

Minnesota Paid Family Medical Leave & Private Plan Options

Overview of Minnesota's PFML Plan

- **Effective Date:** January 1, 2026
- **Coverage:** Provides paid leave for family caregiving, personal medical needs, and bonding with a new child.
- **Funding:** Funded through payroll taxes shared between employers and employees.
- **Duration:** Up to 12 weeks for medical leave and 12 weeks for family leave (maximum of 20 weeks combined annually).
- **Eligibility:** Covers all employees in Minnesota, including part-time and seasonal workers.
- **Administration:** Managed by the state government.

Key Differences of Private Plan Options

- **Cost Control:** Employers can negotiate premiums and manage costs effectively.
- **Customization:** Tailored coverage to meet specific business needs.
- **Administrative Support:** Private plans provide enhanced administrative support and claims processing.
- **Coordination with other Benefits:** private plans can coordinate with other benefits and internal leave policies.

Feature	Minnesota PFML Plan	Private Plan Options
Administration	Managed by the state	Dedicated support from private insurers
Claims Processing	Standardized, slower state-run process	Faster, personalized claims handling
Employee Experience	Limited communication and support	Dedicated claims specialists for employees
Flexibility	Standardized benefits for all employees	Customizable to fit business needs

How We Can Help

- **Private vs. State Plan:** We help employers evaluate and select a plan based on their goals.
- **Expert Guidance:** We help you design a plan that coordinates with your other insurance benefits and policies.
- **Administrative Support:** From compliance to assistance with claims, we handle the details so you can focus on your business.
- **Employee-Centric Solutions:** Deliver a seamless, supportive experience for your workforce



For more State of MN plan details visit <https://mn.gov/deed/paidleave/> or use the QR Code:

Contact Us Today!

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