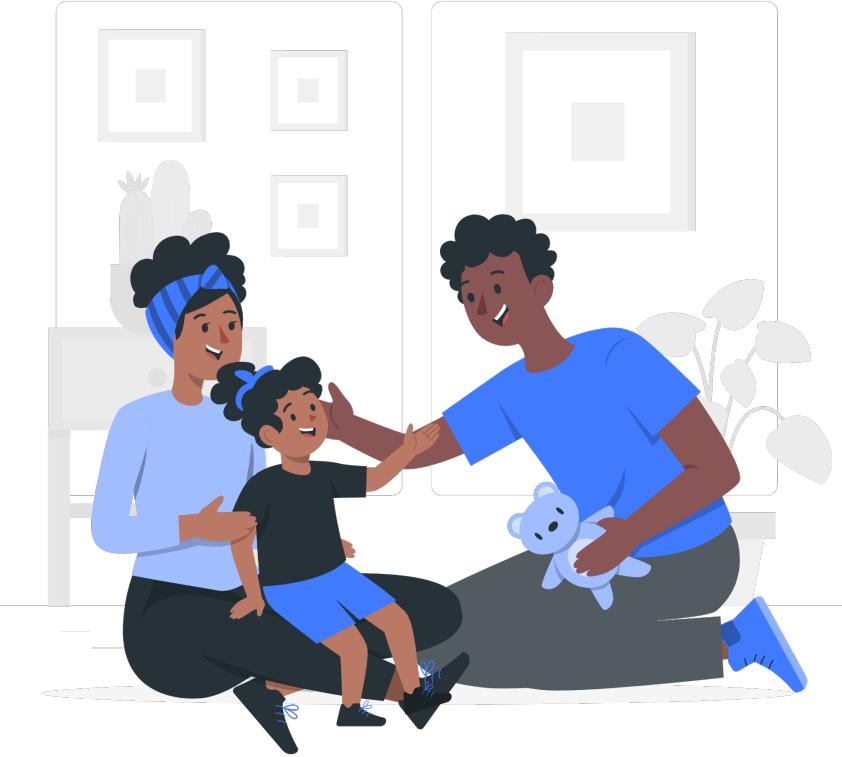




# Minnesota Paid Leave

Paid Leave for birth and bonding  
December 4, 2025

# About Paid Leave



- Am I covered by Paid Leave?
- What types of leave does Paid Leave cover?
- Is my job protected while I'm on leave?



# Minnesota's Paid Leave law

- Minnesota Paid Leave was enacted in 2023 and **begins Jan. 1, 2026.**
- The law provides **job protections and payments** from the state to individuals who need time off to care for themselves or their loved ones.
- Minnesota Paid Leave will be **funded by premiums** made up of contributions from employees and employers.
- Paid Leave will **send benefit payments directly** to Minnesotans on leave.





# Covered workers

## Covered workers include:

Full-time and part-time workers

Most seasonal employees

Union workers

Salaried owner-officers

Agricultural workers

Employees of religious organizations

Temporary workers

Student workers

Employed family members

First responders

Elected and appointed officials

## Not covered, can opt in:

Independent contractors

Self-employed individuals

Tribal Nations

## Not covered, can't opt in:

Federal government employees

Railroad employees

Designated seasonal employees



# Minnesota workers

Paid Leave covers people who work in Minnesota. The Paid Leave law defines this as:

- A. People who work 50 percent or more of the year in Minnesota, or
- B. For people who do not work 50 percent or more of the year in any one state, those who live in Minnesota.

## Scenarios

- I work in Minnesota, but live in Wisconsin.  
*Am I covered?*  
Yes.
- My employer is based in Iowa, but I work remotely in Minnesota. *Am I covered?*  
Yes.
- I work in multiple states, but I live in Minnesota.  
*Am I covered?*  
It depends on (1) time in each and (2) state of residence.



# Covered leave: Family and Medical

## Medical Leave

1 to 12 weeks



### Medical

Leave to care for an individual's own serious health condition.

## Family Leave

1 to 12 weeks



### Bonding

Leave to bond with an individual's child during the first 12 months after the child's birth or after the placement of the child through adoption or foster care.



