



# ABSENCE ADVISORY

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



OCTOBER 2024

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

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## CONNECTICUT

### MINIMUM WAGE INCREASE

On Sept. 27, Governor Ned Lamont announced that beginning Jan. 1, 2025, the Connecticut minimum wage will increase from \$15.69 to \$16.35 per hour.

Connecticut Paid Leave benefits are calculated based on the state minimum wage. The Connecticut Paid Leave weekly benefit maximum is capped at 60 times the minimum wage. Therefore, the weekly benefit maximum will increase from \$941.40 to \$981. Private plans may offer a more generous benefit.

The new minimum wage will only apply to paid leave requests that begin on or after Jan. 1, 2025.

For more information about Connecticut Paid Leave, please visit [www.ctpaidleave.org](http://www.ctpaidleave.org).

# MASSACHUSETTS

## PAID FAMILY MEDICAL LEAVE PROGRAM 2025 CONTRIBUTION RATE

The Massachusetts Department of Family and Medical Leave announced that the state's Paid Family Medical Leave program's contribution rates for 2025 will remain the same at 0.88% of the employee's eligible wages. An employee's eligible wages are capped at the Social Security max, which is increased to \$176,100 for 2025. This contribution can be split between covered individuals' payroll or wage withholdings and an employer contribution.

### Family leave

Up to 100% of the family leave contribution can be withheld from a covered individual's wages (0.18% of eligible wages).

### Medical leave

Up to 40% of the medical leave contribution can be withheld from a covered individual's wages (0.28% of eligible wages). Employers are responsible for contributing the remaining 60% (0.42% of eligible wages).

As a reminder, a private plan cannot cost individuals more than what they would be charged under the state plan.

### 2025 maximum benefit

The 2025 state average weekly wage is \$1,829.13. That means for claims with a benefit year\* that begins on or after January 2025, the maximum total amount an employee can receive in Paid Family Medical Leave benefits would be \$1,170.64 per week.

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For more information about Massachusetts Paid Family Medical Leave, please visit [Paid Family and Medical Leave overview and benefits | Mass.gov](#).

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\*A benefit year is unique to the employee and based on when they take time off through any leave program. The benefit year starts the Sunday before their first day of leave and lasts for 52 consecutive weeks. The benefit year determines their benefit rate, which will stay the same for the entire benefit year even if the employee files multiple claims or takes different types of leaves. The benefit rate will only change when the employee starts a new benefit year.

# NEW JERSEY

## TDI AND FLI BENEFIT RATES

The New Jersey Department of Labor and Workforce Development – Division of Employer Accounts has updated their website with the 2025 maximum temporary disability insurance (TDI) and family insurance (FLI) benefit rates, alternative earnings and base week amounts, as well as the taxable wage base. In 2025:

- Maximum weekly benefit rate: \$1,081.
- Alternative earnings test amount: \$15,200.
- Base week amount: \$303.
- Taxable wage base employers: \$43,300 (TDI – employers).
- Taxable wage base workers: \$165,400 (TDI, FLI – workers only).\*

Employee contribution rates have not been determined. Once set by the commissioner, they will be posted on [the New Jersey Department of Labor and Workforce Development – Division of Employer Accounts website](#). This is also where you can find additional information about rate calculations, employer contributions and due dates.

\* New Jersey Department of Labor and Workforce Development — Division of Employer Accounts, <https://www.nj.gov/labor/ea/employer-services/rate-info/>. Accessed Oct. 2, 2024.

# MICHIGAN

## EARNED SICK TIME ACT

On July 31, the Michigan Supreme Court announced its decision on a petition regarding the Earned Sick Time Act, which was filed in 2018. The Michigan Supreme Court ruled that amendments to the initiative were void, resulting in the reinstatement of the original initiative language. The ruling goes into effect Feb. 21, 2025. The Earned Sick Time Act applies to all Michigan employers with at least one employee. This includes all employees except for those who are employed by the United States government.

### ACCRUAL RATE

### CARRYOVER

The accrual rate of earned sick time is one hour for every 30 hours worked.

Employers with fewer than 10 employees	Use of up to 40 hours of paid sick time annually + 32 hours of unpaid sick time to the extent leave is accrued.
Employers with 10 or more employees	Use of up to 72 hours of paid sick time annually.

Unused earned sick time can be carried over year to year, and employers may limit the use of available hours to 72 hours annually.



## Allowable reasons

Employees may use sick time if they need an absence for themselves or their family members to address the following:

- An absence due to a mental or physical illness, injury or health condition. This includes time for medical diagnosis, care or treatment of the employee's mental or physical illness, injury or health condition, or preventive medical care.
- An absence when the employee or their family member is a victim of domestic violence or sexual assault, which includes:
  - The medical or psychological care, or other counseling for physical or psychological injury or disability.
  - To obtain services from a victim services organization.
  - To relocate due to domestic violence or sexual assault.
  - To obtain legal services.
  - To participate in any civil or criminal proceedings related to or resulting from the domestic violence or sexual assault.
- An absence needed for meetings at a child's school or place of care related to the child's health or disability, or the effects of domestic violence or sexual assault on the child.
- An absence due to the closure of the employee's place of business by order of a public official due to a public health emergency and when an employee's need to care for a child whose school or place of care has been closed by order of a public official due to a public health emergency. This also applies when it has been determined by the health authorities having jurisdiction or by a health care provider that the employee's or employee's family member's presence in the community would jeopardize the health of others because of the employee's or family member's exposure to a communicable disease.

RELATIONSHIP	DEFINITION
Child	A biological, adopted or foster child, stepchild or legal ward, a child of a domestic partner or a child to whom the employee stands in loco parentis.
Spouse	A person to whom the employee is legally married under the laws of any state.
Domestic partner	An adult in a committed relationship with another adult, including both same-sex and different-sex relationships.
Parent	A biological parent, foster parent, stepparent or adoptive parent or a legal guardian of an employee or an employee's spouse or domestic partner or a person who stood in loco parentis when the employee was a minor child.
Sibling	A biological, foster or adopted sibling.

Additional relations: Grandparent, grandchild and any other individual related by blood or affinity whose close association with the employee is the equivalent of a family relationship.

## Employer notice requirements

Employers are required to provide a [written notice](#) of an employee's rights at the time of hire as well as posting the notice at the place of business in a visible and accessible location.

To review additional details about Michigan's earned sick time, please read the [frequently asked questions](#) on Michigan's Labor and Economic Opportunity webpage and the Michigan legislature regarding [Act 338 of 2018](#).

Employers should continue to review and update their internal policies and provide timely and appropriate updates/training to management to implement the paid sick leave laws as it applies to their respective companies.



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 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.

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