

# Minnesota Paid Family and Medical Leave

## Questions and answers

Minnesota Paid Family and Medical Leave (MN PFML) is a mandatory program that allows paid time off for covered employees who need to:

- Recover from a serious health condition or get medical care related to pregnancy
- Care for a family member with a serious health condition
- Care for a military service member
- Bond with a child following birth, adoption, or foster care placement
- Manage certain needs related to sexual or domestic violence against themselves or a family member
- Attend to a qualifying military exigency

Covered family member includes a spouse or domestic partner, child (biological, child of domestic partner, adopted, foster, step, or applicant stands in loco parentis, legal guardian, or de factor parent), son-in-law, daughter-in-law, parent (biological, adopted, foster, step, de factor, legal guardian, or in loco parentis), parent-in-law, sibling, grandchild, grandparent, grandparent-in-law, or anyone with a relationship to the applicant that creates an expectation of care, regardless of whether they live together.

### When does MN PFML launch?

On January 1, 2026, both the collection of contributions for covered individuals and benefit payments begin.

### What's the maximum benefit period?

Employees can take up to 12 weeks for medical leave and up to 12 weeks for family leave. The combination of these cannot exceed 20 weeks in a benefit year.

## AT A GLANCE

- MN PFML provides eight weeks of leave annually for qualified reasons.
- MN PFML provides up to one year of benefits for qualified reasons.
- Employees fund paid leave and state disability benefits.

### How's the program funded?

MN PFML will be funded by employee and employer contributions.

For 2026, the total premium rate will be 0.88% of employee wages up to the Social Security wage cap. Employers with fewer than 30 employees may have a reduced premium rate.

The premium rate will be adjusted annually, announced by July 31 to take effect the next January 1.

### Which employers are subject to the law?

Employers with employees working in Minnesota, regardless of size, must provide coverage through the state-run program or a private plan, including:

- Companies with employees whose work is located in Minnesota
- Minnesota state entities, including state agencies, state colleges and universities, and municipal and local government entities

### Who's eligible for benefits?

Employees are eligible if they've earned at least 5.30% of the state average annual wage rounded down to the next lower \$100.

Federal government employees, self-employed individuals, independent contractors, and seasonal employees are excluded. However, self-employed individuals and independent contractors may opt in for coverage.

## What are the benefits to the employee?

The weekly benefit amount will be calculated using a three-tiered structure based on the employee's average weekly wage and the state average weekly wage (SAWW):

- 90% of the portion of their weekly wages that's less than or equal to 50% of the SAWW
- Plus 66% of the portion of their weekly wages that's more than 50% of the SAWW but less than or equal to 100% of the SAWW
- Plus 55% of the portion of their weekly wages that's more than 100% of the SAWW

The maximum benefit will be capped at the SAWW, which is currently \$1,372.

Here are some examples:



### If less than 50% of the SAWW:

The employee's benefit is 90% of their average weekly wage.

#### For example:

Employee A's base weekly earnings are \$375.

**Step 1:**  $\$375 \times 0.90 = \$337.50$

**\$337.50 weekly benefit**

### If greater than 50% but less than 100% of the SAWW:

Their benefit is 90% of 50% of the SAWW, plus 66% of the wages that are more than 50%, but less than 100% of the SAWW.



#### For example:

Employee B's base weekly earnings are \$1,000.

**Step 1:**  $\$1,000 > \$686 = \$686$

**Step 2:**  $\$686 \times 0.90 = \$617.40$

**Step 3:**  $\$1,000 - \$686 = \$314$

**Step 4:**  $\$314 \times 0.66 = \$207.24$

**Step 5:**  $\$617.40 + \$207.24 = \$824.64$

(Add Steps 2 and 4)

**\$824.64 weekly benefit**

### If greater than the SAWW:

Their benefit is 90% of 50% of the SAWW, plus 66% of the wages that are more than 50%, but less than 100% of the SAWW, plus 55% of the remaining wages.



### For example:

Employee C's base weekly earnings are \$1,500.

**Step 1:**  $\$1,500 > \$1,372 > \$686$

**Step 2:**  $\$686 \times 0.90 = \$617.40$

**Step 3:**  $\$1,372 - \$686 = \$686$

**Step 4:**  $\$686 \times 0.66 = \$452.76$

**Step 5:**  $\$1,500 - \$1,372 = \$128$

**Step 6:**  $\$128 \times 0.55 = \$70.40$

**Step 7:**  $\$617.40 + \$452.76 + \$70.40 = \$1,140.56$

(Add Steps 2, 4, and 6)

**\$1,140.56 weekly benefit**

### What's the private plan option?

Employers may opt out of the state-run program by choosing an approved private plan. Private plans must meet the requirements outlined in the law and provide benefits equivalent to or greater than those offered by the MN PFML program.

### Will MN PFML provide intermittent leave?

Yes. Intermittent leave will be available.

### Will MN PFML provide job protection?

Yes. MN PFML will provide job protection to employees who have worked for an employer for more than 90 days before their leave.

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LCN-7756340-031825

MAP ADA 6/25 Z04

Order code: AM-MNERF-FLI001



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