### Military Family

Leave because a family member is on active duty or has been notified of an impending call or order to active duty in the Armed Forces



### Caring

Leave to care for a family member with a serious health condition.



### Safety

Leave because of domestic abuse, sexual assault, or stalking of the individual or individual's family member.

**Maximum of 20 weeks combined in one year if someone qualifies for both medical and family leave**

Qualifying conditions must last at least seven days and be certified by a healthcare or other service provider.



# Paid Leave payments

- **Paid Leave helps Minnesotans focus on what matters**, whether that's caring for a child, recovering from an illness, or supporting a loved one.
- **Minnesotans can get up to 90% of usual wages**, up to a maximum of \$1,423 per week (based on 2025 numbers).
- **Lower-wage workers get more support**. If you earn less, you'll get a higher percentage of your paycheck covered while on leave.
- You must have earned at least 5.3% of the statewide average annual wage in the past year to be eligible (\$3,900 in 2025).

**If you receive payments from Unemployment Insurance, Workers' Compensation, or Social Security Disability Insurance during an absence, you may not be eligible for Paid Leave payments.**





# Paid Leave premiums

When Paid Leave starts, the premium rate will be 0.88% of wages for large employers and 0.66% for small employers. This covers both Family and Medical Leave.

- The premium rate is applied on wages up to the Social Security cap (\$185,000).
- The first premiums are due April 30, 2026.
- Generally, premiums are shared between employers and employees.
- Employers may deduct up to half (.44%) from employee paychecks.





# Splitting premiums

## *Large employer rate*



## *Small employer rate*



### **Employer minimum**

Employers must contribute at least 0.44% (for large employers) or 0.22% (for small employers).

### **Employee maximum**

Up to 0.44% can be collected from employees. Employers may cover more. Collection cannot cause employees to earn less than minimum wage.



# Estimate premiums and payments

Employers and individuals can use our online calculators to estimate costs and payments under Paid Leave.

- You can plan for 2026 and estimate program cost and payments.
- For example, if someone earns \$70,000:

<b>Weekly premium (if split 50% with employer)</b>	<b>\$5.93</b>
<b>Weekly payment on leave</b>	<b>\$1,059.22</b>

### Estimate Premiums

**1. Estimate Premiums**  
All Fields Required

Who do you want to estimate premiums for? Changing this input will automatically update elements of the form.

Entire Workforce  
 An Individual

What were your wages for the past 12 months? Please provide an estimate of your wages for the past 12 months pre-tax

\$ 70,000

**Calculate** **Reset**

**Premiums Successfully Calculated**

**2. Select Premiums**  
Move the slider to estimate weekly costs. Costs will automatically update as the slider is moved.

Weekly Bi-Weekly

**Estimate Paid Leave payments**

**Weekly payments**  
Based on the information you provided, you may be eligible to receive:

**Weekly Paid Leave payments** \$1,059.22

**How was this calculated?**  
Your weekly payment is calculated from your average weekly wage. To find your average weekly wage, this calculator looks at the quarter where you earned the most, and divides your wages by the number of weeks in that quarter.

- Highest earning quarter > \$17,500.00
- Divided by 13 weeks in a quarter
- Average weekly wage = \$1,346.15

Different amounts you earn are paid out at different rates, up to a maximum payment amount.

- 90% \* \$713.85 = \$640.35
- 60% \* \$634.85 = \$380.87
- 50% \* \$60.00 = \$30.00

**Calculate** **Reset**

**Calculation successful**

\$1,059.22



# Employment protections

Paid Leave offers protections for workers that make it possible to be there for the moments that matter. These protections include:

- **Job protection.** Generally, you must be restored to your job or an equivalent position when you return from leave. This starts 90 days after your date of hire.
- **Health insurance.** Generally, your health insurance and other group insurance must continue. You and your employer are responsible for your usual premiums.
- **No retaliation or interference.** Employers must not interfere with or retaliate against you if you apply for or use Paid Leave.

