



# Minnesota Paid Leave

Paid Leave overview for bookkeepers  
December 2025

# About Paid Leave



## Get to know the basics of the program

- When would employees need Paid Leave?
- Who is covered under the law?
- What are benefits and job protections like under the law?





# 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 leave

## 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 more than seven days and be certified by a healthcare or other specified provider.



# Covered workers

## Covered workers include:

Full-time and part-time workers

Most seasonal employees

Owner-officers who draw a salary

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

Exempt seasonal employees

Railroad employees





# Minnesota employees

Paid Leave covers Minnesota employees. The Paid Leave law defines Minnesota employees as:

- A. Employees who worked 50 percent or more of the prior year in Minnesota, or
- B. For employees who did not work 50 percent or more of the year in any one state, those who live in Minnesota.

## Scenarios

- My business is located in Minnesota, but some of my employees live in Wisconsin. *Are they covered?*

*It depends on where they physically work.*

- My business is located in Wisconsin, but some of my employees work remotely in Minnesota. *Are they 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.*



# Employment protection



- **Job protections:** Generally, you must be restored to your job or an equivalent position when returning from leave. Job protections take effect 90 days after your date of hire.
- **Health insurance continuation:** Generally, employers must continue to fund their portion of healthcare insurance premiums while you are on leave.
- **No retaliation or interference:** Employers must not interfere with or retaliate against you if you apply for or use Paid Leave. Employers cannot take your Paid Leave payments.



# 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)

Continuous Leave

M	T	W	Th	F

Intermittent Leave

M	T	W	Th	F





# 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 are not eligible for Paid Leave payments.**



# Paid Leave premiums

## Premiums will be shared between employers and employees.

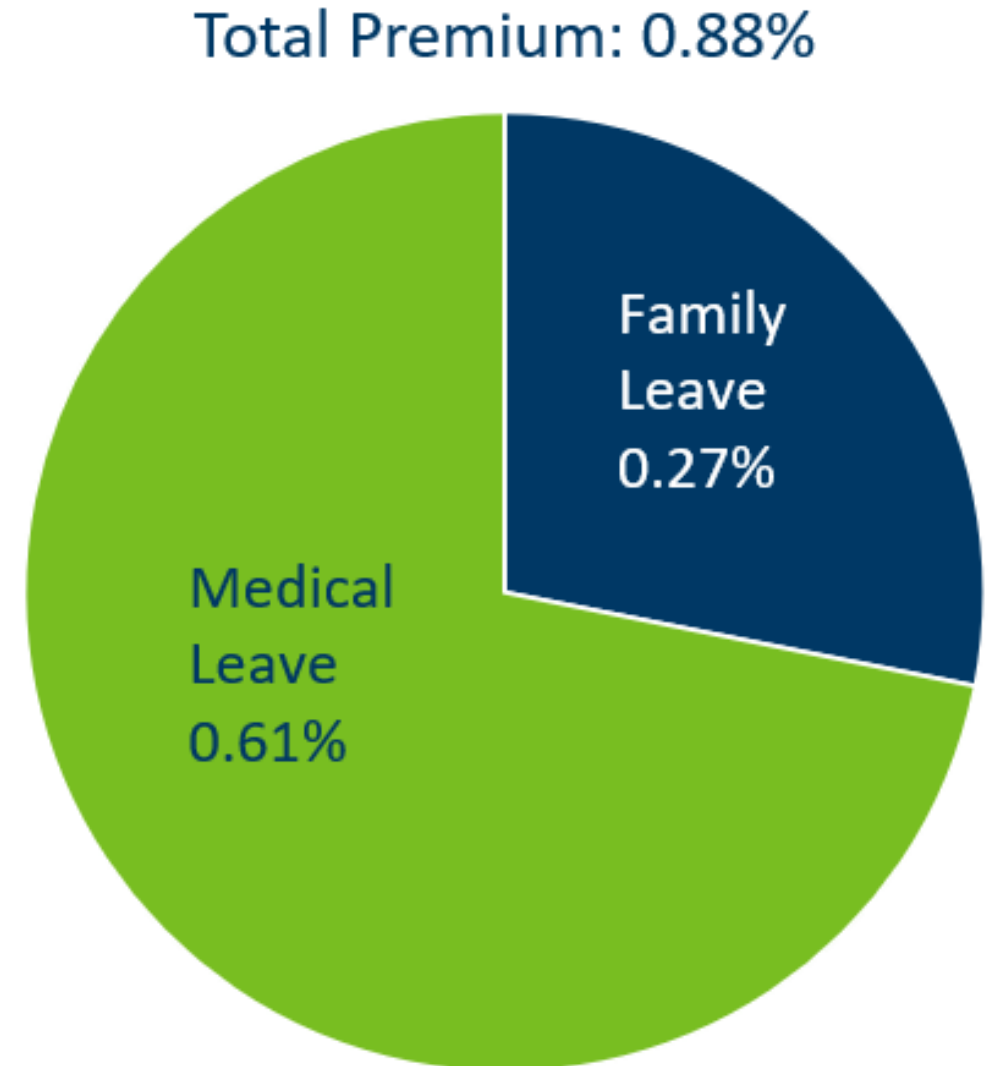
- When Paid Leave starts, the premium rate will be 0.88%. This covers both family and medical leave.
- The premium rate is applied on wages up to the Social Security cap (\$185,000).
- The first premiums are due April 30, 2026.



