



Meet Your FAMLI

Maryland's Family and Medical
Leave Insurance



paidleave.maryland.gov

Agenda



What is FAMLI?



How does FAMLI work?



What can you do now?

Maryland is preparing to launch a paid family and medical leave system!





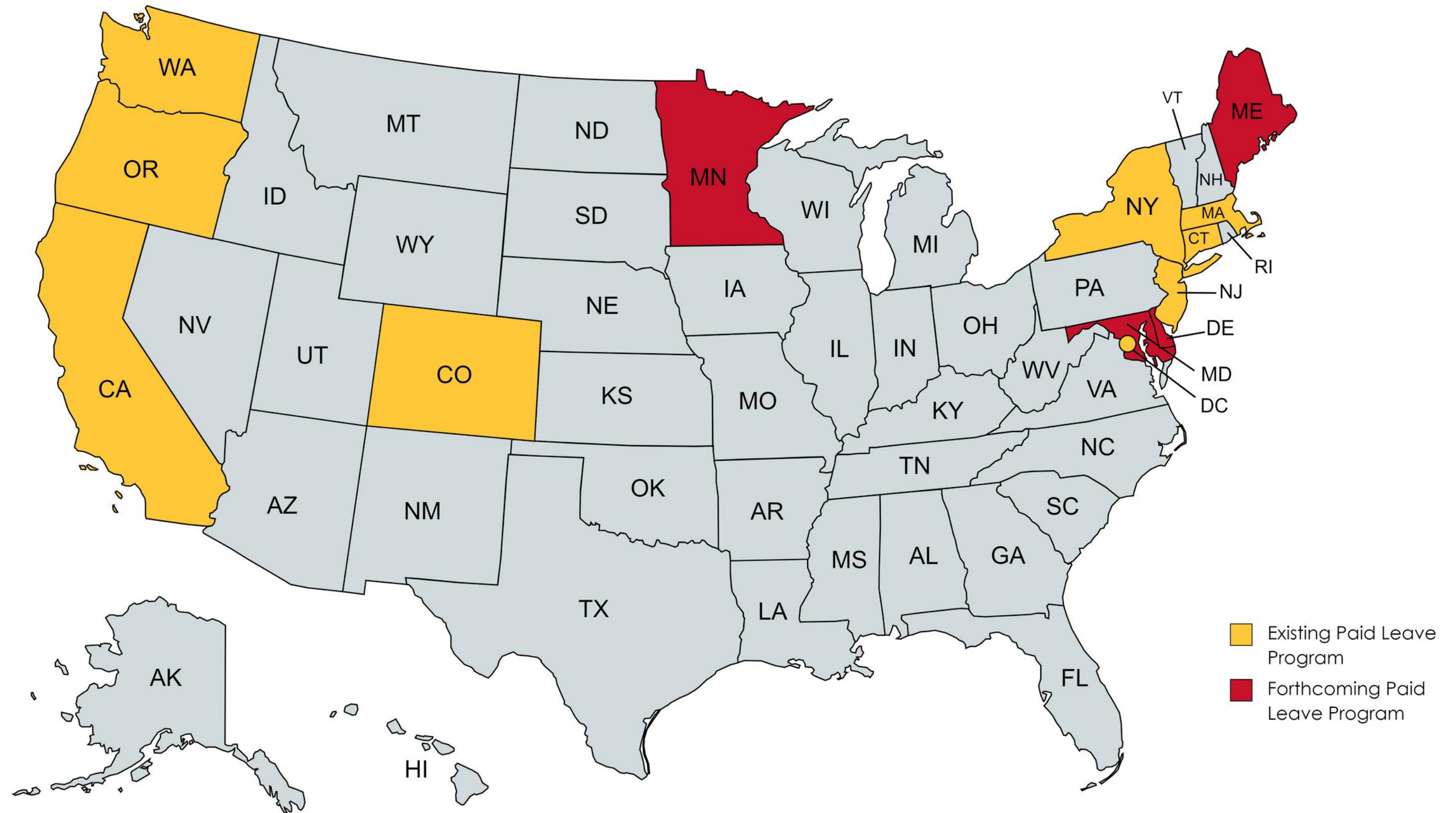
What is FAMLI?