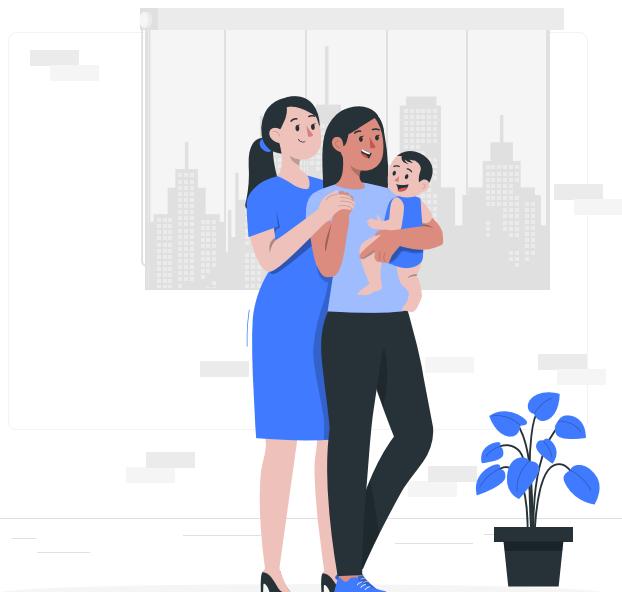
These protections apply no matter how long you have been at your job.





# Other job protections

In addition to Paid Leave, you may qualify for job protections under other programs.



- **Family and Medical Leave Act (FMLA).** FMLA is a federal law that provides up to 12 weeks of unpaid, job-protected leave per year.
- **Pregnancy & Parental Leave (PPL).** PPL is a state law that provides up to 12 weeks of unpaid, job-protected leave during pregnancy or upon the birth or adoption of a child.

**Employers may run these job protections at the same time as Paid Leave.** If they do, leave taken under one program would reduce the time available under the other program for the same leave reason.



# Equivalent plans

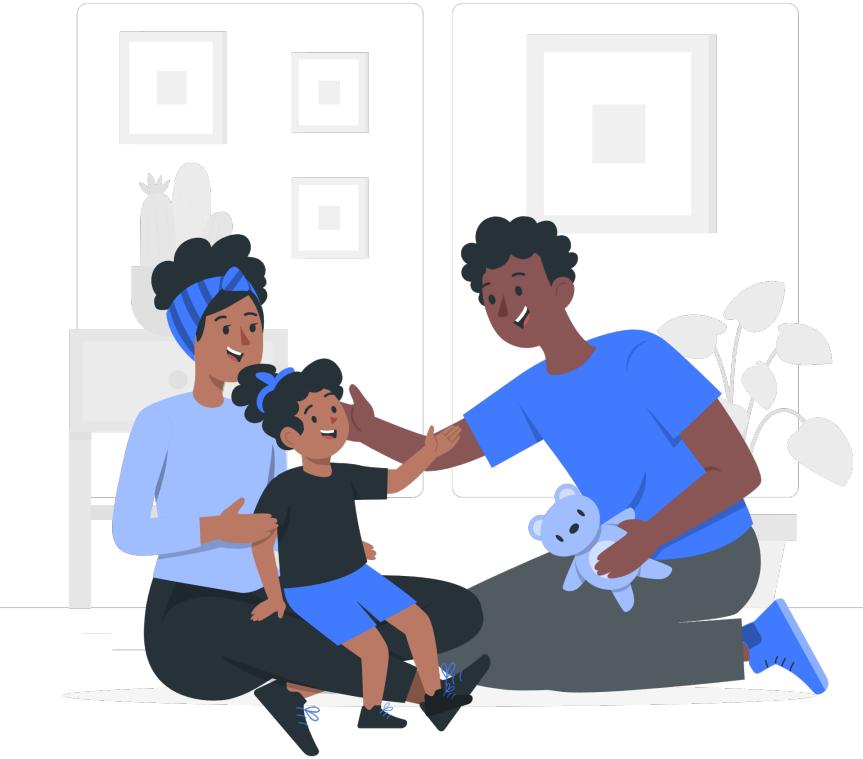
**Employers can offer Paid Leave through an equivalent private plan.** In this case, you would apply and be paid through your employer or an insurance carrier, instead of the state.

## Under an equivalent plan:

- Payments, leave time, coverage, and eligibility must be equal to or better than what is offered under Minnesota Paid Leave.
- You have the same job protections as other workers and can appeal or raise concerns to the state.
- You cannot be charged more than you would be under the state plan (up to 0.44% of your wages in 2026).



