



# Caregiver News – 6/2022



## How Does Paid Family & Medical Leave Apply to Caregivers?

Caregivers may be eligible for benefits if they are working and need to take time off to care for a family member.

### **WHAT IS CT PAID FAMILY AND MEDICAL LEAVE ACT?**

The Paid Family and Medical Leave Act (PFMLA) offers Connecticut workers the opportunity to take time to attend to personal and family health needs without worrying about lost income. The CT Paid Leave Authority provides Connecticut's workforce access to paid family and medical leave benefits by offering helpful tools and resources to help administer this new program.

### **WHO IS ELIGIBLE FOR THE PROGRAM?**

The Connecticut Paid Leave (CTPL) program covers all employers with one or more employees and is accessible to all employees who have met certain earned-wage thresholds.

### **WHO IS ELIGIBLE FOR BENEFITS?**

Covered employees in Connecticut are eligible for benefits under PFMLA if they have earned wages of at least \$2,325 in the highest-earning quarter of the first four of the five most completed quarters (the "base period") and are currently employed, or have been employed within the last 12 weeks, or are self-employed, a sole proprietor and a Connecticut resident enrolled in the program.

### **WHO IS CONSIDERED TO BE A FAMILY MEMBER?**

A family member means a spouse, sibling, child, grandparent, grandchild, or parent; or, an individual related to the employee by blood or affinity, and whose close association with the employee shows to be the equivalent to those family relationships.

**For complete eligibility requirements, benefit information and application information, please visit [ctpaidleave.org](http://ctpaidleave.org)**



This program is supported by Senior Resources – Agency on Aging with Title III funds made available under the Older American's Act.

# What Do Employees Need to Do?

## > Guide for Employees



## Connecticut Paid Leave

### Who is required to participate?

- Your employer must participate in the CT Paid Leave Program if they have any activity, enterprise or business in CT with one or more employees (including non-unionized state employees).
- As an employee, you must participate in the Paid Leave Program unless you are specifically excluded by law (See "Who is excluded from participating?" below).
- Sole proprietors or self-employed individuals who are CT residents may choose to opt-in but are not required to do so. If they choose to participate, they must remain in the program for a minimum of 3 years.

### Who is excluded from participating?

- Employees of the federal government
- Employees of the State of Connecticut, except as to "covered public employees"\*
- Employees of municipalities, unless they have "covered public employees"\*
- Employees of local or regional boards of education unless they have "covered public employees"\*
- Employees of non-public elementary or secondary schools

*\*Covered Public Employees: Non-unionized employees of the State of Connecticut, Unionized employees of the State of Connecticut who collectively bargain to be included in the program, Employees of municipalities (union and nonunion) IF the unionized employees of the municipality collectively bargain to be included, Employees of local and regional boards of education (union and nonunion) IF the unionized employees collectively bargain to be included*

### Is paid leave considered job-protected leave?

- The CT Paid Leave Authority only offers payment for qualifying events but does **NOT** offer job protection to employees taking leave.
- Only employers can determine, in communication with the employee, whether the leave taken is subject to job protection.
- Federal and state Family & Medical Leave Acts describe the rules for job-protected leave and are NOT paid leave laws. CT FMLA oversight is provided by the CT Department of Labor.

### What are the qualifying events?

- To receive treatment for or recover from one's own serious health condition (includes pregnancy and serving as an organ/bone marrow donor).
- To bond with a new child that has entered the home through birth, adoption, or foster care. *Bonding leave may be taken anytime within the first 12 months of the child's birth, adoption, or placement in the home. In the case of foster care/adoption, bonding leave may also be taken to attend pre-placement activities.*
- To provide physical or psychological care or psychological comfort and reassurance for a family member experiencing a serious health condition.
- To address certain issues arising from family violence (relocation, medical or psychological care, attending civil or criminal proceedings, seeking services from a victim services organization)

### Military Specific Events

- To engage in certain activities arising from a spouse, child, or parent who is on federal active duty, or has been notified of an impending call or order to federal active duty in the armed forces (*Qualifying Exigency Leave*)
- To care for a family member who is a member of the military and who has experienced a serious injury or illness that occurred in the line of active duty in the Armed Forces

### What Makes You Eligible to Receive Benefits?

- Minimum of \$2,325 in wages in at least one of the first 4 of the 5 most recently completed quarters (wages may be combined from more than one covered employer), and fit into one of the following categories:
  - Currently employed and working in CT, or
  - Currently unemployed but had been employed and working in CT in the 12 weeks immediately preceding the leave.
  - A Sole Proprietor or Self-employed individual (must also be a resident of CT) who has opted into the program
  - Employees (as opposed to sole proprietors and self-employed individuals) do not need to be residents of CT.