# Paid Leave Premiums by

**Paid Leave will be financed by premiums collected from employee payroll deductions and employer contributions.**

- When Paid Leave begins for Minnesotans in 2026, the premium rate will be .88%.
- The premium rate is applied on wages up to the Social Security cap (\$184,000).
- The total premium rate covers both family leave and medical leave.





# Small employer premiums

## Small employers pay a reduced premium.

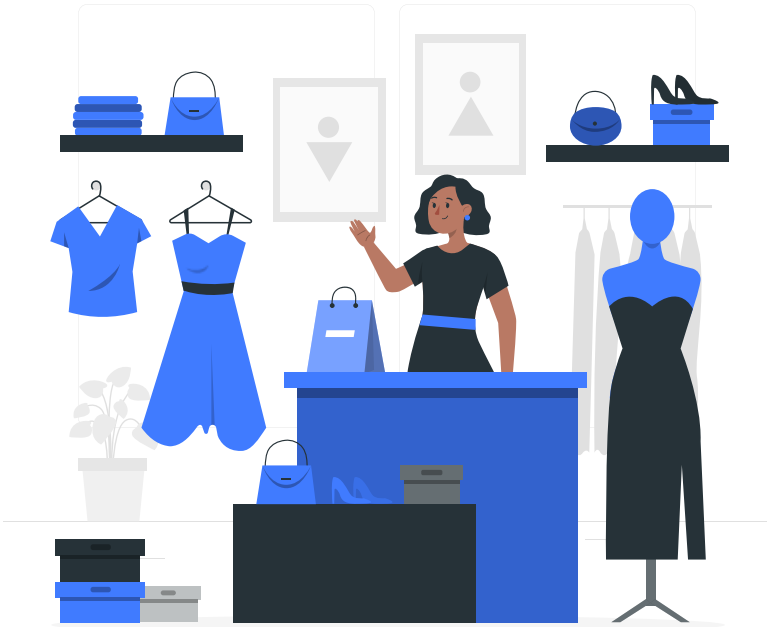
- For small employers, their effective premium rate is *0.66% of wages*.
- This reduced employer premium does not change the amount owed by employees.
- To qualify, an employer must have 30 or fewer employees, an average employee wage of 150% or less of the statewide average (\$107,016 in 2025) **and be current on wage detail reporting and premium payments.**





# Small Employer Assistance Grants

**Starting in January 2026**, funding will be available to support small businesses during an employee's absence. Employers will be able to apply for this funding once an employee is approved for leave.