# Paid Leave for Bonding and birth



- Am I covered by Paid Leave?
- What types of leave does Paid Leave cover?



# Who can take Bonding Leave?

Bonding Leave is available to parents who welcome a:

- Newborn child
- Child placed through adoption
- Child placed through foster care

Bonding leave can be taken in one big block (continuously) or in smaller increments (intermittently).

Both parents can take up to 12 weeks of leave each.

- The leave one parent takes does not reduce the leave the other parent can take.
- Leave can be taken at different times, and on different schedules.





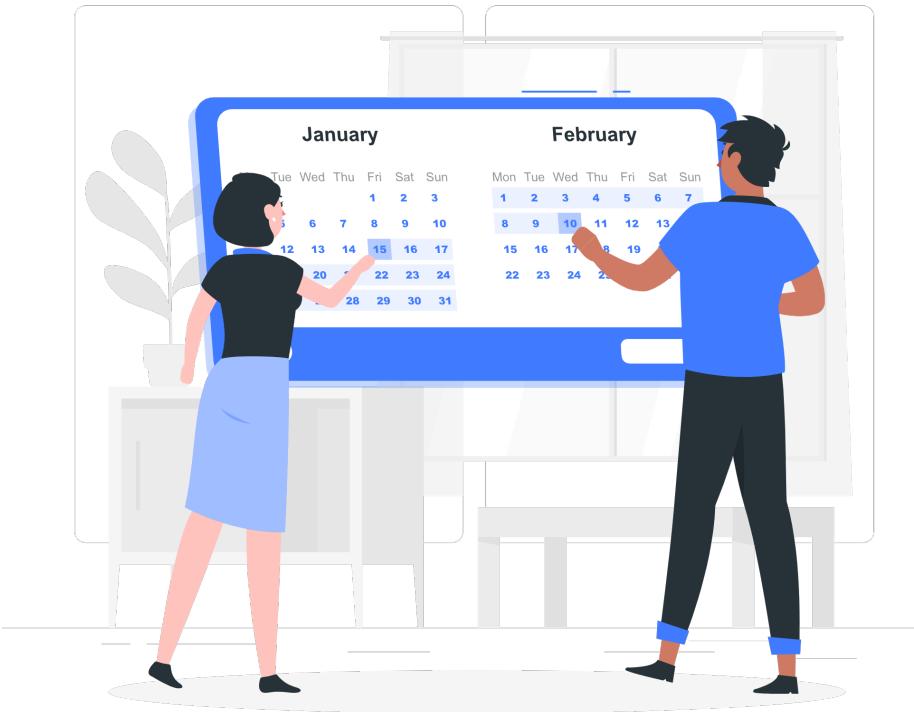
# When can I take Bonding Leave?

Leave must take place within 12 months of child's birth, adoption, or placement.

- If the child remained hospitalized longer than the birthing parent, within 12 months of the day they came home from the hospital.

This means leave must **end the day before** the child's first birthday, or the one-year anniversary of their adoption or foster placement date.

For adoption and foster placement, Bonding Leave can also be used to complete certain tasks before you welcome the child home.





# What if I welcomed a child in 2025?

You can take Bonding Leave in 2026 as long as your leave ends within 12 months of the child's birth, adoption, or foster placement.

## Examples: How leave works if you welcome a child in 2025

Child arrives



Take leave until



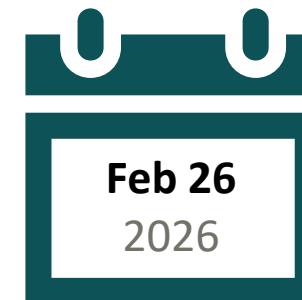
Time available

Up to 12 weeks  
(the maximum under the law)

