

New Hampshire Paid Family and Medical Leave



Help protect your income and lifestyle with New Hampshire Paid Family & Medical Leave insurance (NH PFML)

Coverage that can help protect your income when you are unable to work.

 Mortgage or rent
  Childcare
  Grocery bills

Easy to get. Easy to use.

It's easy to apply for NH PFML coverage during your employer's open enrollment and it covers more than you think.

Prepare for the unexpected.

Six in ten adults in the US have a chronic disease and four in ten adults have two or more.¹ Don't let temporary illness or injury threaten your financial security.

Paid Family and medical leave can be used to cover common life events include your:

- own serious health condition, when insured disability coverage does not apply, including childbirth

Or family leave when you need to:

- care for a family member with a serious health condition
- bond with a child during the first year of birth, including placement for adoption or fostering
- address a qualifying urgent demand or need arising out of the fact that your spouse, child, or parent is a covered military member on covered active duty; and
- care for a service member with a serious injury or illness when the service member is your spouse, child, parent, or next of kin.

The financial benefits of coverage.

NH PFML coverage from MetLife may pay 60% of your average weekly income for up to **6 weeks**.

NH PFML gives you the ability to use your paid leave benefits in multiple ways:

- Paid leave can be taken continuously, or several weeks in a row based on you or your family's needs.
- Paid leave can be taken intermittently if you have to take leave in at least 4-hour increments.
- Paid leave can also supplement your wages if your NH PFML leave requires a reduced work schedule, when you need leave in at least 4-hour increments.
- This means you will have a steady income stream to help pay your bills during a period of paid family or medical leave.

Your name is on the check.

Weekly payments are made directly to you. You decide how to spend the money — for medical expenses, like copays, deductibles, or for non-medical needs like household bills, fuel, childcare, or home modifications.

If you have a family, most likely they rely on you to help keep the household running. But with more than half of Americans having less than three months' worth of expenses covered in an emergency fund,² you need to make sure your family is financially prepared to handle essential living expenses to carry you through and during your time of need.

If you don't prepare ahead to cover your expenses, you may need to use your savings, or borrow money from friends or family to meet your ongoing financial obligations while you recover.

Simple and convenient.

Enrollment is simple, but the benefits are significant. Premiums will be automatically deducted from your paycheck, making this coverage more convenient for you.

There's no better time to secure your coverage.

Questions? Contact us at

603-328-1248

1. Centers for Disease Control and Prevention lists the top chronic diseases including heart disease, cancer chronic lung disease, stroke, Alzheimer's disease, diabetes, and chronic kidney disease: "About Chronic Diseases | CDC," <https://www.cdc.gov/chronicdisease/about/index.htm>, accessed November 2022.

2. Bankrate July 2021 Emergency Savings Survey, <https://www.bankrate.com/banking/savings/emergency-savings-survey-july-2021/>, July 2021.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and details.



New Hampshire Paid Family and Medical Leave



Help protect your income and lifestyle with New Hampshire Paid Family & Medical Leave (NH PFML).

Coverage that can help protect your income when you are unable to work.

 Mortgage or rent
  Childcare
  Grocery bills

New Hampshire Paid Family & Medical Leave is an affordable way to help protect your income when you are unable to work due to your own illness or injury or for family leave reasons, such as caring for a family member with an illness or injury, to bond with a child, or due to certain military exigency needs like the ones you can take under the federal unpaid Family & Medical Leave Act (FMLA). Accidents and illness can happen to anyone, and it can impact your ability to earn money. That's why the New Hampshire law has expanded to provide you the option for New Hampshire Paid Family & Medical Leave coverage as part of a sound financial plan.

Accidents and illness can happen to anyone, and it can impact your ability to earn money.

Q. Why is having NH PFML so important?

A. Having wage replacement benefits can help you cover your essential living expenses and help safeguard your savings, since it replaces a portion of your income for the period of time needed due to common life events.

Q. Who are the covered family members under NH PFML?

A. Family members¹ covered under NH PFML include a child, parent, spouse/domestic partner, grandparent. Some of these include biological, step, adoptive, or foster family members, and legal guardians.

Q. How do NH PFML payments work?

A. Payment will be made directly to you — not your employer, hospital, doctor or insurance company. The payment amount is based upon a percentage of your weekly income.

Q. How much does NH PFML cost?

A. NH PFML insurance is more affordable than you may think. Your premium is based on a percentage of your weekly income. More information about rates² for your plan can be found in the enrollment materials provided by your employer.

