

CO FAMLI FAST FACTS



On Nov. 3, 2020, Colorado voters approved a measure to create a Paid Family & Medical Leave Insurance (FAMLI) program. This program allows Colorado workers to have access to paid leave to take care of a family member, or themselves, should a serious health condition arise. In addition, FAMLI provides benefits for time away from work to welcome a new child to the family, to take safe leave and for a qualifying exigency. Contributions to the state program (for employers without an approved private plan) are expected to begin Jan. 1, 2023, with benefits payable in 2024.

> WHAT IS THE COLORADO FAMLI PROGRAM?

Family and Medical Leave Insurance

- Up to 12 weeks for Family, Medical, Safe Leave, or Qualifying Exigency, with total paid for any combination capped at 12 weeks. There is an additional four weeks of leave available to employees with a serious health condition related to pregnancy or childbirth complications, totaling up to 16 weeks of FAMLI per year.
- The weekly benefit is 90% of an employee's average weekly wage if the employee's average weekly wage is equal or less than 50% of the state average weekly wage (SAWW).
 - » Then, for any portion of an employee's average weekly wage that is greater than 50% of the SAWW, you would calculate 50% of the employee's remaining average weekly wage and add it to the calculation above.
- The maximum benefit is \$1,100 per week for 2024.
- Job protection for employees that are employed with their current employer for at least 180 days prior to their FAMLI leave.

> HOW ARE THE FAMLI BENEFITS FUNDED?

- The FAMLI program generally will be funded with a 50/50 split of private employer and employee contributions.

> WHAT ARE THE RATES FOR THE STATE PROGRAM?

- The premium rate is capped at 0.9% of wages¹ in the program's first two years and then will be set by the state FAMILI Division Director for years 2025 and beyond, though not to exceed one and two tenths of a percent (1.2%) of wages per employee.²
- Employers with nine or fewer employees will not be required to pay the employer portion of the premium but must forward their employees' premium portions to the program (and may withhold the employees' portion of wages).

> HOW CAN THE PROGRAM BE USED?

12 weeks³ of paid family and medical leave for the following reasons:

- Serious health condition of the employee.
- Bonding (birth, adoption, or foster care placement of a child).
- Care for a family member⁴ with a serious health condition.
- Qualifying exigency leave.
- Safe leave to address issues of employee's or employee's family member related to domestic violence, harassment, sexual assault or stalking.
- Leave can be taken intermittently and in increments less than a full day.

> WHO CAN USE IT?

- Colorado FAMILI benefits will be available to an employee who has earned at least \$2,500 in wages in a specified base period, and otherwise satisfies the administrative requirements in the FAMILI law.

> ARE PRIVATE PLANS ALLOWED?

- Yes, employers may apply to the FAMILI Division to meet their obligations through a private plan that includes all the same rights, protections and benefits as the FAMILI program.

For more information about CO FAMILI, visit [TheHartford.com/paid-family-medical-leave/co](https://www.TheHartford.com/paid-family-medical-leave/co)

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¹ Premiums shall not be required for employees' wages above 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. section 430.

² Premium under private plans will be assessed differently, but an employee's contribution cannot exceed what is allowed under the state plan.

³ Can extend up to 4 additional weeks due to pregnancy or childbirth complications.

⁴ Family member includes those with a significant personal bond like a family relationship.



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