



## ABSENCE ADVISORY

REGULATORY UPDATES FROM  
AFLAC'S GROUP LIFE, ABSENCE AND  
DISABILITY SOLUTIONS DIVISION



APRIL 2025

We are pleased to share the April 2025 Absence Advisory, along with information related to state and other paid leave legislation.

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## MAINE

As a reminder, employers required to participate under the Maine Paid Family and Medical Leave program must register in the [Paid Family and Medical Leave portal](#) and submit their premium amounts and contribution reports quarterly through the portal. Employers have been able to submit their first report and payments beginning April 1, and reports are due on April 30.

Employers can contact the call center at 207.621.5024 between 8 a.m. and 5 p.m. ET, Monday through Friday, if they have questions about registration or premiums.

Employers can apply for either a self-funded or a fully insured private plan. For details on the process, visit [www.maine.gov/paidleave/](http://www.maine.gov/paidleave/) and refer to the section Employer Resources > Private Plans. Employers that opt for a private plan have the option to delay the start of their plan to align with the state program on May 1, 2026.

For more information about Maine Paid Family and Medical Leave, visit [here](#).

## MASSACHUSETTS

The Massachusetts Department of Family and Medical Leave has revised the language in their [FAQ document](#) that advises employers on the topping off of benefits. According to the prior FAQ, employers were required to permit employees to top off their Paid Family and Medical Leave benefits with accrued paid time off. The new guidance in the FAQ clarifies that an employer's policy is what determines how and whether an employee can accrue and use paid time off during leave, provided that the policy does not cause discrimination against an employee for exercising their Paid Family and Medical Leave rights.

## MINNESOTA

Minnesota's Paid Leave program is anticipated to commence on Jan. 1, 2026, and it's important to keep employer responsibilities and key dates in mind.

### Wage reports

- Continue the submission of quarterly wage reporting for your Minnesota employees. As a reminder, the state is leveraging the same reporting system as [Minnesota's Unemployment Insurance](#) to collect wage information.

### Analyze current leave policies and time off benefits and how they may interplay with Minnesota Paid Leave

- These employer policies may include existing employer-paid or unpaid parental or caregiver leaves, unpaid medical leave in addition to PTO, and vacation and sick time.
- Will the policy run concurrently with Minnesota Paid Leave or consecutively?
- How do the eligibility requirements compare and align?
- Are the relationships and reasons for leaves similar? Is there an overlap?
- Are adjustments to the policies needed?

### Contributions and premiums

- Determine if premiums will be shared with employees and how much, or if your company will absorb the full premium.
- Up to 50% of Minnesota Paid Leave premiums (.88% of wages up to the Social Security cap) may be shared with employees.
- Sharing contributions: Be sure to coordinate with your payroll partners and/or external payroll vendors to set up employee payroll deductions to commence Jan. 1, 2026.
- Set up the necessary arrangement to pay the premiums to the state program beginning April 2026.

### Equivalent plans

- If your company opts for a private plan, the state will begin taking private plan applications in the spring of 2025.

## Employee notices and education

- Employers need to notify their employees about Minnesota Paid Leave by Dec. 1, 2025.

For more information, visit:

- [Minnesota Paid Leave.](#)
- [Frequently asked questions for employers.](#)

## OREGON

The Oregon Employment Department is hosting seven webinars from April to June to explain 2025 updates to the laws regarding Oregon Paid Family Medical Leave as well as information about eligibility, benefits and the application process. The webinars will also include time for questions and answers. Registration is available on the [Paid Leave Oregon website](#).



These are educational materials only. Employers should consult their own counsel for obligations for state-mandated leave and disability programs. Products and services are provided by Continental American Insurance Company. In New York, products and services are provided by American Family Life Assurance Company of New York. In California, coverage is offered by Continental American Life Insurance Company. Products may not be available in all states and may vary depending on state law.

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