## Qualifications:

- Qualify as a small employer under Paid Leave
- Costs already incurred
- Funding not guaranteed

## Benefits:

Up to \$3,000 per leave or \$6,000 per employer to:

- Hire temporary workers
- Increase existing workers' pay
- Train workers to cover for an employee on leave

# Preparing for Paid Leave as an employer



Step One

**Set up your  
accounts**



Step Two

**Notify your  
employees**



Step Three

**Prepare your  
workplace**



# Step One Set up your accounts



**You'll need two accounts: an Employer Account and an Administrator Account**

**mn MINNESOTA**  
UNEMPLOYMENT INSURANCE

Friday, July 18,

☰

### Welcome to the Minnesota Unemployment Insurance (UI) and Paid Leave Employer System

Message updated: 13-Jul-2025 12:00 AM

Do not click on links in text messages. We will NEVER send you a text message unemployment account.

For account security, your password is the same as signing your name.

#### Existing employer account

Log in to your account

\* User ID

\* Password

[Login](#) [Forgot your Password?](#)

**mn MINNESOTA**  
PAID LEAVE

### Sign in to your employer account

Sign in using the email address associated with your employer.

Email

Password

[Show password](#)

[Sign in](#)

[Forgot your password?](#)



# Your Employer Account

To make things easier for employers, UI and Paid Leave use the same Employer Account to **submit wage detail and submit payments to the state.**

Employers must also use this account to **designate a Paid Leave Administrator.**

Take this step today to be ready when Paid Leave launches on January 1, 2026.

The screenshot shows the login page for the Minnesota Unemployment Insurance (UI) and Paid Leave Employer System. The header includes the Minnesota logo, the text "MINNESOTA UNEMPLOYMENT INSURANCE", the date "Friday, July 18, 2025", and a language dropdown menu set to "English". The main heading is "Welcome to the Minnesota Unemployment Insurance (UI) and Paid Leave Employer System" with a note "\* Indicates required field". Below this is a message box stating "Message updated: 13-Jul-2025 12:00 AM" and "Do not click on links in text messages. We will NEVER send you a text message about your unemployment account." The login section is titled "Existing employer account" and "Log in to your account". It contains two input fields: "\* User ID" and "\* Password". At the bottom of the login section are a blue "Login" button and a link "Forgot your Password?".

## Need help?

If you need assistance verifying or establishing your Employer Account, UI Customer Service Representatives are available to help.

- Phone: 651-296-6141
- Hours: Monday through Friday, 8:00 a.m. – 4:30 p.m.



# Your Administrator Account

In addition to the Employer Account, employers will need a Paid Leave Administrator Account on our website to do things like:

- Review leave applications
- See Paid Leave determinations
- Submit an Equivalent Plan Substitution Request
- Access needed benefit information for tax purposes

The account will make it easy for employers to support employees during important times in their lives.

The screenshot shows the login interface for the Minnesota Paid Leave Administrator Account. At the top is the 'm MINNESOTA PAID LEAVE' logo. The main heading is 'Sign in to your employer account'. Below this is a sub-instruction: 'Sign in using the email address associated with your employer.' There are two input fields: 'Email address' and 'Password'. A 'Show password' link is next to the password field. A blue 'Sign in' button is positioned below the password field. A link for 'Forgot password?' is located below the sign-in button. At the bottom of the form area, there is a link: 'Don't have an account? [Create an account.](#)'. The footer of the page features the website address 'paidleave.mn.gov' in white text on a dark red background.

## Step Two

# Notify your employees



**Employers are required to notify their workforce about Paid Leave in two ways:**

1. Display a workforce poster
2. Notify individual employees directly



# Display a workplace poster

The workplace poster must be displayed in **English and any language spoken by 5 or more employees** or independent contractors.

The poster is available on our website in 37 languages.

A version of this poster for **employers with an equivalent plan** is available on our website in Hmong, Spanish, Somali and Vietnamese.

## MINNESOTA PAID LEAVE

Effective January 1, 2026

**Minnesota Paid Leave provides payments and job protections when you need time off to care for yourself or your family.**

### What can I use Paid Leave for?

**Medical Leave:**

- To care for your own serious health condition, including care related to pregnancy, childbirth, and recovery

**Family Leave:**

- Bonding Leave** – to care for and bond with a new child welcomed through birth, adoption, or foster placement
- Caring Leave** – to care for a family member with a serious health condition
- Military Family Leave** – to support a family member called to active duty
- Safety Leave** – to respond to issues related to domestic violence, sexual assault, or stalking for yourself or a family member

Generally, conditions must last more than seven days and be certified by a healthcare provider or other professional.

