

# VT FMLI FAST FACTS



## VT VOLUNTARY PAID FAMILY AND MEDICAL LEAVE INSURANCE (FMLI) FREQUENTLY ASKED QUESTIONS

The state of Vermont has selected The Hartford to provide paid family and medical leave insurance to Vermonters. This program will be rolled out in three phases.

### Key Dates

- **July 1, 2023:** Benefits begin for the state of Vermont employees (Phase 1).
- **July 1, 2024:** Program expands to include other private and non-state public employers with two or more employees on a voluntary basis (Phase 2).
- **July 1, 2025:** Program expands to small employers with one employee and eligible individual employees, including self-employed Vermonters (Phase 3).

### > IS THIS A MANDATORY PROGRAM FOR ALL EMPLOYERS IN VT?

No, this is not a mandatory program. The VT FMLI program is being established to offer voluntary family and medical leave benefit coverage to Vermont employers and eligible employees. Private employers and other non-state public employers may voluntarily choose to offer these benefits to their employees. Employees can also choose to purchase benefits either from their employer, if available, or from the VT FMLI individual purchasing pool if coverage is not available through their employer. Employers with one employee can also choose to sponsor coverage for their employee through the VT FMLI individual purchasing pool effective July 1, 2025. The individual purchasing pool is insured by The Hartford.

### > IS THE HARTFORD OFFERING FULLY INSURED COVERAGE IN VT?

Yes, as Vermont's selected carrier, The Hartford is offering employers fully insured coverage as well as administrative services for self-funded VT FMLI plans. More details on product options will be posted as soon as they are available.

## > WHAT IS COVERED UNDER THE VT FMLI PROGRAM?

VT FMLI may provide at least a combined six weeks of paid leave benefits in a 12-month period for the following life events:

- The birth of a child and to care for a newborn child during the first year after birth.
- An employee's adoption of a child or placement from foster care within the first year of initial placement.
- Caring for the employee's spouse<sup>1</sup>, child, stepchild, foster child, ward who lives with the employee, parent or parent of the employee's spouse.
- Any qualifying exigency where the employee's spouse, son, daughter or parent is a covered military member on "covered active duty."
- To care for a covered service-member with a serious injury or illness if the eligible employee is the service-member's spouse, son, daughter, parent or next of kin (military caregiver leave).
- A serious health condition that makes the employee unable to perform the essential functions of his or her job.

## > WHAT ARE THE BENEFITS FOR PHASE 1 OF THE VT STATE EMPLOYEE PLAN?

- Up to 6 weeks in a 12-month period.
- Up to 60% of the employee's average weekly wages. Wages, for the purpose of calculating benefits, are capped at the Social Security Base Benefit Limit.<sup>2</sup>
- For medical leave, there is a 7-calendar day waiting period and payments will begin on the 8th day. For family leave, claims will be paid for the first fully scheduled workday of leave.

## > WHAT BENEFITS WILL BE AVAILABLE FROM THE HARTFORD FOR PHASE 2 AND PHASE 3 OF THE VT FMLI PROGRAM?

Details of the product offering options, which may include additional optional features, have not yet been determined. However, the available options will include at least:

- Six combined weeks of paid leave for the reasons listed above.
- Benefits payable for at least 60% of employees' average weekly wages up to the Social Security Base Benefit Limit.

## > HOW DO EMPLOYERS PURCHASE VT FMLI INSURANCE FROM THE HARTFORD AND WHAT IS THE COST?

Employers with two or more employees may work with their benefits brokers and The Hartford to select from a number of plan design options that allow them to best support the needs of their employees and their business.

Employers with one employee may work with their benefits brokers or purchase VT FMLI directly through the VT FMLI individual purchasing pool, which will be insured by The Hartford.

## > WHO IS ELIGIBLE TO PARTICIPATE IN PHASE 2 OF THE VT FMLI PROGRAM?

To be eligible for Phase 2 of VT FMLI, an employee must work for a Vermont employer that chooses to offer VT FMLI. Eligible Vermont employers include any public or private employer domiciled and/or registered in Vermont with two or more employees.

## > WHO IS ELIGIBLE TO PARTICIPATE IN PHASE 3 OF THE VT FMLI PROGRAM?

Individuals who work for Vermont employers that do not offer VT FMLI, self-employed Vermonters and employers with one employee can purchase coverage through the VT FMLI individual purchasing pool, which will be insured by The Hartford.

For more information about VT FMLI, visit [TheHartford.com/paid-family-medical-leave/vt](https://www.TheHartford.com/paid-family-medical-leave/vt)

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VT Paid Family and Medical Leave Form Series GBD-1859 PFML (VT).

<sup>1</sup> Under Vermont law, 15 VSA Section 1204(a), civil union partners have all the same benefits, protections and responsibilities as are granted to spouses in a civil marriage.

<sup>2</sup> The contribution and benefit base limit established annually by the federal Social Security Administration for purposes of the Federal Old-Age, Survivors, and Disability Insurance program limits pursuant to 42 U.S.C. 430.

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