Starting in 2026, the Maryland Family and Medical Leave Insurance (FAMLI) system will ensure workers are able to:

- take time away from work;
- receive job protection;
- and earn up to \$1000 a week

for up to 12 weeks continuously or on an intermittent basis.

The bigger FAMLI portrait



Benefits for Employers



Greater cost predictability



Higher workforce attachment



A more even playing field for small businesses



Boosted morale, reduced turnover and increased productivity



Key milestones

**Regulations
published**



Early 2024

**Contributions
begin**



Current date:
Oct. 1, 2024

Proposed date:
July 1, 2025

**Benefits
begin**



Current date:
Jan. 1, 2026

Proposed date:
July 1, 2026

The Maryland General Assembly is considering a bill proposing new dates for contributions and benefits.

FAMLI is familiar...

FMLA	FAMLI
Health benefit continuation	
Leave can be taken consecutively or intermittently	
Qualifying events are the same	
Job protection	Job protection (limited exceptions)
12 week annual limit	12 week annual limit (with one exception)

...and different

FMLA	FAMLI
Federal law	State law
Unpaid (and unfunded)	Paid (and funded)
Eligibility is position based	Eligibility is employee based
Limited definition of “family member”	Expanded definition of “family member”
Employer processes request	State processes claim (unless participating in a private plan)

What employers will participate?

All employers will be required to provide their employees paid family and medical leave insurance.

There are no exemptions.

What is my contribution?