### How much will I get paid?

When you use Paid Leave, the state makes payments to you. Paid Leave will pay up to 90% of your wages, based on your income level, with a maximum weekly amount set at the state's average weekly wage. This amount changes each year, and is \$1,423 for the start of Paid Leave in 2026.

### Who pays for Paid Leave?

Paid Leave is funded by premiums paid by employees and employers. The initial premium rate is 0.88% of covered wages. Your employer may deduct up to 0.44% of your wages to fund your portion of the premium.

### What are my employment protections?

- Job protections:** Generally, you must be restored to your job or an equivalent position when returning from leave. Job protections take effect 90 days after your date of hire.
- Health insurance continuation:** Generally, employers must continue to fund their portion of healthcare insurance premiums while you are on leave.
- No retaliation or interference:** Employers must not interfere with or retaliate against you if you apply for or use Paid Leave. Employers cannot take your Paid Leave payments.

For inquiries related to Paid Leave, please contact Minnesota Paid Leave at 651-556-7777 or visit our website.

If you think your employer is violating employment protections, contact the Labor Standards Division at the Minnesota Department of Labor and Industry.

### Am I covered by Paid Leave?

Most workers in Minnesota are covered by Paid Leave. You are covered no matter the size of your employer, or the hours or days you work. Independent contractors and self-employed individuals are not automatically covered but may opt in. You may qualify for payments if you've been paid a minimum amount for work in Minnesota in the last year (\$3,900 for the start of Paid Leave in 2026).

### How long can I take leave?

You may qualify to take up to 12 weeks of family or medical leave per benefit year. If you need both family and medical leave in the same benefit year, you may qualify for up to 20 weeks in total.

**LEARN MORE:** [paidleave.mn.gov](https://paidleave.mn.gov)

This information can be provided in alternative formats to people with disabilities or people needing language assistance by calling the Paid Leave Contact Center at 651-556-7777 or 844-556-0444 (toll-free).

7/2025

**MINNESOTA**  
PAID LEAVE

Minnesota Paid Leave | 180 E 5th St Suite 1200 | Saint Paul, MN 55101



# Notify individual employees



You must notify each employee in their primary language within 30 days of hire or 30 days before premium collection begins.

**For program launch, that's December 1, 2025.**

Sample notices are available in 37 languages on the Paid Leave website.

Employees must acknowledge receipt of the notice.

**If you missed the Dec. 1 deadline, you need to make a good-faith effort to notify employees before Jan. 1, 2026, to avoid fines.**



# Step Three

# Prepare your workplace



**There are important decisions employers can make before January 1.**

- 1.** How premiums will work for employees
- 2.** How Paid Leave will work with other benefits
- 3.** Update workplace policies



# How premiums will work for your employees

**Starting January 1, 2026, employers can deduct up to 0.44% of the premium from employees.**

- Employers may choose to pay more than their required portion for some or all employees.
- If you choose to offer an equivalent plan, you cannot charge employees more than they would owe under the state plan.
- Get set up with your payroll system or another method to collect premiums when the program goes live.





# 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 and compare these to other benefits you might offer.
- For example, if someone earns \$70,000:

