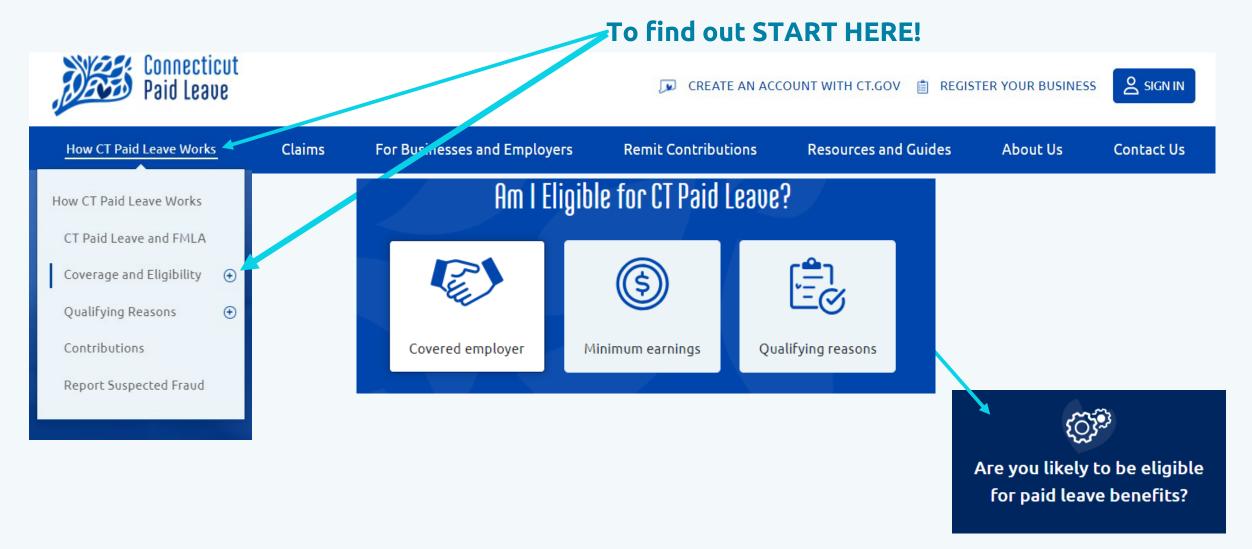
# Before you Apply for CT Paid Leave

## **Overview**

- Am I Eligible?
- Process Overview
- Determine Reason for leave & timeframe
- Inform Your Employer
- Documents
- How Benefits are Calculated
- Setting up Your CT.gov Account

