

NEW BENEFIT ANNOUNCEMENT



New Hampshire

PAID FAMILY & MEDICAL LEAVE

Effective January 1, 2023, all employers in New Hampshire will be able to participate in the New Hampshire Paid Family & Medical Leave plan (NH PFML), the insurance plan that provides NH workers with wage replacement coverage for specific leaves of absence.

What is NH PFML?

NH PFML is a state-sponsored plan where all NH employers - including for-profit, non-profit, private and public - and eligible NH workers can purchase PFML insurance providing 60% wage replacement for up to six weeks per year for absences related to life events such as:

- A worker's serious health condition, when disability coverage does not apply
- To care for a family member with a serious health condition
- For the birth of a child and bonding, including placement of a child for adoption or fostering
- For qualifying needs arising from deployment with the armed services or caring for a service member with a serious injury or illness

How do I buy NH PFML insurance?

- NH PFML insurance can be purchased from MetLife, the state's insurance partner for the plan
- It can be purchased directly by an employer or placed through an insurance agent, broker, or consultant. When purchasing through MetLife, employers can customize certain aspects of the coverage (participation and other requirements may apply)

How much does NH PFML insurance cost?

- NH employers can negotiate coverage terms and premium cost with MetLife
- An employer may fully fund the premium cost on their workers' behalf, split the premium cost with workers, or pass the full cost on to workers
- NH PFML incentivizes employers to purchase six weeks of coverage through the plan by providing a Business Enterprise Tax (BET) credit equal to 50% of the premium they pay

Why should employers participate?

NH PFML protects workers' financial security and strengthens a business's bottom line.

With NH PFML:

- NH businesses are able to offer an attractive and affordable benefit
- Your NH workers will have wage replacement protection to help them cope during a health crisis or care need
- Your NH workers won't be forced to leave their jobs to care for their families or their own health
- NH workplaces will have reduced turnover, improved worker retention, and increased morale and worker productivity

When can I enroll my employees?

- Enrollment begins in December 2022 and will remain open thereafter
- If an employer does not provide NH PFML or an equivalent benefit, workers may enroll in NH PFML as individuals

What are my obligations as an employer?

- Large employers (50 or more workers) that enroll in the plan will pay NH PFML insurance premium(s) through payroll deduction
- Large employers who do not provide NH PFML (or equivalent coverage) must collect premium payments through payroll deduction for individual workers enrolled in NH PFML
- Small employers make payment arrangements with MetLife
- All employers must participate in the claims process, handle worker questions and direct them to MetLife, and provide wage and leave information to MetLife.

Visit PaidFamilyMedicalLeave.nh.gov
to learn more about NH PFML and register for upcoming webinars



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