Child arrives

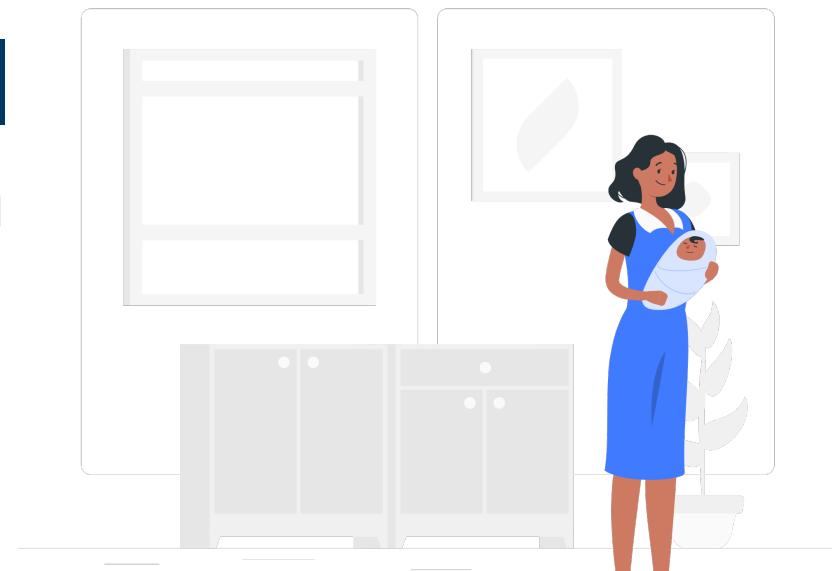


Take leave until



Time available

Up to 8 weeks  
(the time between January 1, 2026, and February 26, 2026)





# How is Bonding Leave certified?

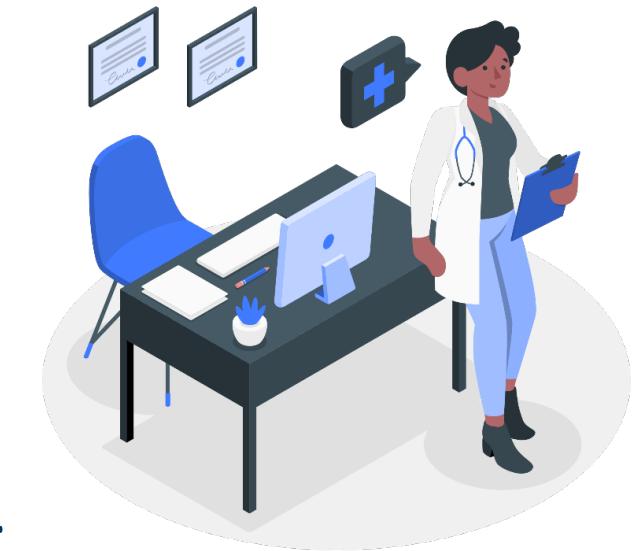
Bonding Leave for birth can be certified with:

1. A certified birth certificate
2. Hospital birth documentation
3. Verification of Birth certification form

All must include the **child's name** and date of birth, the **parents' names** who will take leave, and a **provider signature**.

**Paid Leave cannot accept** unsigned visit summaries or hospital records; county-issued, uncertified birth records; or hospital issued birth certificates or "crib cards."

Bonding Leave can also be certified with adoption or foster paperwork.



More info:

[pl.mn.gov/bonding](http://pl.mn.gov/bonding)



# What if I need leave for pregnancy or birth?

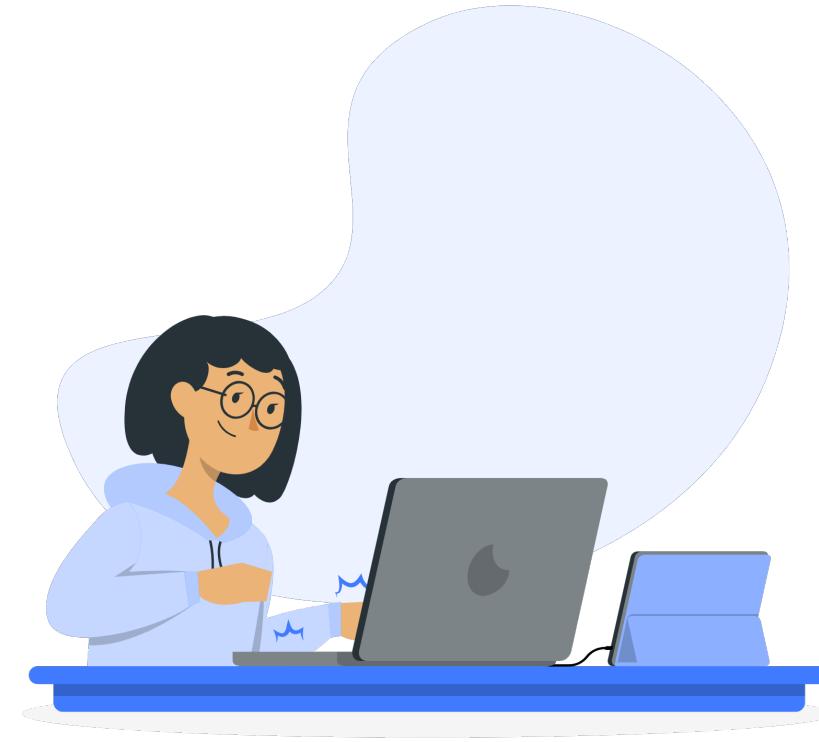
You may also qualify for Medical Leave. If you take both Bonding Leave and Medical Leave in the same year for birth, you can take up to 20 total weeks of leave.

