



ABSENCE ADVISORY

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



MARCH 2025

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

TOP NEWS INSIDE

- [Colorado.](#)

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- [Delaware.](#)

.....

- [Maine.](#)

.....

- [Maryland.](#)

.....

- [Minnesota.](#)



SB25-144

COLORADO

In Feb. 2025, the Senate introduced [Senate Bill 25-144](#), which offers an extension of the Colorado Family and Medical Insurance Act for up to an additional 12 weeks when a parent has a baby receiving inpatient care in a neonatal intensive care unit (NICU). The extra time would allow the parent to be with their child while in the NICU and still have time to bond with their child when they bring them home. If the bill passes, the new reason and entitlement may become effective in 2025.

The second part of SB25-144 is the reduction of the current program's premium from 0.9% to 0.88% for 2026. Then beginning in 2027 and each calendar year after, the premium rate would be set by Nov. 1 for the following calendar year.

For more information about Colorado's SB25-144, please visit [**Change Paid Family Medical Leave Insurance Prog | Colorado General Assembly**](#).

PAID FAMILY MEDICAL LEAVE

DELAWARE

On Jan. 1, 2025, contributions began for employers that are required to participate in Delaware Paid Family and Medical Leave programs. This does not apply to employers that have been approved for a private plan.

Contributions and wage reports from Jan. to March 2025 will be due after the end of the quarter and no later than April 30, 2025. Employers should submit the contributions and wage reports through the [Paid Leave portal](#). If an employer has been approved for a private plan beginning Jan. 1, 2026, wage reports are still required, and the first report is due April 30, 2025.

For more information about Delaware Paid Family and Medical Leave, please visit <https://labor.delaware.gov/delaware-paid-leave-is-coming/> and view the FAQs [here](#).

MAINE

Employers required to participate under the Maine Paid Family and Medical Leave program must submit their premium amounts and contribution reports quarterly through the [Paid Family and Medical Leave \(PFML\) portal](#). Employers may submit their first report and payments beginning April 1, 2025, and reports are due on April 30, 2025. All subsequent reports are due on or before the last day of the month following the end of each quarter.

Third-party administrators will be able to submit bulk wage reports in specified file formats. Employers will be able to upload an Excel spreadsheet of their employee and wage information in their quarterly wage report. Employers can locate the bulk upload instructions [here](#).

For more information about Maine Paid Family and Medical Leave, please visit <https://www.maine.gov/paidleave/>.

MARYLAND

On Friday, Feb. 14, 2025, the Maryland Department of Labor released a proposal delaying the implementation of the Family and Medical Leave Insurance program.

The plan recommends the following changes:

- Payroll deductions would begin Jan. 1, 2027.
- Benefits would become available on Jan. 1, 2028.

This delay also includes timelines for submitting wage and hour reports or applying for a private plan. This proposal is not yet implemented. Legislative action is required by the General Assembly in the coming weeks for this to go into effect.

You can locate the press release [here](#). To stay informed about Maryland Family and Medical Leave insurance, visit <https://paidleave.maryland.gov>.

MINNESOTA

On Feb. 21, 2025, the Minnesota Department of Employment and Economic Development announced that the rate to fund the Minnesota Paid Leave program will be .88% of the employee wages. Small employers that have 30 or fewer employees may qualify for a smaller employer rate.

Employee Counts

For purposes of the premium rates, employers will count the largest number of Minnesota employees during the four quarters that end on September 30 of the prior year. For example, for 2026 the period considered is October 1, 2024, to September 30, 2025. When counting, employers should include employees who work in Minnesota at least 50% or more in the prior year. If the employee works in multiples states (3 or more) but did not work 50% in any one state, they will be covered by Minnesota Paid Leave if they live in Minnesota.

Contributions

Large or small employers may share 50% of the premiums with their employees (.44%), or employers may choose to pay a larger portion or absorb the full premium on behalf of their employees. Once the program goes live and after the first year of the program, the rates will be reviewed and may be adjusted by July 31 of each year, not to exceed 1.2%.

Minnesota Paid Leave is set to commence on Jan. 1, 2026, and employers that will use the state's public program can begin deducting contributions at the same time, beginning Jan. 1, 2026. Minnesota Paid Leave has posted a [premium rate calculator](#) on their website to assist employers with premium calculations.

For more information about Minnesota Paid Leave rates and calculations, please visit [Employers: your role and responsibilities](#) and [Minnesota Paid Leave | Premium Rates and Contributions](#).



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 California, coverage is offered by Continental American Life Insurance Company. In New York, products and services are provided by American Family Life Assurance Company of New York. Products may not be available in all states and may vary depending on state law. Continental American Insurance Company | Columbia, SC
Aflac New York | 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

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