



New Hampshire

PAID FAMILY & MEDICAL LEAVE

New Hampshire employers and workers can participate in the New Hampshire Paid Family and Medical Leave plan (NH PFML), a **voluntary** insurance plan that provides NH workers with up to 60% wage replacement coverage for up to 6 weeks per year for specified leaves of absence from the workplace.

Do I have to purchase NH PFML insurance?

No. NH PFML is a completely voluntary program that is funded by the premiums paid by participants. NH employers are not required to provide NH PFML insurance to their workers and NH workers are not required to purchase NH PFML insurance.

What does NH PFML include?

- 60% wage replacement (up to the Social Security wage cap) for up to 6 weeks of leave. Leave can be taken all at once or in partial days.
- Qualified leaves of absences include:
 - A worker's own serious health condition(s) when disability coverage does not apply, including childbirth
 - Child bonding due to birth, adoption or fostering
 - Serious health condition(s) of a family member
 - Qualifying need arising from military deployment or service
 - Caring for a qualifying military service member
- NH PFML is available as an employer-sponsored group plan or as an individual plan for workers who are not covered by an employer-sponsored plan or equivalent benefits.
- An option for 12 weeks of coverage is available to employers through MetLife, the State's NH PFML insurance partner.
- Employers are eligible for a Business Enterprise Tax (BET) credit equal to 50% of the premium they pay on behalf of their workers for six weeks of coverage, if purchased through MetLife.

Why should I participate?

- Helps protect workers' financial security during a health or care need.
- Reduces turnover and improves worker retention as workers stay connected to work.
- Helps give workers peace of mind.
- Increases worker morale and productivity.
- Helps employers stay competitive in this challenging labor market.

How much does NH PFML insurance cost?

- Employers can work with MetLife to select a NH PFML insurance plan that meets their business needs (within regulatory parameters set by the state) and determine coverage terms and premium cost.
- Employer sponsored plans are individually underwritten based on the employer's census, selected NH PFML plan, cost sharing with workers, if any, and terms of any applicable short-term disability policy.
- Employers receive a BET tax credit equal to 50% of the premium they pay on behalf of their workers for six weeks of coverage, if they purchase NH PFML through MetLife.
- Employers can fully fund the premium cost on their workers' behalf, split the premium cost with their workers, or pass the full cost along to their workers.
- Premiums for the NH PFML individual plan will cost no more than \$5 per week.

When can I enroll?

- Employers may enroll any time.
- Workers who do not have NH PFML coverage through their employer may enroll in the NH PFML individual plan during a designated 60-day open enrollment period each year.

How do I buy NH PFML insurance?

- The purchasing process begins by getting a quote from MetLife. Quote calculators for employers and workers can be found on the NH PFML website.
- Employers can purchase a policy through a licensed insurance agent, broker or third-party administrator who is appointed with MetLife to sell NH PFML insurance.
- Workers can purchase NH PFML insurance by calling the MetLife Customer Solution Center at 1-866-595-PFML (7365).

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

Visit paidleave.nh.gov to learn more about NH PFML and the individual plan open enrollment period.