



# Navigating regulatory changes

## Connecticut Paid Family and Medical Leave Act (CT PFML)

### Background

CT PFML is a statewide program allowing eligible employees paid time off for various reasons, including:

- Recovering from an employee's own serious health condition (including serving as an organ or bone marrow donor);
- Caring for a family member with a serious health condition;
- Bonding with a new child (through birth, foster care or adoption);
- Attending to a qualifying military event;
- Caring for a family member who is an injured service member; or
- Addressing issues related to family violence

Covered family members include spouses, children, parents, parents-in-law, grandparents, grandchildren, siblings, and individuals related by blood or affinity whose close association to the employee shows the equivalent of a familial relationship.

Under the CT PFML, employees will have up to 12 weeks of paid leave in a 12-month period for their own serious health condition (an additional 2 weeks is available for a serious health condition resulting in incapacity during pregnancy), to care for a family member, bond with a new child, attend

to a qualifying military event, and to care for a family member who is an injured service member; and up to 12 days of paid leave in a 12 month period to address issues related to family violence.

Most Connecticut employers are required to participate. Exceptions include self-employed individuals, municipal employers, and non-public elementary and secondary schools.

An employer can satisfy their obligations through the state plan or a private plan. In order to utilize a private plan, the employer must submit an exemption application to the Connecticut Paid Leave Authority (CT PLA).

---

Eligible employees will receive a percentage of their weekly wage up to a maximum of **\$981 per week in 2025.**

Benefits will be capped at **no more than 60 times** the state's minimum wage.

---

**What this means for employers:**

Employers are responsible for compliance with the CT PFML, including payroll deductions and employee notifications. Employers will need to consider:

1. How to meet its obligations under the CT PFML.
2. Updating company informational materials to include benefits provided under the CT PFML.
3. Working with HR in training personnel to manage the new CT PFML benefits.
4. Training managers and personnel on the CT PFML benefits to be aware of covered absences and include HR to assist when necessary.

**What Equitable will do:**

Equitable understands the significance of these changes to Connecticut employers and we have a fully-insured CT PFML solution available for you. Please contact your Equitable sales representative or regional account manager for additional information regarding our offering. We value your business and we are committed to supporting you through these regulatory changes.

**Additional information can also be found on  
the Connecticut Paid Leave [website](#).**

---

The information provided here is not legal advice. This information, including dates relating to implementation of the CT PFML, is subject to change based on guidance from Connecticut. Equitable and its affiliates assume no responsibility for legal compliance with respect to your or your clients' business practices. The views and information contained herein shall not constitute guidance from Equitable or its affiliates that you or your clients' business operations are in compliance with any law, rule, or regulation. Please consult with your own attorney or business advisors regarding and specific legal or business issues, questions, or concerns regarding CT PFML.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Some products are not available in all states.

GE-5236629.2 (11/23) (Exp. 11/25)



**EQUITABLE**