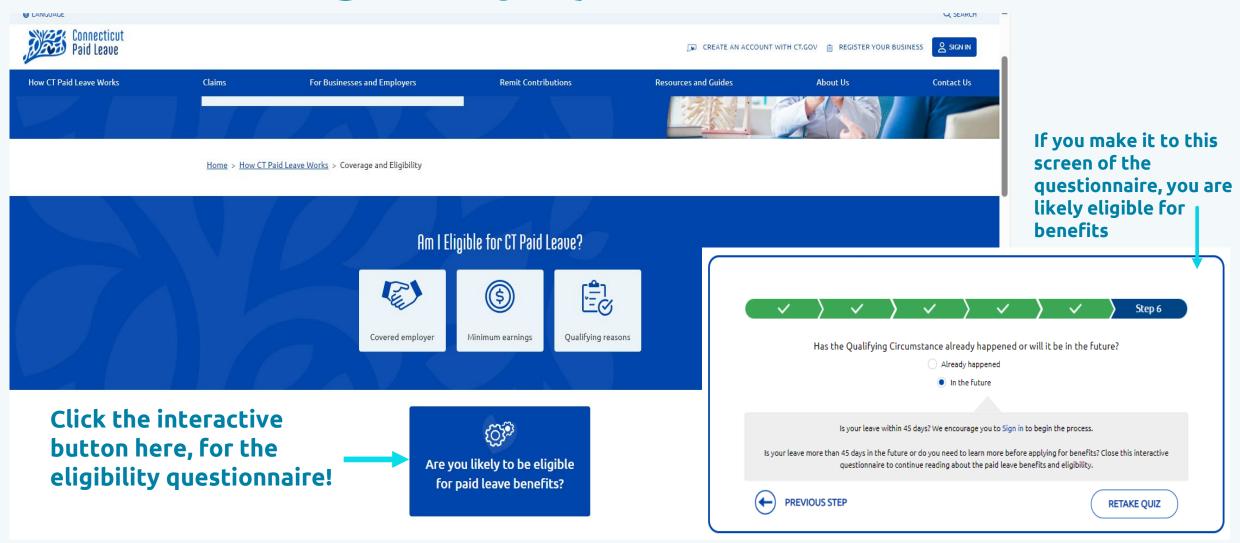


# Am I eligible for Paid Leave?





# Take the Eligibility Questionnaire

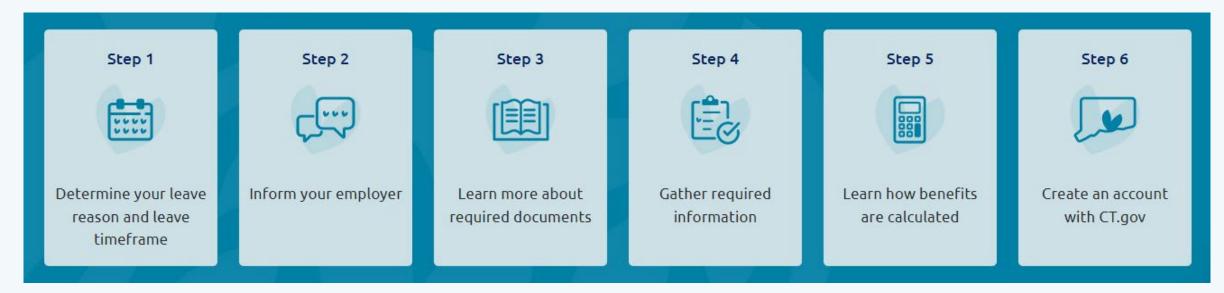




### **Process Overview**

Visit www.ctpaidleave.org to orient yourself with the eligibility & claims process







# Step 1 - Determine your reason for leave & timeframe



- There are different reasons why someone may request job-protected leave under FMLA and income replacement benefits under CT Paid Leave.
- If you are unsure of the beginning or end date of your leave, please use your best estimate. These dates can be revised during the application process, as necessary.

Connecticut

# Step 2 – Inform Your Employer

Be sure to tell your employer that you need to take leave and that you are applying for income replacement benefits from CT Paid Leave.

Sample Notice to Provide	e to Employer:	
(Date)		
Dear	_	

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.



# Step 3 – Learn About Required Documents

There are three primary pieces of information you are going to need to provide for your claim:

- Identify Verification
- Employment Verification Form
- Documents supporting your reason for leave, such as.
  - Medical Certification / Serious Health Condition form (your healthcare provider completes this).
  - Baby's Birth Certificate, Adoption or Foster Care Placement Documents
  - Military Orders
  - Statement from a Victim Services Advocate

#### Identity Verification

The easiest way to verify your identity is to provide a color copy of the front and back of your state issued driver's license or ID card.

#### **Employment Verification Form**

You must give this document to your employer to complete and submit to Aflac in order to verify your eligibility for the program.

## Additional supporting documents

These documents vary depending on your leave reason.



## Step 4 – Gather Required Information

When you begin your claim application you will fill out an initial questionnaire, which asks some questions about you and your leave reason. You will need to be able to provide the following information:

- Whether you are a <u>sole proprietor or self-employed</u>
- The name of your employer(s) and their contact information
- The reason you need time away from work
- How will you be taking time off from work
   (continuous, intermittent, reduced schedule leave)
- The start and end dates of your time away from work.
   (You can enter an estimate if you are unsure.)
- The date that you need to begin your paid leave benefits.
- Whether you applied for any other income or benefits related to this leave
- How you would like to receive communications
- How you would like to receive your CT Paid Leave benefits if your claim is approved: direct deposit or debit card



# Step 5 – Learn How Benefits are Calculated

Benefits are based on your average weekly wage, defined as 1/26th of the 2 highest earning quarters from the first 4 of the 5 most recently completed quarters (which is called the base period). Only wages earned with covered employers in Connecticut are counted toward your average weekly wage for calculating benefits.

#### 1. Calculate average weekly wage

First, calculate the average weekly wage by adding together the 2 highest quarters in the base period and dividing by 26.

#### 2. Calculate weekly benefit

If average weekly wage is less than or equal to the Connecticut Minimum Wage multiplied by 40 (i.e. \$600.00 as of 6/1/2023), the weekly benefit rate will be 95%.

If average weekly wage is more than CT minimum wage multiplied by 40, weekly benefit rate will be 95% of the CT minimum wage multiplied by 40 plus 60% of amount that average weekly wage exceeds the CT minimum wage multiplied by 40.

3. Apply weekly benefit cap to the calculation described in step 2

In all cases, the weekly benefit is capped at 60 times the CT minimum wage



# Step 6 - Create an Account with CT.gov

- You will need to create a CT.gov account to access your online portal and track activity on the status of your claim.
- It is possible that you may already have a CT.gov account if you have had an interactions with other state agencies.
  - CT.gov is **different** from myconnectCT.gov. Usernames and passwords are not interchangeable (if you have one).
- If you are unable to create an account at CT.gov, you may begin a claim by calling Aflac however, even if you submit your claim by phone, it is recommended you create an online portal.
- For more information on how to create an account on CT.gov, please visit How to create a ct.gov account (ctpaidleave.org)

## Your Healthcare Provider's Role

- A healthcare provider may need to complete a Certification for Serious Health Condition form in connection with your claim, if it is required for your leave reason.
- If it is for caregiver leave, you will need a serious health condition from the doctor of the person you will be caring for, **not** your provider.
- Under CT law healthcare providers cannot charge you for the CT Paid Leave forms.



# Claim Application Timeline









Worker starts their application at ctpaidleave.org or by calling Aflac at (877)499-8606 Worker receives
notice with
documents required
to support claim

Worker returns documents to Aflac by due date provided Aflac issues decision after all documents are received; usually about 5 business days



# Thank you!

For more information or to start your claim, visit our website at <a href="mailto:ctpaidleave.org">ctpaidleave.org</a>



