

Equivalent plans: another path to Paid Leave

Paid Leave supports your employees when they need it most and strengthens connections in our families, communities, and workplaces. Employers can choose to meet their responsibilities under Minnesota Paid Leave by providing employees with an equivalent plan that meets or exceeds the coverage offered by the state.

Minnesota Paid Leave is often the least expensive and easiest option for employers. But you know your business best. No matter how you decide to bring paid leave to your employees, the process is easy and intuitive.

For employers who choose to offer an equivalent plan, the information in this document will walk you through the straightforward, user-friendly process to submit your request.

Equivalent plan basics

There are two types of paid leave equivalent plans:

- **Insurance carrier plans** – a type of equivalent plan sold by private insurers. The plan must be approved by the Department of Commerce and meet or exceed all statutory requirements.
- **Self-insured plans** – a type of equivalent plan where an employer manages employees' paid leave requests and payments themselves, rather than through an insurance carrier or the state. Self-insured plans must be backed up by a surety bond to ensure they can make payments to employees who take leave.

To qualify, your plan must:

- Cover all the same leave types (family, medical, bonding, military, and safety).
- Provide equal or better benefits in length, amount, and eligibility.
- Not cost employees more than the state plan.
- Include job protections and all employee rights provided under the state plan, such as the right to appeal a denial of leave.

How to request an Equivalent Plan Substitution

Step one: Set up your Paid Leave Administrator Account

Before you can create an account on the Paid Leave website, you must designate a Paid Leave Administrator in your Employer Account at uimn.org. Go to the UI website for more information on how to [designate a Paid Leave Administrator](#). You can designate one person, or several.

Once you have designated a Paid Leave Administrator in your Employer Account, that individual is ready to set up their Paid Leave Administrator Account on the [Paid Leave website](#). This person will be able to review leave applications, view determinations issued by Minnesota Paid Leave, and more.

Step two: Gather materials for your Equivalent Plan Request

For insurance carrier plans:

- Policy number, plan number, and insurance carrier
- Coverage effective dates (must cover one full year from the start of a quarter)
- Full insurance policy document (the plan document must include the name of the organization that will use the equivalent plan)

For self-insured plans:

- [Surety bond information form](#)
- Self-insured plan document, which must include:
 - The name of the organization that will use the equivalent plan
 - Coverage effective dates (must cover one full year)
 - Plan details showing equivalency to the state program
- Our [self-insured plan guide](#). You do not have to include this, but doing so may reduce processing time.

Provide payment for request processing:

- A nonrefundable fee of \$250, \$500, or \$1000 depending on employer size
- A processing fee that varies based on payment method

Step three: Submit your request for an Equivalent Plan Substitution

First, sign in to your Paid Leave Administrator Account

Sign in to your [Paid Leave Administrator Account](#).

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PAID LEAVE

Sign In to Your Paid Leave Administrator Account

Sign in using the email address associated with your employer.

Email address

Password

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- When signing in to your Paid Leave Administrator Account, please use your work email address.
- You can sign in to your account at any time, but to perform Paid Leave administrative functions, you must be designated as a Paid Leave Administrator in the Minnesota Unemployment Insurance (UI) system. Learn more at [Minnesota Paid Leave - Equivalent plans for Paid Leave](#).
- After you've been designated as a Paid Leave Administrator in the UI system, it may take up to one business day for you to have full access to Paid Leave features. Contact your employer for more information.

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Equivalent Plan Substitution Request

Company information Plan information **Pay and submit** Under review Receive determination

3 of 5 Pay and submit

Company information

Employer Name: Chuck's Bait Shop
FEIN: 1234567890

Primary Contact
Name: Chuck Fishguy
Email: chuck@chucksbaitsshop.com
Phone Number: 655-555-5555

Equivalent plan details

Plan Type: Insurance Carrier
Coverage Type: Family and medical
Insurance Carrier: Sample Insurance Co.
Policy Number: PDL-12345-67
Plan Number: N-123456
Effective Dates: January 1, 2025—December 31, 2026


Requirements

You have attested that your insurance carrier plan meets all requirements listed below.

- ✓ Provides minimum 12 weeks of paid leave for covered employees
- ✓ Allows intermittent leave or reduced schedule
- ✓ Plan funding comes from employee payroll withholding
- ✓ Employee contributions within state plan limits
- ✓ Payments made according to payroll cycle
- ✓ All covered employees as defined by 268B.01 Subd. 15
- ✓ Coverage extends to former employees for 26 weeks after separation
- ✓ The plan must start on the first day of a quarter and must be effective for a full year (12 months)
- ✓ Plan must include a signature

Uploaded documents

1 file selected [Change files](#)

 insurance_policy_plan.pdf [View](#)

Payment

Payment is not refundable regardless of determination

Request fee: \$100
An additional service fee will be charged; this fee varies based on payment method.

You will be redirected to US Bank to complete your payment.

[Edit your responses](#) [Proceed to payment and submit](#)

Then, follow the prompts to:

1. Select your plan type (insurance carrier plan or self-insured plan).
2. Specify if you are requesting an equivalent plan for Family Leave, Medical Leave, or both.
3. Enter your plan's start date. It must start on the first day of a quarter and be in effect for a full calendar year.
4. Enter plan details.
 - For insurance carrier plans:** provide the name of the insurance carrier, as well as your plan and policy numbers.
 - For self-insured plans:** provide the surety bond number, as well as the name of the company that issued the bond and their contact information.
5. Certify that the plan meets Paid Leave requirements.
6. Upload supporting documents.
 - For insurance carrier plans:** upload your full policy document.
 - For self-insured plans:** upload your surety bond information form and full plan document. You can also upload our [self-insured plan guide](#), which may reduce processing time.
7. Attest and sign your request.
8. Submit your fee payment. You will be directed to the U.S. Bank portal.

Minnesota Department of Employment and Economic Development

Minnesota Paid Leave

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paidleave.mn.gov

After you submit your request

Once you've submitted your request, you will receive an email from U.S. Bank confirming your payment. You can check the status of your request at any time in your Paid Leave Administrator Account.

Multiple-entity employers

If your organization has subsidiaries with their own FEINs, you must submit a separate Equivalent Plan Substitution Request for each one. You will need to pay the fee for each request individually and will receive a separate receipt for each request.

For organizations with at least 15 FEINs who want to use the same equivalent plan for all of them, Paid Leave has set up a process to help you submit a consolidated request. This request will cover all your subsidiaries and allow you to pay all corresponding fees in one transaction.

If your organization has 15 or more FEINs and you'd like to submit a multiple-entity request, reach out to the Paid Leave team at paidleave@state.mn.us.

Need help?

Employers who have questions or need assistance can reach out to the Paid Leave Contact Center by calling 651-556-7777 or 844-556-0444 (toll-free) or by email at: paidleave@state.mn.us.

Paid Leave staff are available 8:00 a.m. to 4:30 p.m., Monday through Friday, except state holidays.

Learn more

paidleave.mn.gov

