



ABSENCE ADVISORY

REGULATORY UPDATES FROM
AFLAC'S LIFE, ABSENCE AND
DISABILITY SOLUTIONS DIVISION



DECEMBER 2024

We are pleased to share the December 2024 Absence Advisory, along with information related to state and other paid leave legislation.

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NEW 2025 CONTRIBUTIONS FOR DELAWARE AND MAINE

On Jan. 1, 2025, contributions begin for employers who are required to participate in Delaware Paid Leave and Maine Paid Family and Medical Leave programs. If an employer has been approved for a Delaware Paid Leave private plan, employee contributions will begin on Jan. 1, 2026.

For more information about Delaware Paid Leave and employers' responsibilities, please review the [Guide to Delaware Paid Leave: Employers & Third Party Administrators](#) or visit [Delaware Paid Leave Is Coming - Delaware Department of Labor](#).

For details about what employers need to know about Maine Paid Family and Medical Leave, please refer to the document [What Employers Need to Know - January 2025](#).

IMPORTANT UPDATES

Maine

On July 11, 2023, Maine Governor Janet Mills signed into legislation paid family medical leave, making Maine the 13th state to require this benefit. The final regulations were released in November 2024. The Maine Paid Family and Medical Leave portal is open to employers, who are required to participate in the program and must register for the portal.

Beginning Jan. 1, 2025, the program will be funded by a 1% payroll tax split equally between employers and employees with claims administration beginning on Jan. 1, 2026. Employers will not be able to apply for a private plan until April 2025.

The program will provide up to 12 weeks of paid family and medical leave for employees for a wide variety of reasons including:

- An employee's serious health condition.
- To care for a family member with a serious health condition.
- The birth of the employee's child.
- To bond with a child during the first 12 months after the child's birth, adoption or foster care placement.
- Military exigency.
- Safe leave.
- To care for a military service member with a serious health condition.
- Organ donation.

Most employers in Maine will be a covered employer with very few exceptions. Employees who have earned at least six times the state average weekly wage in the first four calendar quarters immediately preceding the first day of an individual's benefit year and are employed as of the date of their application for benefits if applying in advance of leave, or are employed as of the beginning date of leave if applying retroactively, will be eligible.

Employees could receive up to a 90% wage-replacement benefit, but the maximum benefit will be equal to the state's average weekly wage, which is reviewed annually. Maine's Paid Family and Medical Leave benefits are not subject to state income tax.

For more information and to download additional materials, visit [Maine Department of Labor: Paid Family and Medical Leave](#).

Minnesota

On Nov. 25, the Minnesota Department of Employment and Economic Development released the final draft of proposed rules for Minnesota Paid Leave. The comment period is expected to close on Jan. 3, 2025.

For more information, visit [Rulemaking / Minnesota Paid Leave](#).

New Jersey

The following information was previously communicated to our clients, and it applies to private plans only.

Beginning Jan. 1, 2025, in accordance with Section 43:21-7(d) (1) (G) (i) of the New Jersey Unemployment Compensation Law, the New Jersey temporary disability employee contribution rate has changed. New Jersey is now permitting employee contributions for New Jersey's temporary disability benefits, and the 2025 employee contribution is .23% of the taxable wage base. If a client was previously registered with the state as noncontributory based upon how an employer's New Jersey DP1 application was completed, then employers must modify their New Jersey registered plan from noncontributory to statutory contributions. The application would need to be approved by the state prior to taking employees' contributions in 2025.

If you have a private plan with Aflac and changes are needed to your New Jersey DP1 application, please reach out to your account executive.

For more information, visit [Division of Temporary Disability and Family Leave Insurance](#).

New York

In last month's newsletter, we shared the upcoming 2025 updates for New York Paid Family Leave. The following information was previously communicated by the state.

New York state offers resources to help employers communicate paid family leave updates to their employees.

- [Model Language for Employee Materials - Updated for 2025](#). Provides model language employers can use, either in an employee handbook or other written materials, and customize based on their paid family leave policies and procedures.
- [Employee Notice of Paid Family Leave Payroll Deduction for 2025](#). A template employers can use to tell employees what their expected payroll deduction will be.
- [Statement of Rights for Paid Family Leave](#). Outlines employees' paid family leave rights and steps on how to apply.
- [Paid Family Leave At-a-Glance](#). Provides a snapshot of the benefit, along with information about who can request paid family leave and how.

In addition, the Workers' Compensation Board will soon announce a series of webinars for employers/HR professionals that will provide an overview of paid family leave (including updates for 2025).

New York state offers complete details on paid family leave at [PaidFamilyLeave.ny.gov](#), including a special page with updates for [2025](#) that includes employer resources, frequently asked questions and other information.

For more information, please visit the [employer page](#) of the website for additional resources. If you have an Aflac private plan, you should have or will be receiving an updated Paid Family Leave 271S form.



STATUTORY DISABILITY AND PAID LEAVE UPDATES FOR 2025

You can find our latest statutory disability and paid leave guide [here](#). These are educational materials only. Employers should consult their own counsel for obligations for state-mandated leave and disability programs. Please refer to the state website for current information.

COLORADO FAMILY AND MEDICAL LEAVE INSURANCE PROGRAM

On Nov. 25, Colorado's Family and Medical Leave Insurance program (FAMLI) division announced they were launching a second portal specifically created for the management of appeals. The second portal launched earlier this month, enabling employers to file, track or manage an appeal through the new platform.

The name of the new portal, My FAMLI+, is very close to the existing platform and should not be confused with the current functionality and capabilities of the division's My FAMLI+ Employer portal.

Employers can create an account in the My FAMLI+ portal [here](#). The division has provided how-to videos and step-by-step user guides to assist with the new portal.

FAMLI's contact center hours

As of Dec., the division changed their contact center hours from 7 a.m. to 6 p.m. MT, Monday through Friday, to 7:30 a.m. to 4:30 p.m. MT.

To sign up for the FAMLI newsletter for employers and businesses, visit [FAMLI Newsletters | Family and Medical Leave Insurance](#).



These are educational materials only. Employers should consult their own counsel for obligations for state-mandated leave and disability programs. Products and services are provided by Continental American Insurance Company. In California, coverage is offered by Continental American Life Insurance Company. In New York, products and services are provided by American Family Life Assurance Company of New York. Products may not be available in all states and may vary depending on state law. Continental American Insurance Company | Columbia, SC
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