

CT PFMLA versus STD leave



Understanding the various methods of paid and unpaid leave can be confusing. As many states have initiated or passed legislation to offer paid medical and family leave to employees, employers and employees are often left with questions about their options.

The chart below explores the difference between the Paid Family and Medical Leave Act (PFMLA), and Short Term Disability (STD) insurance.

BENEFIT	SHORT TERM DISABILITY LEAVE	PAID FAMILY MEDICAL LEAVE
Duration of Benefit	Option of 13 or 26 weeks per disability	12 weeks in one 12 month period
Maximum Benefit	Varies	Weekly maximums is \$780 (unless CT funds are running low, then benefit could be reduced or cease)
Who Is Eligible	Full-time eligible employees that have satisfied their employers new hire waiting period.	Employees working in CT, with earned wages of \$2325 and are currently employed, or have been employed within the last 12 weeks.
Taxable	If paid with post-tax dollars the benefit is non-taxable	Benefit is taxed
Is your Job Protected	Disability covers loss of unearned wages but is not considered job protection	Paid family leave covers loss of unearned wages but is not considered job protection
What are the qualifying events?	Non-work-related illness, injury, and maternity	Caring for family or loved one, starting or expanding a family, family violence related issues, illness, and injury
How much is received?	Benefits may vary but usually 60% of your salary, to a certain maximum is covered	The benefit rate is capped at 60 times the CT minimum wage, with the maximum weekly amount being \$780
How do you apply?	The employer, the employee, and the doctor completes a claim form which is submitted to the insurance carrier. The insurance carrier makes payments directly to the employee.	The employee requests leave with the employer. If it is an approved leave, the employee must apply with the CT Paid Leave Authority.
Who is responsible for payments?	Employers and/or employees may pay for all of, or a portion of the premiums. Employers usually provide this as part of their benefits package	Paid for 100% by employees through a payroll tax.
Does insurance administer this benefit?	Yes, unless this program is self-funded	No. The CT Paid Leave Authority is responsible for paying this benefit.