

Strategic Non-Medical Solutions

# The Evolving Landscape of Leave

No Signs of Slowing Down

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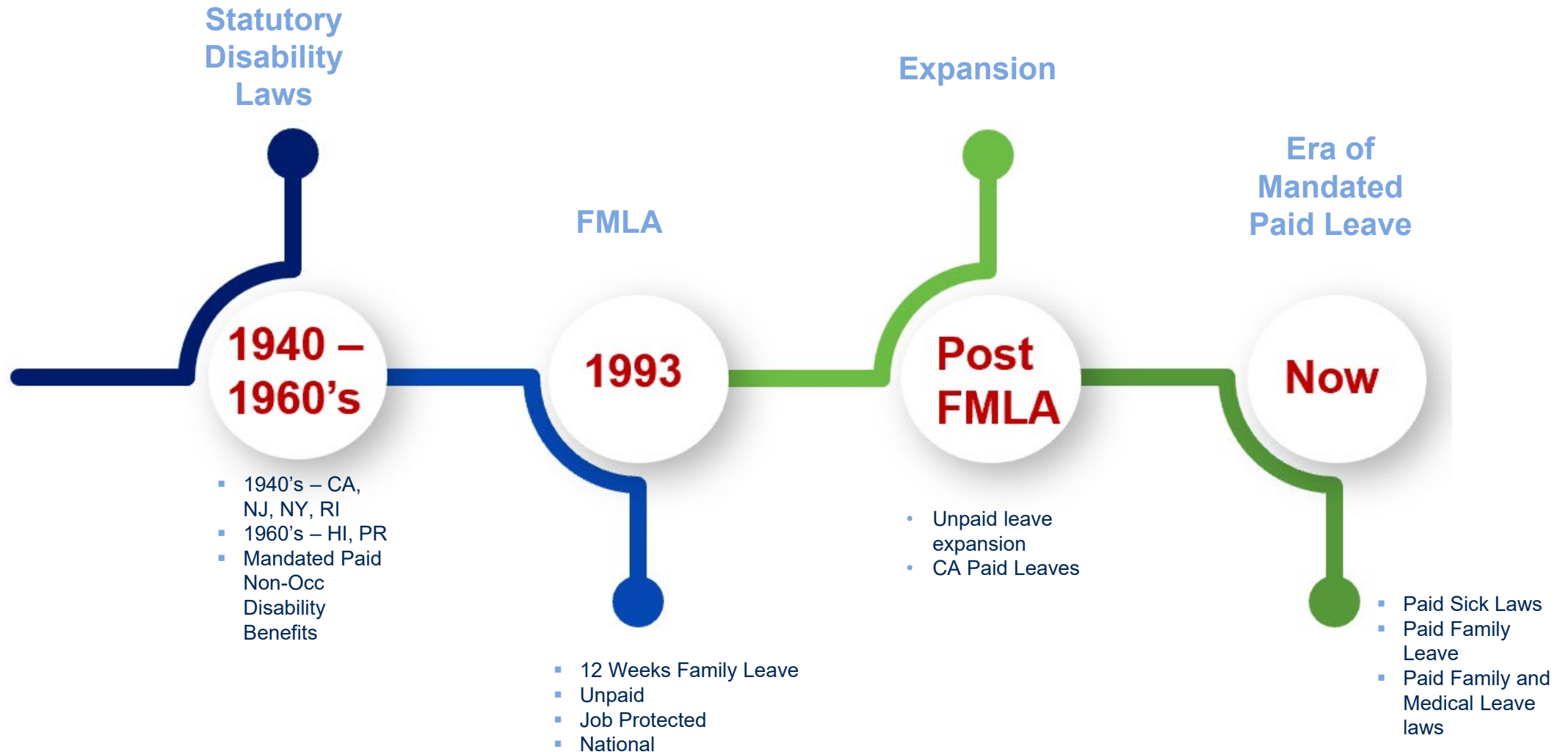


