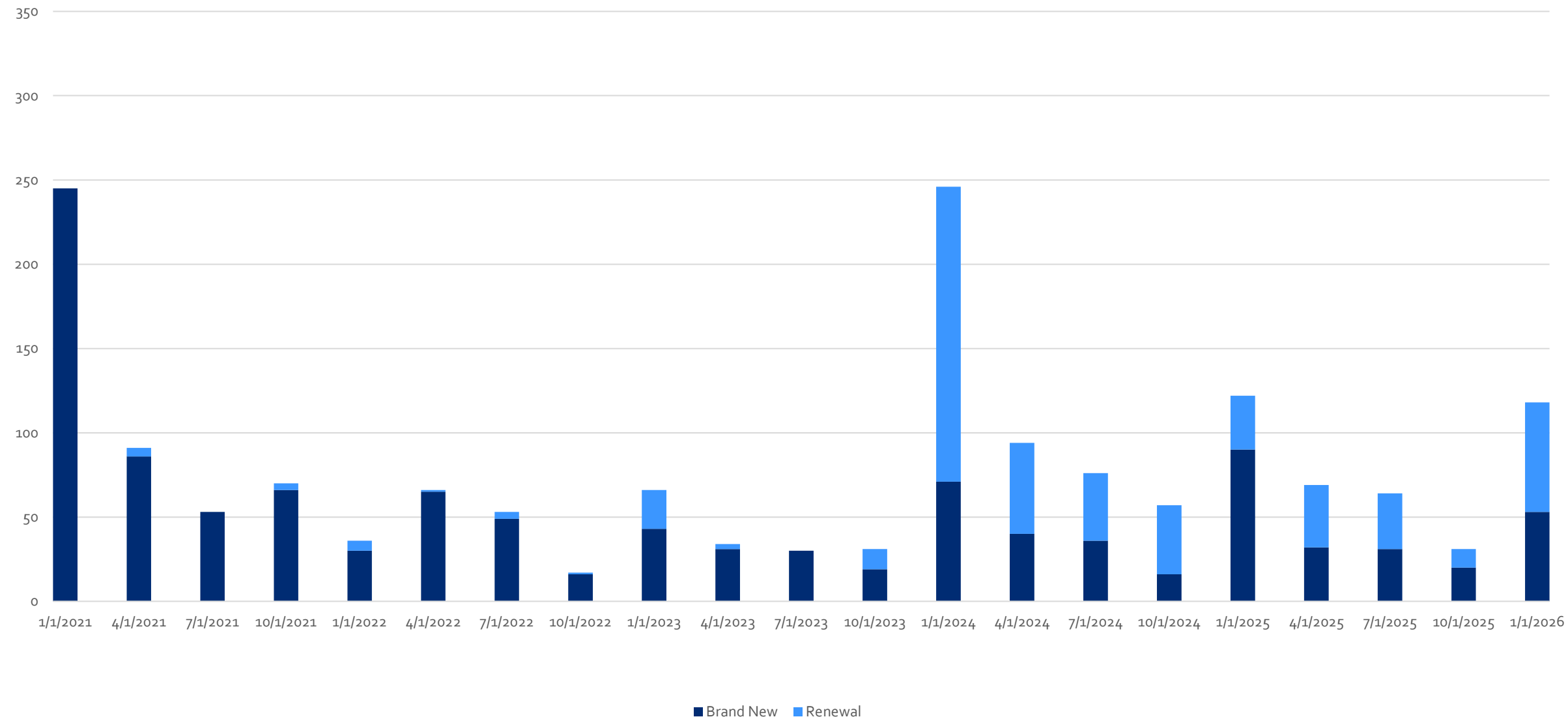
A decorative background featuring a stylized, repeating pattern of leaves and branches in various shades of blue. The pattern is dense and covers the entire frame.