As one of the nation's leading providers of disability benefits,³ you can count on MetLife to provide you with caring, compassionate and accurate claims service when you experience a NH PFML qualifying event.

New Hampshire Paid Family & Medical Leave

Coverage that can help protect your income when you are unable to work due to your own medical needs, or when your family needs you if they have a serious health condition, or you would like to bond with a new child; and for certain military events like those covered under the federal FMLA unpaid, but job protected leave program.



Q. How do I pay for my NH PFML

A. **Premiums will be conveniently paid through payroll deduction**, so you don't have to worry about writing a check or missing a payment.

Q. What happens when I want to file a claim?

A. **MetLife offers various ways to submit your claim based on your plan**, including online, mail and phone options. Plus, you can track the status of your claim online.

Q. What if I choose not to have NH PFML?

A. **Enrolling in a plan is not mandatory, but it is a good idea and an affordable way to help protect your income.** Without NH PFML, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling accident or illness.

Q. When can I enroll?

A. **Your employer has defined their open enrollment period.** If you miss this year's open enrollment, you will need to wait until next year.

Have other questions?

New Hampshire has a comprehensive NH PFML website where you can find additional details. Visit: <https://www.paidfamilymedicalleave.nh.gov/>

For other questions, please call MetLife directly at: **1-866-595-PFML (7365)** to talk with a benefits consultant.

1. For eligible family members, you may be required to show proof of relationship.

2. Premiums for your NH PFML coverage is based on your weekly wage times the rate of your employer's plan.

3. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Fourth Quarter 2021.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.



DEFINITIONS

Benefit Year means a rolling 12-month period measured backward from the first day of leave taken under the certificate.

Qualifying Reason means any of the following reasons for which employees are eligible:

1. Medical Leave: an employee's own serious health condition that incapacitates them from performing the essential functions of their job.

2. Family Leave:

- to bond with a child during the first 12 months after the child's birth, adoption, or foster care placement [on or after January 1, 2023];
- to care for an employee's spouse, child, or parent with a serious health condition;
- because of any qualifying exigency arising out of the fact that an employee's spouse, child, or parent is a military member on covered active duty (or has been notified of an impending call or order to covered active duty status); and
- in order for an employee to care for a spouse, child, parent or next of kin who is a current member of the armed forces and who has a serious illness or injury.

Serious Health Condition means any illness, injury, impairment or physical or mental condition that involves inpatient care, treatment or continuing treatment by a health care provider, including treatment for substance abuse consistent with American Society of Addiction Medicine criteria and treatment for a mental health condition consistent with American Psychiatric Association criteria.

LIMITATIONS ON COVERAGE PROVIDED UNDER THE CERTIFICATE

EXCLUSIONS

No benefits under the certificate are payable for:

1. a period of leave:
 - occurring before an employee's insurance takes effect; or
 - commencing after an employee's insurance ends; or
2. a serious health condition arising out of:
 - aviation, except as a fare-paying passenger;
 - professional sports;
 - incarceration;
 - commission of a felony, riot or driving under the influence of drugs, alcohol or combination thereof; and
 - harm to a family member brought about by the willful intention of the insured;

3. with respect to Paid Medical Leave, a serious health condition that arises from a work-related illness or injury and for which Workers' Compensation insurance benefits are paid; or

4. with respect to Paid Medical Leave, an employee's disability for which the employee receives disability income insurance benefits.

RENEWABILITY, AGE RESTRICTIONS, RIGHT TO CHANGE PREMIUMS

The insurance provided under the certificate may be renewed by the group policyholder and subject to MetLife's agreement, as described in the group policy issued to the group policyholder.

If an employee's insurance ends for any reason other than non-payment of premium, an employee may continue it under certain circumstances as described in the certificate.

There are no age restrictions with respect to issuing or renewing the insurance provided under the certificate.

Premiums for this coverage are subject to change in accordance with the provisions of the group policy or applicable law.

BUSINESS ENTERPRISE TAX (BET) CREDIT

Per N.H. Rev. Stat. § 77-E:3-e, employers who purchase NH PFML insurance through MetLife, the state's insurance partner for NH PFML, are eligible to apply for a Business Enterprise Tax (BET) credit for 50% of the premium paid by the employer on behalf of their workers based on premiums for the 6-week plan. Employers will be responsible for applying for the BET credit using instructions provided by the state. For more information on the BET credit please see here: [Business Enterprise Tax FAQ | NH Department of Revenue Administration](#)