# How Did We Get Here?

Statutory Landscape

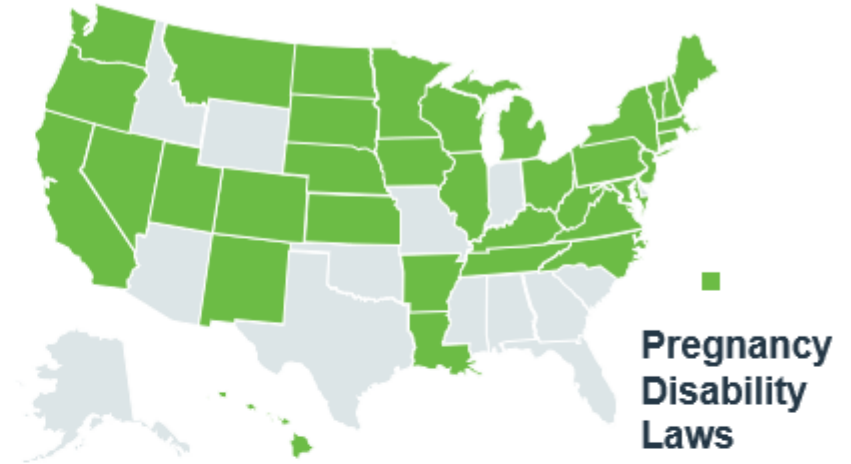
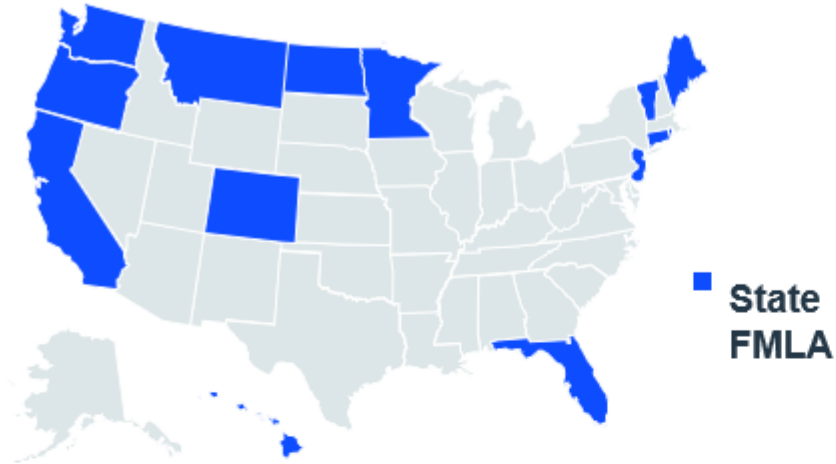


