

NEW HAMPSHIRE PAID FAMILY & MEDICAL LEAVE

NH PFML INSURANCE PROGRAM

NH PFML is a first in the nation, state-sponsored, voluntary insurance plan where NH employers and eligible NH workers can purchase PFML insurance providing 60% wage replacement (up to the Social Security wage cap) for up to six weeks per year for absences from work for covered common life events.

Employers purchasing a NH PFML insurance plan qualify for a Business Enterprise Tax (BET) credit of 50% of the premium paid by the employer for insurance coverage for their workers.

Common life events for which a worker could be covered under NH PFML for partial wage replacement, and then return to the workplace, include:

- A worker's own serious health condition when disability coverage does not apply, including childbirth
- For a worker to bond with a child during the first year of birth, including placement for adoption or fostering
- For a worker to care for a family member with a serious health condition
- Any qualifying urgent demand or need arising out of the fact that the worker's spouse, child, or parent is a covered military member on covered active duty
- For a worker to care for a covered service member with a serious injury or illness if the eligible worker is the service member's spouse, child, parent or next of kin

NH PFML WAGE REPLACEMENT FOR WORKERS

Covered workers receive 60% wage replacement benefits (up to the Social Security wage cap) for up to six weeks per year for qualified leaves of absence from work related to common life events.

NH PFML insurance is designed to coordinate with other types of leave and worker benefits in the following manner:

- If a worker qualifies for Short-Term Disability (STD), they will not qualify for NH PFML benefits for the same days absent.
- If a worker is eligible to receive workers' compensation, they will not qualify for NH PFML benefits.
- NH PFML will run concurrently with the federal Family and Medical Leave Act (FMLA) when a worker is eligible for qualifying leave under both programs.

PURCHASING A NH PFML EMPLOYER-SPONSORED PLAN

Employers will have the ability to work directly with MetLife, the State's PFML insurance partner, to select a NH PFML insurance plan that meets their business needs (within regulatory parameters set by the state).

SUBMITTING A CLAIM

Beginning January 1, 2023 your covered workers can submit claims for the NH PFML insurance plan directly to MetLife, or to your insurance carrier or TPA if covered under a non-MetLife plan.

You will be contacted by MetLife or your insurance carrier/TPA after a worker submits a claim for NH PFML.

By purchasing NH PFML employer-sponsored insurance through MetLife, the state's PFML insurance partner, employers are eligible to receive a BET tax credit equal to 50% of the NH PFML insurance premium they pay.

- Contact MetLife or your insurance agent, broker, or consultant to select a NH PFML insurance plan for your eligible NH workers
- Learn about the Business Enterprise Tax (BET) credit for the portion of the NH PFML Insurance premium you pay to MetLife
 - Other insurers or third-party administrators (TPA) may be authorized to provide equivalent PFML insurance plans, but the BET tax credit applies only when you purchase a NH PFML insurance plan through MetLife

EMPLOYER OBLIGATIONS

In addition to the benefits, NH PFML comes with a few responsibilities.

- Contact MetLife to select a NH PFML insurance plan for your eligible NH workers
- Recognize that your eligible NH workers can purchase a NH PFML individual plan if you do not offer a NH PFML insurance plan or equivalent benefit plan
- Address worker questions and direct workers to MetLife
- Support the claims process by providing wage and leave information, work schedules and other benefits information to MetLife

Employers with 50+ Workers Must:

- Collect worker premium payments through payroll deductions
 - Employers who do not opt into the NH PFML plan must still collect premium payments through payroll deductions for their workers who purchase NH PFML individual plans
 - Employers paying 100% of premium do not have to take payroll deductions
- Restore workers to the position they held prior to leave or to an equivalent position
- Continue to provide health insurance during leave with workers paying any shared costs
- Not discriminate or retaliate against any worker for accessing PFML benefits

Employers with Fewer Than 50 Workers:

- Smaller employers are not required to collect premium payments through payroll deductions
- Smaller employers make premium payments through arrangements with MetLife.

CONTACT US

- Visit PaidFamilyMedicalLeave.nh.gov and select the Contact Us button
- Call the MetLife Customer Solution Center for NH PFML, 1-866-595-7365
- Find us on social media @nhpaidleave

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