**Employers
with 15 or
more
employees**

Contribute
0.45% of
wages

**Employers
with 14 or
fewer
employees**

Not required
to contribute

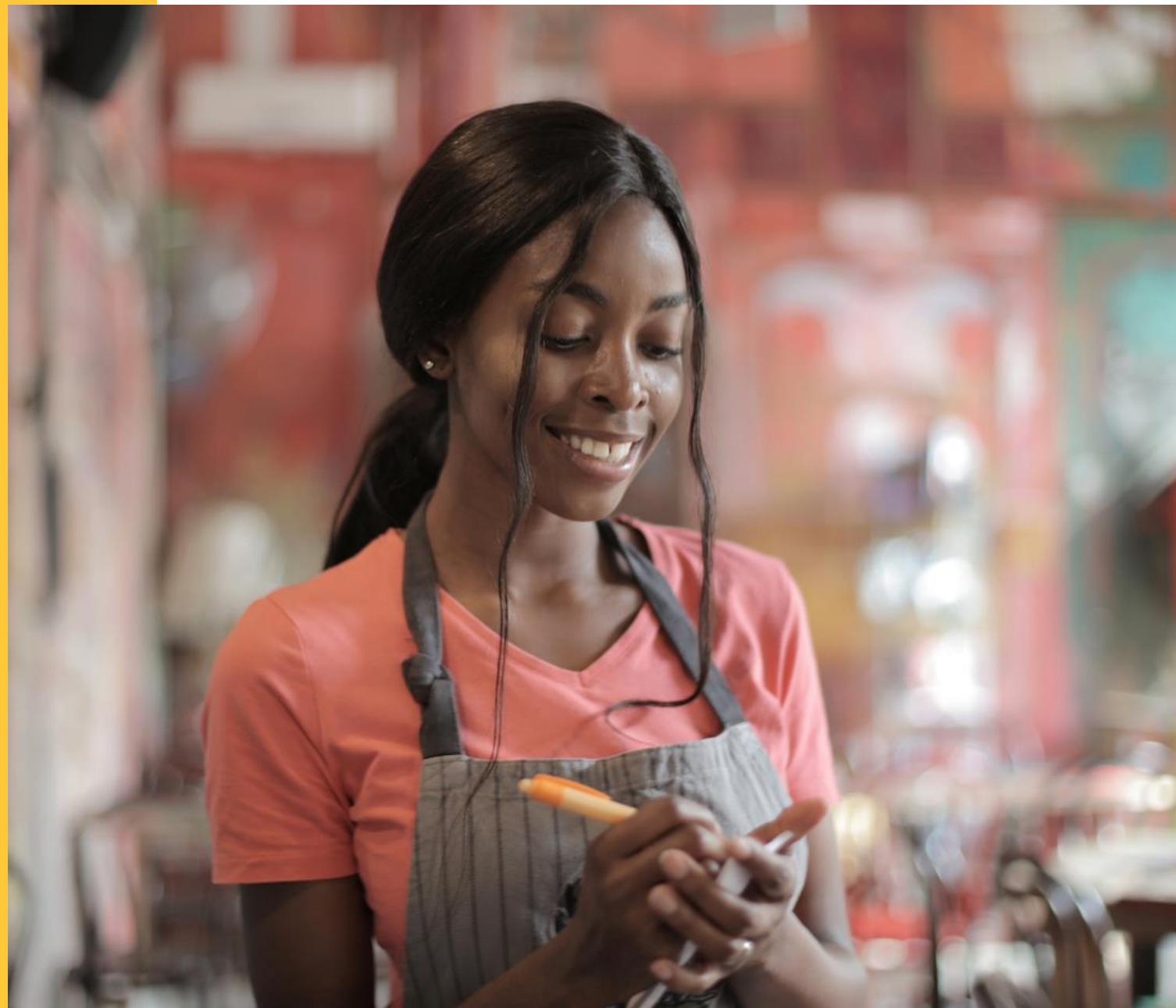
**Self-
employed
individuals**

Participation
is optional at
0.9% of
wages

Employees

Contribute
0.45% of
wages

Employers may choose to cover a portion or all of their employees' contributions



Who is covered?

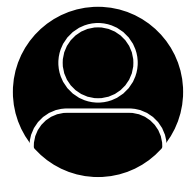
Contributions are due on behalf of all Maryland workers.

Anyone who works at least 680 hours in a position based in Maryland in the 12 months before they need to take leave will be eligible for benefits.

Life events covered by FAMLI



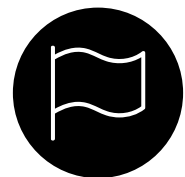
Welcoming a child



The employee's own serious health condition



Caring for a family member



Preparing for a family member's deployment

How does FAMLI interact with employer provided time off?

Employers can not require workers to use employer provided time off before or while using paid family and medical leave.

However, an employer and worker can agree to use employer provided time off to “top off” the FAMLI benefit.

What if I already offer parental leave?

Some employers provide leave specifically designed to cover a FAMLI qualifying event, such as parental leave. The Division is referring to that leave as **Alternative FAMLI Purpose Leave (AFPL)**.

If you offer AFPL, you can require your employee to take their AFPL concurrently with FAMLI leave.

Are there notification requirements?

An employer will need to provide notice to employees:



At the time of hire



Annually



When an employee requests paid leave



When the employer knows that the leave may be for a covered reason



The State Plan

After registration, employers will be automatically enrolled into the **State Plan**, which will provide a seamless way to comply.

The State will:

- collect contributions;
- process applications; and
- issue benefits.

Private plans

An employer could seek approval for a **commercial** or **self-insured** plan.

Commercial and self-insured plans must offer benefits and protections that are the same as or better than the State Plan.



What can you do now?



Sign up to receive emails from the FAMLI team by visiting paidleave.maryland.gov



Begin including FAMLI contributions in future budget planning



Start thinking about how your existing benefits may interact with FAMLI



After registration, all employers will automatically be enrolled in the State Plan. You can think about whether you'd like to explore private plans.



Stay up to date

paid.leave@maryland.gov 

paidleave.maryland.gov 

We hope you join us in making FAMLI a
success in Maryland!



Questions?