# Leave Management – How Did We Get Here?





# Unpaid Leave Laws Expand FMLA in Various States

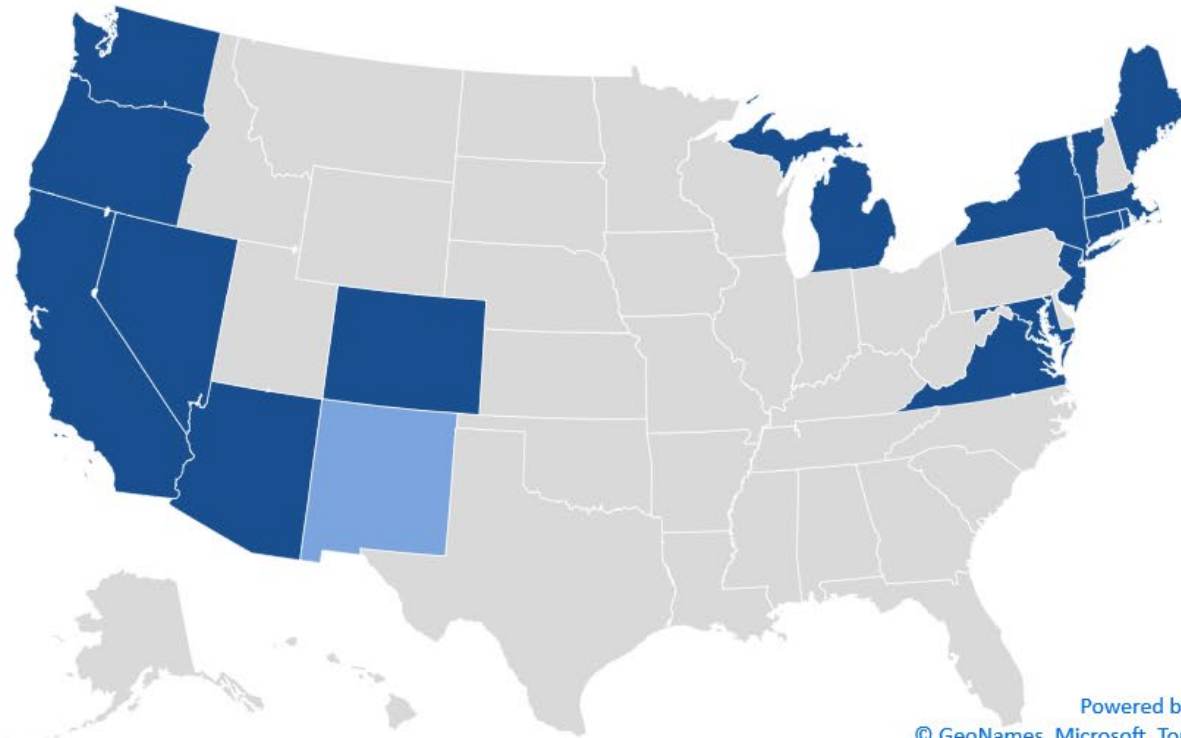


All 50 states have unpaid leave laws (in addition to FMLA).



Over 450 different laws!

# Wave of State and Local **Paid** Sick Leave Laws

States with Paid Sick Leave, includes District of Columbia & Puerto Rico



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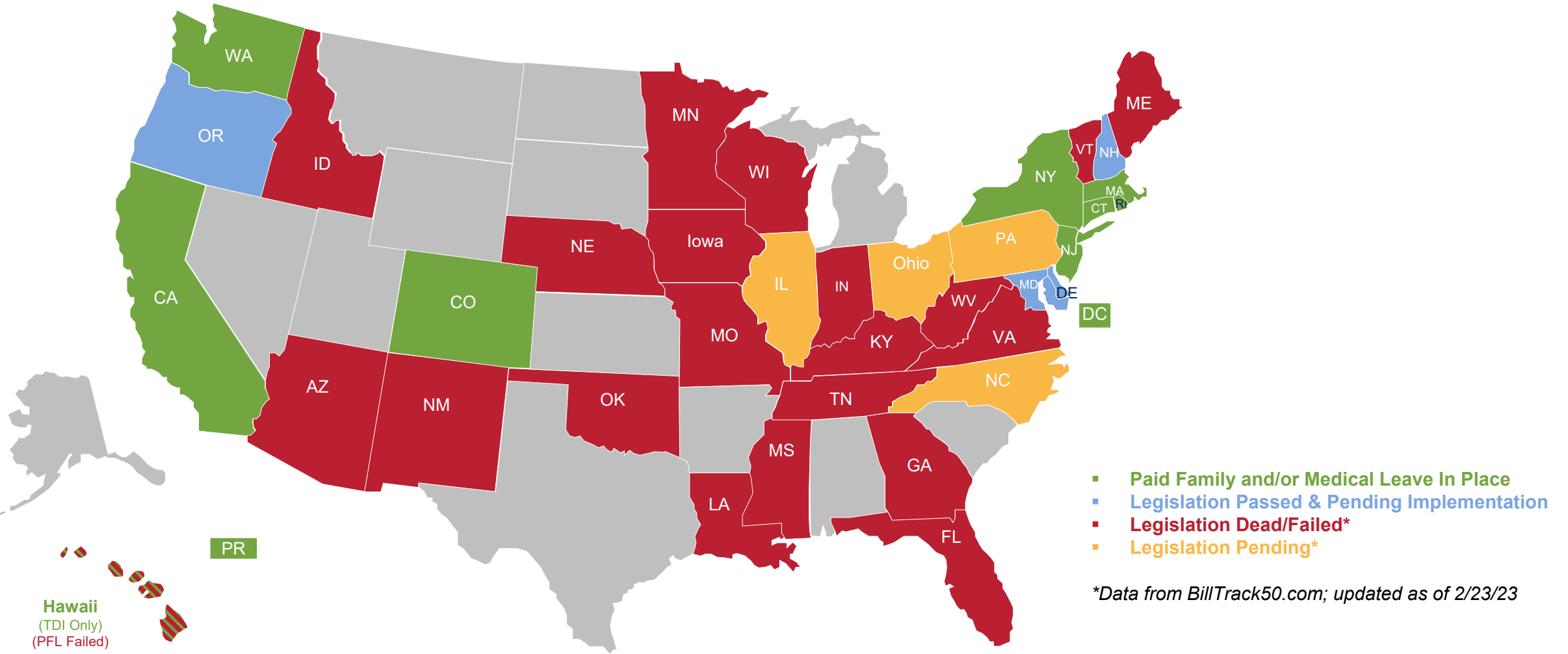
-  States w/Passed + Live Paid Sick Leave Laws
-  States w/Passed Paid Sick Leave Laws, But Not Live Yet