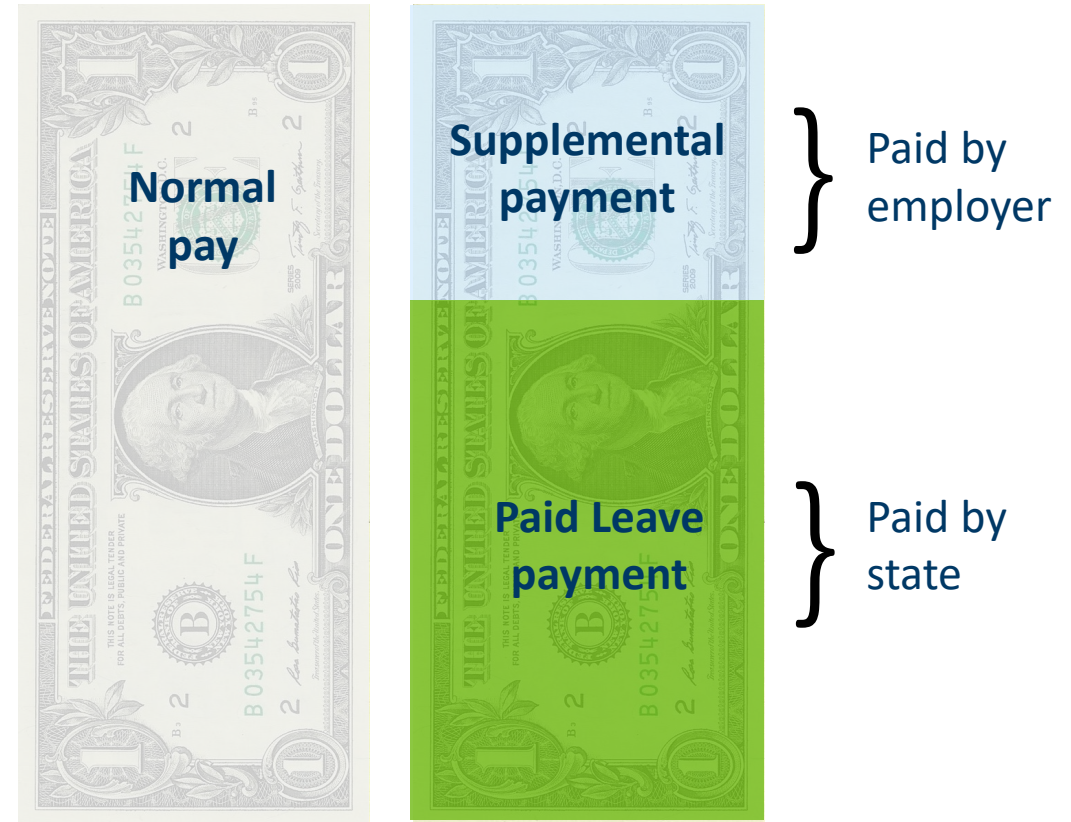
<b>Weekly premium</b> (if split 50% with employer)	<b>\$5.93</b>
<b>Weekly payment on leave</b>	<b>\$1,059.22</b>

The screenshot shows two overlapping web forms. The background form is titled 'Estimate Premiums' and has two main sections: '1. Estimate Premiums' and '2. Select Program'. In the first section, 'Who do you want to estimate premiums for?' is set to 'An Individual', and 'What were your wages for the past 12 months?' is set to '\$ 70,000'. The 'Calculate' button is visible. The foreground form is titled 'Estimate Paid Leave payments' and shows 'Weekly payments' of '\$1,059.22'. It includes a 'How was this calculated?' section with a breakdown: 'Highest earning quarter = \$17,500.00', 'Divided by 13 weeks in a quarter', and 'Average weekly wage = \$1,346.15'. It also shows a calculation: '90% \* \$1713.90 = \$640.35', '66% \* \$634.65 = \$418.87', and '33% \* \$0.00 = \$0.00'. A 'Calculate' button and a 'Calculation successful' message are at the bottom.



# How Paid Leave will work with other benefits

- Paid Leave provides payments that are a percentage of an employee's usual pay.
- Employers can choose to 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.





# Coordinate other job protections

In addition to Paid Leave, employees may qualify for job protections under other programs. Employers should clarify to employees how these programs will work together.



## These job protections can run concurrent with Paid Leave:

- **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.

**Other Leaves:** If an employer shows that an employee has already taken job-protected leave for a reason that qualifies under Paid Leave once the program starts, then the amount of Paid Leave the employee can take may be reduced.



# Update your workplace policies

## Leave notice policies

- You can require employees to comply with your usual and customary leave notice requirements, unless the reason for an employee's leave prevents this.

## Intermittent leave policies

- You decide the shortest block of time that employees are allowed to use intermittent leave (from one minute up to one day).
- You can also decide if employees can take more than 480 hours of leave intermittently each year, if they qualify, or if leave over 480 hours must be taken in one continuous block.






