

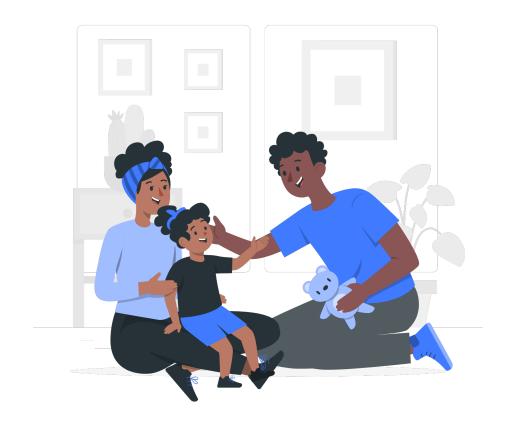


# Minnesota Paid Leave

Paid Leave for union workers October 23, 2025

# About Paid Leave





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



# 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**

#### **Family Leave**

1 to 12 weeks

1 to 12 weeks





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.



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





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.



# Serious health conditions

# Medical Leave and Caring Leave can be taken for serious health conditions.

- A serious medical condition is one that lasts at least seven days and requires inpatient care or continuing treatment or supervision. These days do not need to be all at once.
- Paid Leave does not define or exclude specific diagnoses. It is based on your provider's professional assessment of your needs.





# Family under Paid Leave

Under the Paid Leave law, the definition of family is very broad.

It includes anyone you have a personal relationship with that creates an **expectation** and reliance for care (without compensation), even if you do not live together.





# 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.



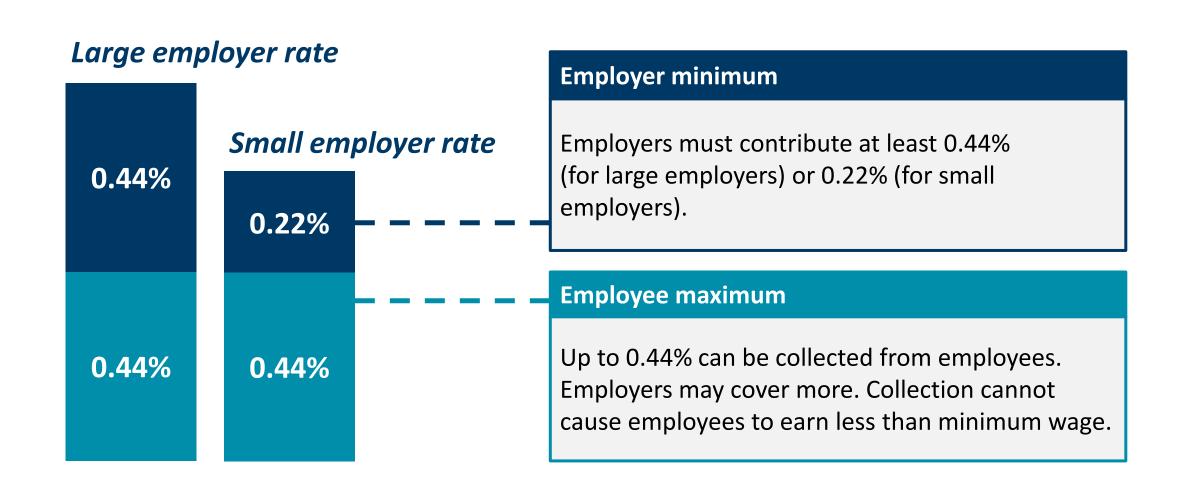
# Paid Leave premiums

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 (\$176,000).
- The first premiums are due April 30, 2026.
- Generally, premiums are shared between employers and employees.



# Splitting premiums



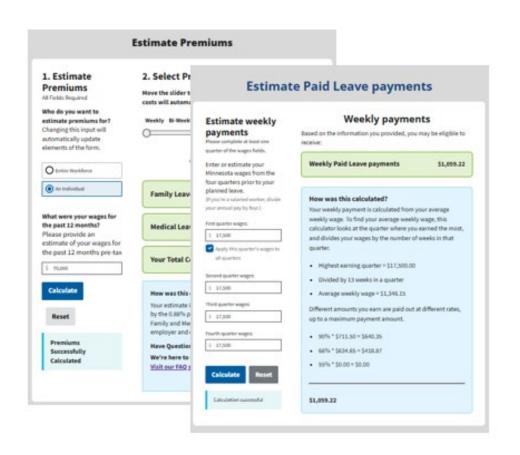


# Estimate premiums and payments

# 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:

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



# Paid Leave Employment Protections



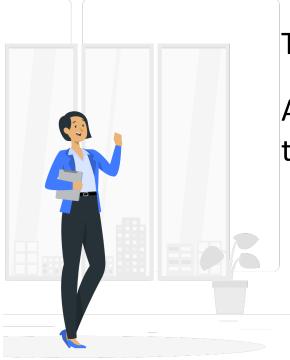
- Is my job protected when I take leave?
- Does my insurance coverage continue?
- How does Paid Leave affect seniority?