Puerto Rico

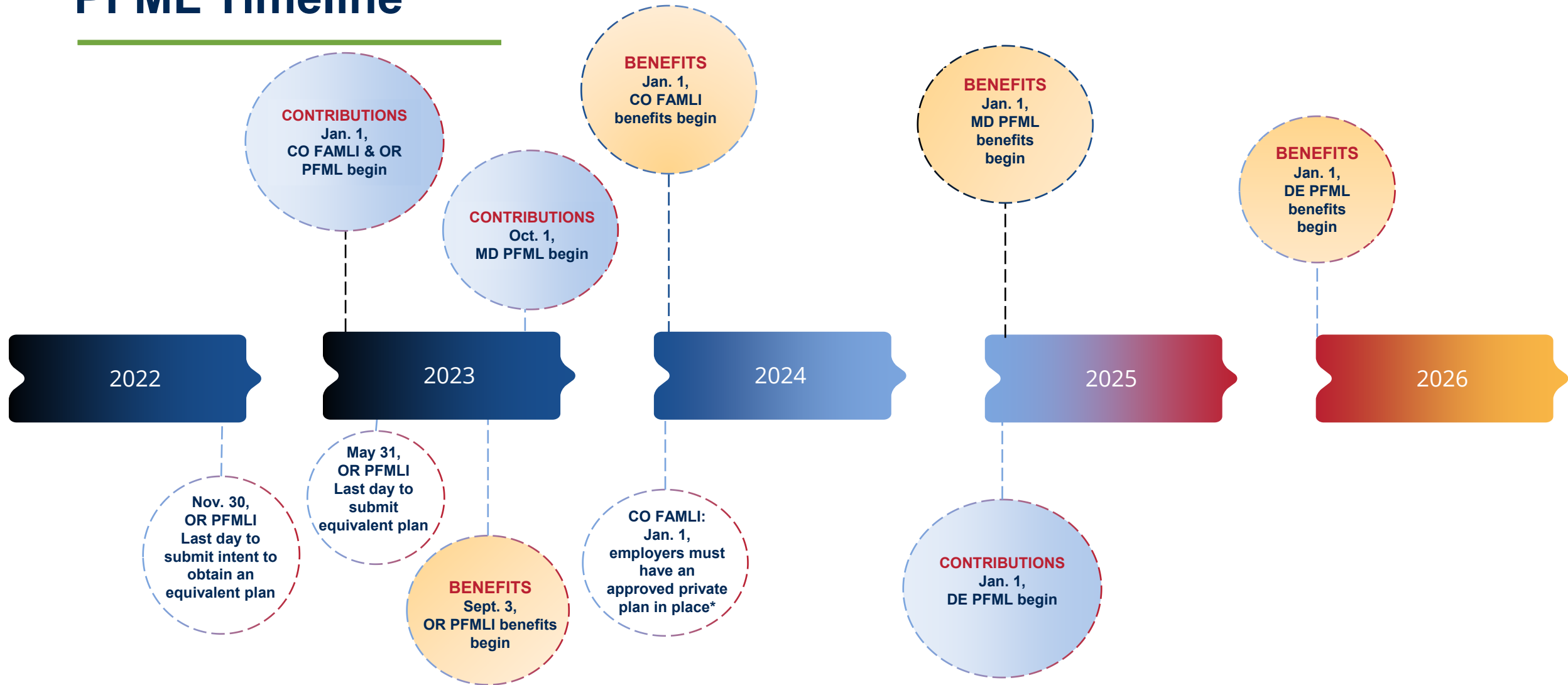


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# Paid Family & Medical Leave Laws – 2023 Landscape