### Employee Contribution Amounts

- Employee contributions were to begin on January 1, 2021. Employees have contributions of 1/2 of 1% (0.5%) of their wages deducted from each paycheck. Contributions are made from wages up to the defined Social Security wage base (using the same calculations for determining total wages as are used to calculate FICA) and are done through payroll deduction, to coincide with each paycycle.
- **Total wages for an employee includes:** the gross earnings from their employer(s): salary or hourly wages, vacation pay, holiday pay, tips, commissions, severance pay, etc.

## Wage Replacement Conditions

- Covered employees may receive compensation from the Paid Leave Authority at the same time as receiving benefits from their employer (for example, PTO, short-term disability, etc.), although the total amount of the combined compensation cannot exceed 100% of their regular rate of compensation.
- Covered employees may not receive CT Paid Leave compensation at the same time they are receiving Unemployment Compensation, Worker's Compensation, or any of other state or federal benefit that provides wage replacement.

## Employee Paid Leave Benefits

### Beginning January 1, 2022:

- The CT Paid Leave Authority can pay up to 12 weeks of benefits\* in connection with the approved reasons for leave for most reasons. An additional two weeks of benefits may be available for a patient who experiences incapacitation during pregnancy. *\*Family violence leave provides for up to 12 days of income replacement benefits.\**
- **To see an estimation of your potential benefits under CT Paid Leave, use the Benefits Estimator at [ctpaidleave.org](http://ctpaidleave.org).**

### Important Notes:

- Maximum weekly benefit is capped at 60x the current state minimum wage
  - You may receive CT Paid Leave income replacement benefits at the same time as employer provided benefits (for example, paid time off or short-term disability) but your total compensation from all sources may not exceed 100% of your normal weekly wages
  - You may not receive CT Paid Leave benefits at the same time that you are receiving worker's compensation or unemployment benefits.
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- Individuals may receive compensation for non-consecutive hours of leave.
  - Leave can be taken in the following formats:
    - Block leave—several days in a row for the same qualifying reason.
    - Reduced schedule—adjustment of working hours less than the routine schedule.
    - Intermittent leave—may use time in increments of 15 minutes or less, for example: doctor's appointments, physical therapy, chronic migraines, etc.

## How can I apply for benefits?

- CT Paid Leave's third party claims administrator is Aflac.
- An employee may file an application for benefits by:
  - Submitting their claim through the online portal, accessed by visiting [ctpaidleave.org](http://ctpaidleave.org)
  - Calling (877) 499-8606

## Contact Us

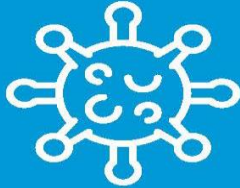
Visit our website @ [ctpaidleave.org](http://ctpaidleave.org)

- Click on the "Contact Us" link.
- Complete the form and submit.
- You will receive an email confirmation that your submission was received, and then will receive a response within **2 business days**.

Follow us on social media @ [CTPaidLeave](https://www.facebook.com/CTPaidLeave)



# Stop The Spread



1

## Wear A Mask

Keep the covering on your face while out in public.



2

## Stay 6 Feet Apart

Keep space between yourself and everyone...everyone.



3

## Wash Your Hands

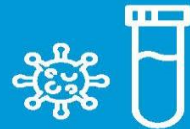
Scrub hands with soap and water for at least twenty seconds.



4

## Get Tested

Even if you have no symptoms, testing helps stop the spread.



[www.ct.gov/coronavirus](http://www.ct.gov/coronavirus)



We hope you find this month's edition of our Caregiver of Children newsletter informative.

Senior Resources currently produces a monthly caregiver of children newsletter. We are looking for feedback on any ideas you may have for future editions.

Please contact Sally Huck with any ideas/suggestions or if you wish to be removed from our mailing list.

Sally Huck: [SHuck@seniorresourcesec.org](mailto:SHuck@seniorresourcesec.org) or 860 887-3561 x 126.

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