- How much time you need to take for Medical Leave must be certified by your healthcare provider.

You will need to apply separately for Medical Leave and Bonding Leave.



# Apply Prepare to Apply



- Collect documents and information
- Prepare to apply online or by phone



# Employer: Notification

**You must notify your employer before you apply for Paid Leave.** You should notify them at least 30 days before, or as soon as possible if your reason for leave prevents this.

**You should follow your documented workplace policy for notifying your employer.** This might mean notifying a certain person or providing your notice in a certain way.

**Workplace policies could be changed or set** regarding leave notice requirements.

MINNESOTA  
PAID LEAVE

Employment Information

Have you told your employer that you are taking leave?

Yes

No

When did you tell them?

This can be an approximate date.  
Format: mm/dd/yyyy

Back Save and continue



# Leave schedules

**Leave under Paid Leave can be taken either continuously or intermittently.**

- **Continuous leave is taken in a single block of time.**  
(ex. 4 weeks of leave)
- **Intermittent leave is taken in smaller blocks of time**  
(ex. 2 days a week for 4 hours each over 2 months)

**The shortest length of time that can be taken as intermittent leave is a workplace policy.** For example, this could be one day, one half day, one hour, or one minute.

**Discuss your leave schedule with your employer.**

**Continuous Leave**

M	T	W	Th	F

**Intermittent Leave**

M	T	W	Th	F



# PTO & supplemental payments

- Employers can offer supplemental payments to employees on leave through PTO or other benefits.
- Think of it like “topping off” Paid Leave payments.
- Other payments can reduce or replace Paid Leave payments.
- Decide if you will take supplemental payments or use PTO to replace Paid Leave payments.



} Paid by employer (optional)

} Paid by state



# PTO & substitute payments

**You can also choose to take a payment from your employer through PTO *instead of* a payment from Paid Leave.**

You can do this even if your employer does not offer “top off” payments.

- You will be asked if you plan to use PTO in this way, and on what days, when you apply.
- If your plans change after you apply, let Paid Leave know.
- If you use PTO in this way, your Paid Leave payment will be reduced.

Do you plan to use Paid Time Off, Vacation or Sick Time from this employer during receiving payments from Minnesota Paid Leave?

You may plan on receiving payments from your employer while you're out on Paid Leave. If you plan on receiving payments from your employer, you cannot receive more than your normal salary from your employer and payments from the Paid Leave division.

We need to know dates where you are planning on receiving PTO, Sick, or Vacation time from your employer during receiving benefits from the division to avoid potential overpayments. If you decide to use Paid Time Off, Vacation or Sick Time after you submit your application, you are obligated to tell the division so your payment can be adjusted appropriately.

What should I report:

- PTO, Sick, or Vacation Time used instead of benefits from Minnesota Paid Leave



# The application process

## The Paid Leave application process

1. **Employee** notifies **Employer** about intention to take leave.
2. **Employee** submits application for Paid Leave.  
**Employer** is asked to verify application details.
3. **Paid Leave Division** adjudicates the application.
4. **Employee** and **Employer** are notified of determination.