# PFML Timeline



\* The CO FAMLI Division is committed to developing and implementing rules that will govern the processes and procedures surrounding approved private plans. However, these rules will not be available prior to 2023. All employers will begin paying premiums in 2023, those that obtain approved, private plans prior to January 1, 2024, will be reimbursed for all paid contributions.

# Ways to Administer Paid Statutory Plans

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Self Insured / Voluntary  
Plan

State Plan Administration

Insured Plan with Carrier  
Administration



# A Single Plan For All Statutory Paid Leave?

- Some employers have considered a single, universal plan to manage the requirements of statutory programs
- In theory, this approach sounds simple; however, the level of benefits necessary to comply with the most generous statutory program requirements makes a program of this type largely unaffordable
- Here is an example of how a fully compliant, single disability and paid family leave program might look

Richest Provision: Disability		Richest Provision: Family Leave
Employee must have earned at least \$150 in wages during base year (in any one of the first four of the last five consecutive calendar quarters immediately preceding the date on which application for benefits is filed) (Puerto Rico)	Eligibility	Employees covered by State Disability Insurance (SDI); earned at least \$300 from which SDI deductions were withheld during a previous period (California)
52 weeks (California)	Duration	26 weeks (Massachusetts)
\$1,540 (California)	Weekly Benefit	\$1,540 (California)
Self (all)	Covered Entities	Domestic partners, any individuals related to the employee by blood, and any other individual that the employee shows to have a close association with that is the equivalent of a family relationship (New Jersey)

# Ways to Manage the Wave: Employer Approach



From this.....

1. **Define** your exposure

2. **Know** the basic provisions

3. **Understand** your plan options

4. **Evaluate** the employee and employer experience for all available plan options

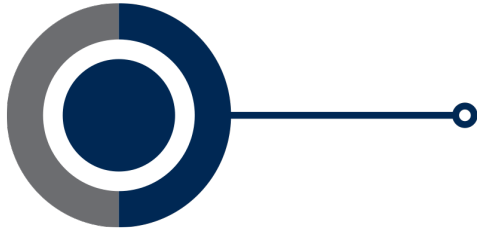
5. **Calculate** the costs of each available plan type

To this.....



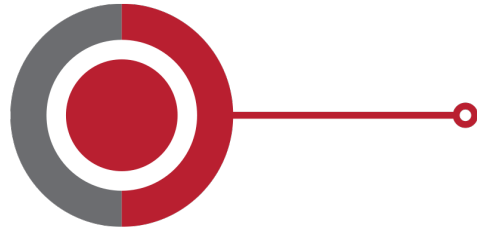
# Evolution of Paid and Unpaid Leave Strategy

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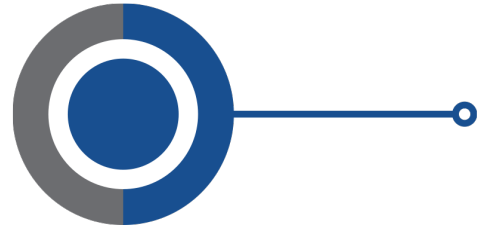
## Parental and Caregiver Leave

- Providing coverage for additional family members in recognition of the needs of multiple generations in the workplace
- Broadening the definition of family member to persons of “close affinity”



## Bereavement Leave

- Driven by the Pandemic and high tech (Cheryl Sandburg)
- Pregnancy loss



## Evaluating ways to support employees during unexpected situations unrelated to traditional leave reasons

- Flexible sick time allotments
- Emergency or natural disaster leaves are becoming more common



## Leave as Perk (Mental Wellbeing)

- Wellness days
- Sabbaticals



# THANK YOU!

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