# In 2026: Administer leave



**When Paid Leave begins, your Administrator Account will keep your organization in the loop**

**MINNESOTA**  
PAID LEAVE

Employer portal

HomeMy accountSign out

HomeEmployee Leave ApplicationsEquivalent Plan ExemptionsItem

## Employee leave applications

Needs Review **29**Past Applications

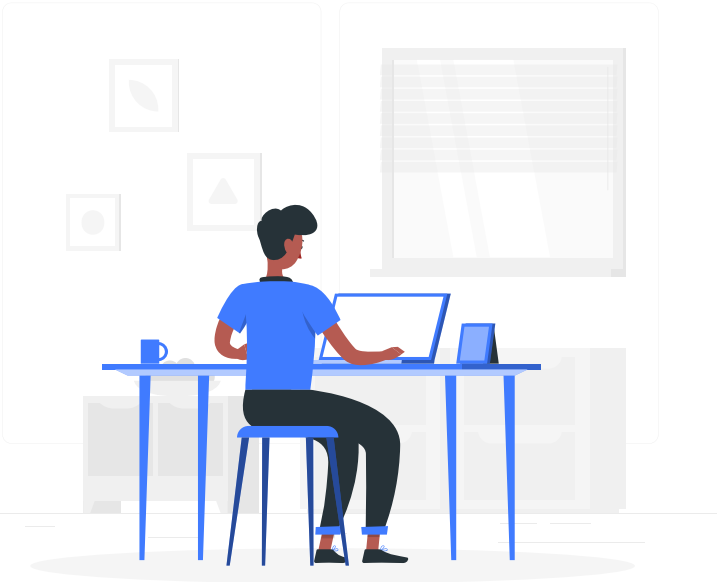
Below is a list of all Paid Leave applications previously submitted by your organization's employees, where you can see the status and determination notice for each application.

Application ID	Name	SSN or ITIN	Leave Type	Start Date	End Date	Status	Docume...
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Medical	01/01/2025	01/01/2025	Approved	<a href="#">View notice</a>
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Family	01/01/2025	01/01/2025	Denied	<a href="#">View notice</a>



# Who is a Paid Leave Administrator?

**The Paid Leave Administrator is the point of contact within your organization for Paid Leave.**



As a Paid Leave Administrator, you will be able to:

- Manage your account with Paid Leave
- Coordinate Paid Leave with other benefits
- Request an Equivalent Plan Substitution
- Review applications submitted by employees
- Apply for small employer assistance funding



# 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.

The screenshot shows the 'Start your application' page on the Minnesota Paid Leave website. The header includes the 'm MINNESOTA PAID LEAVE' logo and navigation links for 'Home', 'My account', and 'Log out'. The main content area has the heading 'Start your application' followed by an explanatory paragraph: 'We use this application to determine the leave time and benefit amount you will receive.' Below this is another paragraph: '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](#).' A confirmation prompt follows: 'Please confirm that you will answer as truthfully as you can.' At the bottom, there are two buttons: a 'Back' button and a dark blue 'I understand and agree' button.

# For more information

## Visit the [Paid Leave website](#) to:

- Review the three steps employers should take to be ready
- Check out frequently asked questions for employers.
- Estimate premium payments using our online calculator.
- Download workplace posters.
- Sign up to receive Paid Leave updates.

To reach the Contact Center by phone, call 651-556-7777 or 844-556-0444 (toll-free). Paid Leave staff are available 9:00 a.m. to 4:00 p.m., Monday through Friday, except state holidays.

## Need help?

If you need assistance or have questions, our Contact Center Representatives are eager to help.

- **Email:** [paidleave@state.mn.us](mailto:paidleave@state.mn.us)
- **Phone:** 651-556-7777 or 844-556-0444 (toll-free)
- **Hours:** Mon.-Fri. from 8:00 a.m. to 4:30 p.m. (closed during state holidays)

# Thank you + Questions

Linda Miller | Minnesota Paid leave

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

[Paid Leave Feedback Survey](#)