[Home](#) [My account](#) [Log out](#)

### Start your application

We use this application to determine the leave time and benefit amount you will receive.

We need true answers to every question so that we can manage the program the way the law requires. [Read more about the requirement to answer truthfully](#)

Please confirm that you will answer as truthfully as you can.

[Back](#)

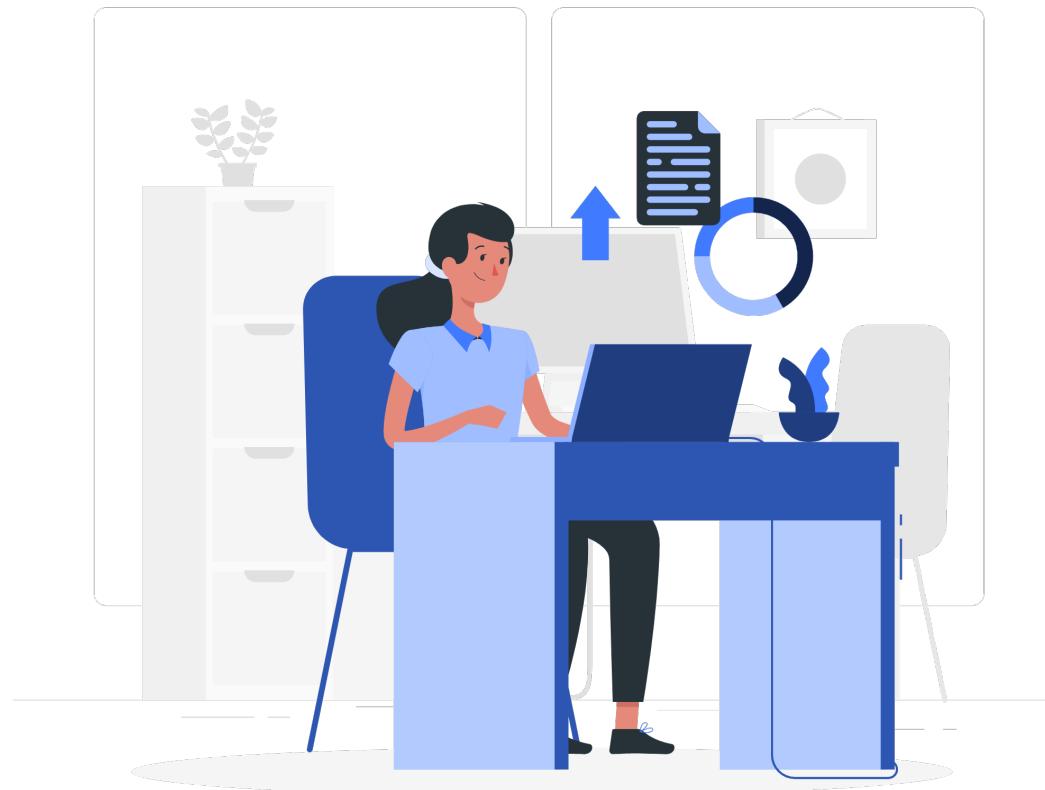
[I understand and agree](#)



# Apply: Documents + info

**You will need to share certain documents and information when you apply. These include:**

- **Basic personal information**, like your name, address and phone number
- **Dates** you plan to take leave
- **Certification documents**
- **Information on your employers**, including usual pay and schedule