Private Plan Application Activity Historical View

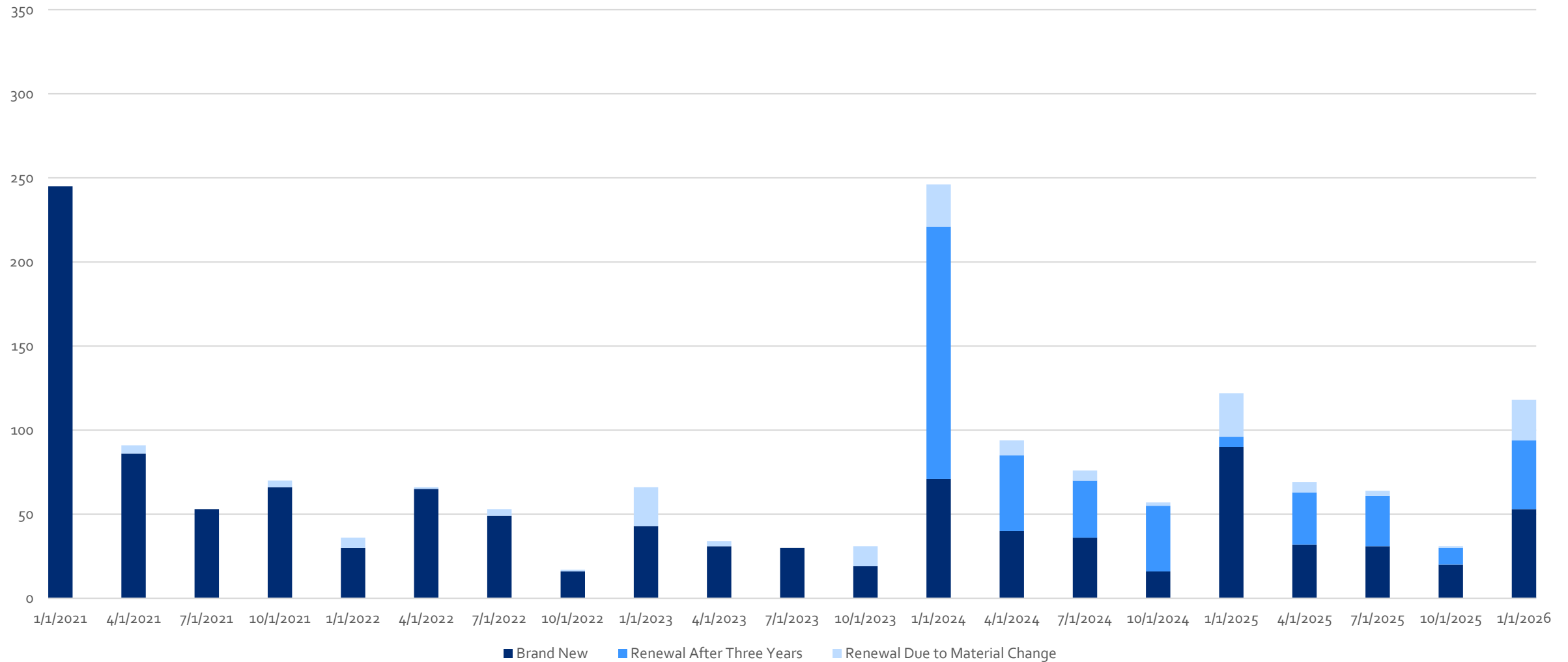
Total Approved Applications by Effective Date



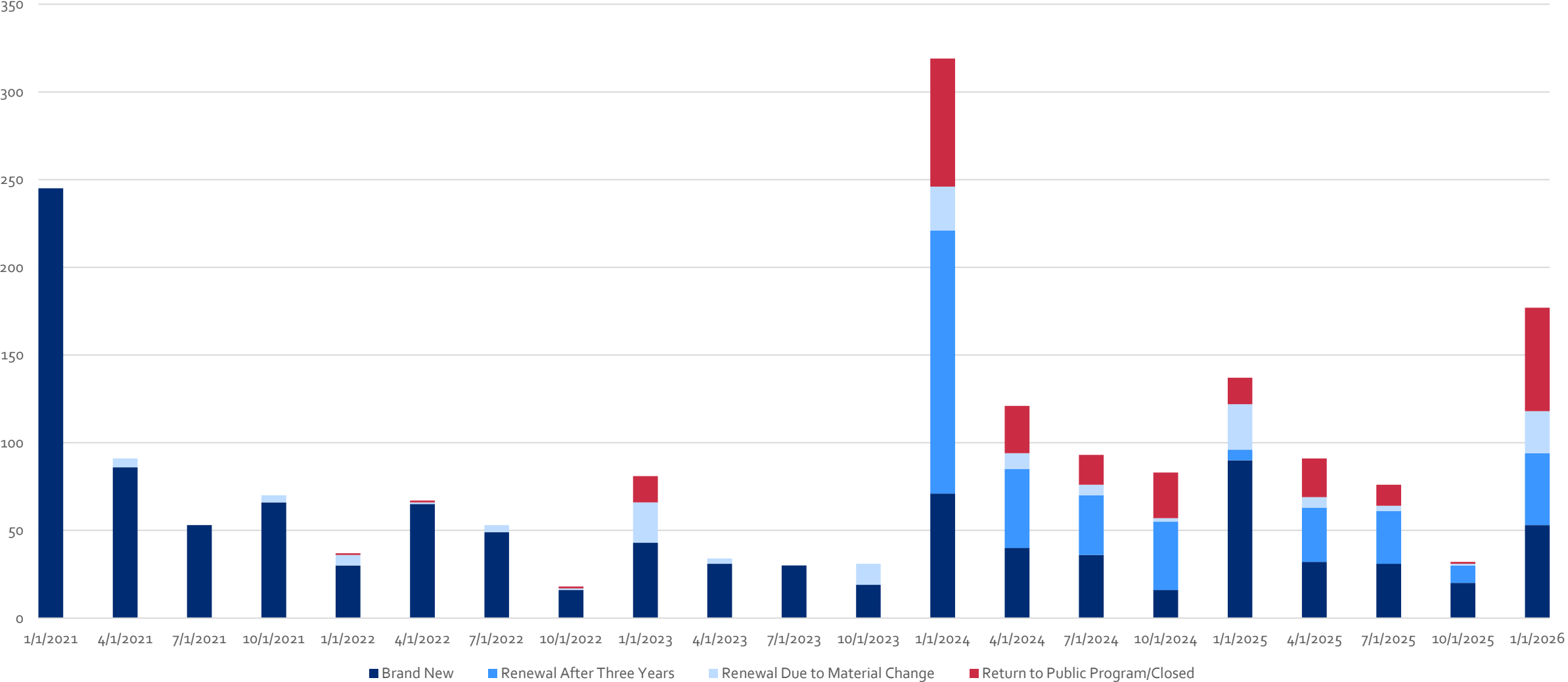
Approved Applications - New vs. Renewal



Approved Applications - New vs. Renewal after 3 Years vs. Early Renewal



Approved Applications by Type + Terminated Plans



Total Active Private Plans

