



# Minnesota Paid Family & Medical Leave (PFML) Is Coming—Are You Ready?

## What you need to know

Starting January 1, 2026, all MN employers with at least one employee will be required to provide Paid Family & Medical Leave (PFML) coverage. This program supports your team with paid time off for life events like medical conditions, caring for family or bonding with a new child.

## The basics to get you caught up

- In most cases, both you and employees contribute to the program.
- You may choose to offer coverage through the state or a private plan.
- Private plan options can offer more flexibility, competitive rates and better servicing compared to the state plan.
- PFML is not a replacement for short-term disability (STD) and STD is not a replacement for PFML.
- You should start planning now to avoid missing key deadlines and secure the best coverage options.
- Quoting is now available, with rates valid through July 1, 2026.

## You have 3 options

### State plan:

Default option with limited flexibility

### Private plan bundled with a disability carrier:

Seamless but often less flexible and tied to ancillary benefits

### Private stand-alone plan:

Greater control independent from other benefits and competitive rates

**Let's get started today!**

## Why a private plan

Some potential advantages when choosing a fully insured private plan

- Working with an educated broker on a consultative level is an advantage for you
- Experience with managing state-mandated PFML benefits
- Flexible claim filing options
- Potentially lower costs compared to state plan rates
- Faster claim turn around times
- You'll have access to claim status and reports

## PFML coordination

**Scenario:** Employee takes 1 day off for a doctor visit for upcoming birth. Two weeks later, the employee gives birth via c-section and takes leave to recover, then takes bonding leave.

- In addition to required state and federal leaves, the employer may provide STD benefits. STD may top up state paid leave, if available.
- The employee may choose to use PTO to top-up other paid benefits, up to 100% of their regular wages.

Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Event	Dr. Apt		Recovery from Birth								Bonding Leave											
State Paid Leave Utilization Weekly Benefit	MN ESST* 8 of 48 hrs		MN PL - Medical Leave 8 of 12 weeks (Pays first)								MN PL - Family Leave 12 of 12 weeks (Pays first)											
State Unpaid Leave Utilization Weekly Benefit			MN Parental Leave 12 of 12 weeks Unpaid																			
Federal Unpaid Leave Utilization Weekly Benefit			FMLA 12 of 12 weeks Unpaid																			
Company Leave Utilization Weekly Benefit			Short Term Disability 8 of 12 weeks (Supplements MN PL, if applicable)																			
Utilization Weekly Benefit			PTO Top-Up (optional) <i>Employee may use any time available</i> (Supplements MN PL and STD, if applicable)																			
Comments	MN PL is exhausted for the year as 20 combined weeks are used.																					

\*MN ESST: Minnesota Earned Sick and Safe Time

**Let's get started today!**