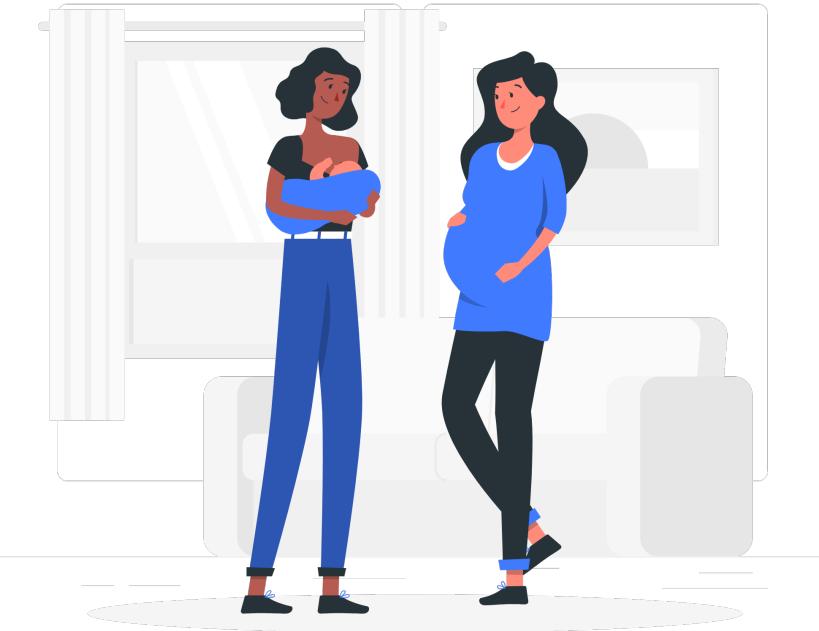
# Early applications for Bonding Leave

**You can apply for Bonding Leave today if you:**

1. Welcomed a child in 2025
2. Want to start your leave in the next 60 days
3. Want to take your leave in one block of time.

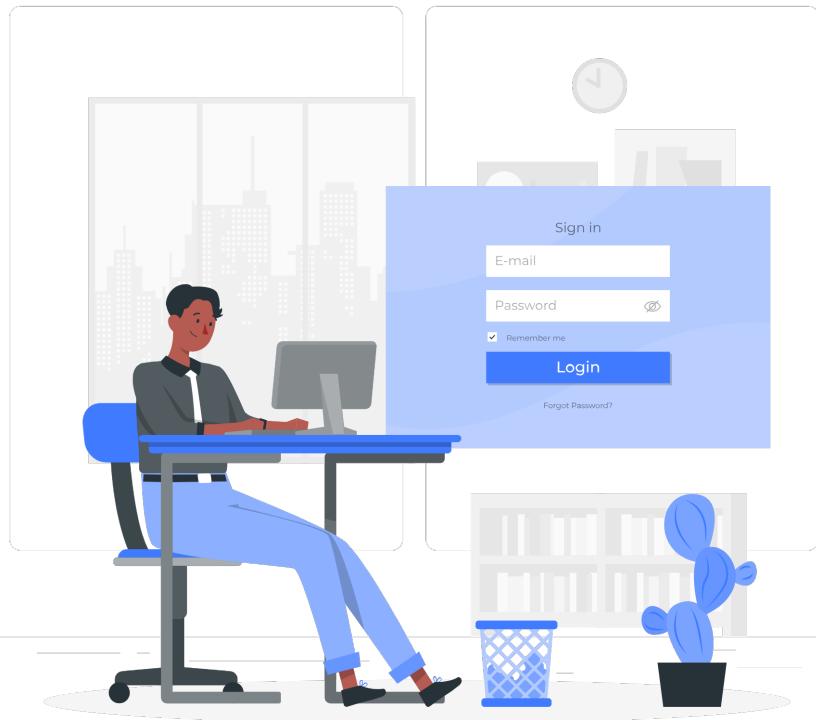
**If all three don't apply to you, don't worry.** You can apply when Paid Leave begins on January 1, 2026.

If you plan to use both Medical Leave and Bonding Leave, we recommend waiting until January to apply.





# In 2026: When to apply



**Once Paid Leave launches in 2026, you can apply up to 60 days before your leave starts. You can start and save an application before this time.**

**Starting in January, you can apply before your child arrives. You will need to return to your application to submit certification documentation after your child arrives.**

# Stay engaged

## Visit the Paid Leave website to:

- Review the steps you can take to get ready
- Check out frequently asked questions
- Estimate premiums and payments with our calculators
- Sign up to receive Paid Leave updates
- Send us questions

To reach the Contact Center by phone, call 651-556-7777 or 844-556-0444 (toll-free). Paid Leave staff are available 8:00 a.m. to 4:30 p.m., Monday through Friday, except state holidays. You can also reach the Contact Center by emailing [PaidLeave@state.mn.us](mailto:PaidLeave@state.mn.us).



# Thank you + Questions

# Feedback

**Please use this QR code to answer a few quick questions about today's session.**

[Paid Leave Feedback Survey](#)