# Job protections

Generally, you must be restored to your job or an equivalent position when you return from leave.



This job protection takes effect 90 days after your date of hire.

An equivalent position means a job that is "virtually identical" to their previous position, including things like:

- Working conditions, benefits, and pay, including differentials and bonuses
- Duties, responsibilities, privileges, authority, and status
- Work location and schedule



## Insurance continuation



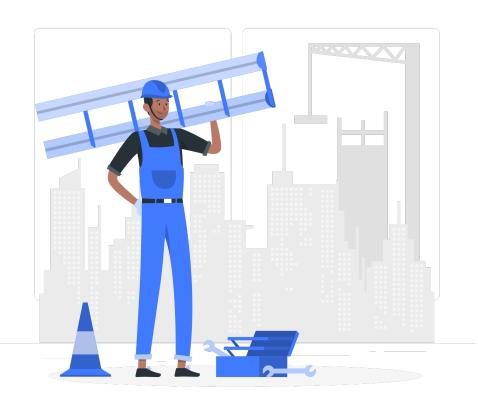
Generally, your health insurance coverage and other group insurance must continue for you and your dependents as if you were not on leave.

You and your employer must continue to fund your shares of these insurance premiums while you are on leave.



# Union construction workers

## Generally, employment protections cannot be waived.



The Paid Leave law makes one exception, for "employees who are working in the construction industry under a bona fide collective bargaining agreement."

Right to job protections and insurance continuation may be waived by these workers if "set forth in clear and unambiguous terms in the collective bargaining agreement" by citing state law.



# Collective bargaining agreements

Paid Leave is a statewide benefit that applies to all eligible workers,

regardless of union status.

 The law sets a baseline of benefits. Union workers and their employers can choose to negotiate additional benefits beyond this baseline.

 Paid Leave is separate from other employer policies or contract language that may relate to leave, paid time off, or other topics.



Questions about how Paid Leave will fit with existing union contracts should be taken up between union workers and their employers through appropriate channels.



# Seniority and other benefits

Paid Leave does not erase any seniority or hiring rights protected under union contracts or workplace policies.

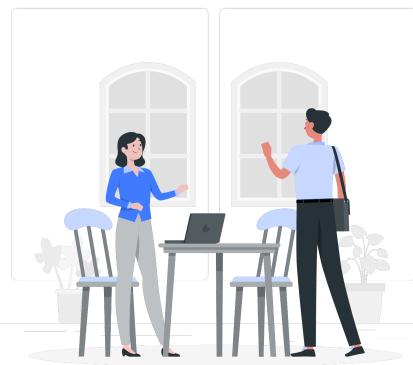
- Time on leave should be treated like other protected leave.
- Whether leave time counts towards additional Paid Time Off (PTO) or seniority depends on a worker's contract or workplace policy.





# Retaliation and 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.

Employers cannot take your Paid Leave payments.

These protections will be enforced by the Department of Labor and Industry. If you are concerned that your employer may not be following the Paid Leave law, contact us.



# Required workplace poster

Employers must display a required workplace poster in **English and any language spoken by 5 or more employees** or independent contractors.

The poster is available on our website in multiple languages.

#### 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

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

#### 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.

#### 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 51.423 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.



LEARN MORE: 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).

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

MINNESOTA

7/2025



# Required individual notice



#### Minnesota Paid Leave

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

You can take leave for the following qualifying events:

#### 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 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

#### 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 (55,900 for the start of Paid Leave in 2026).

#### 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 and other group insurance premiums while you are on leave. You will be responsible for any portion of health insurance and other group insurance premiums that you pay.
- 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.

Minnesota Paid Leave

180 E S<sup>th</sup> St, Suite 1200 | St. Paul, MN 55101

paidleave.mn.gov

Employers must notify individual employees directly within 30 days of hire or 30 days before premium collection begins.

For program launch, this means you must be notified by December 1, 2025.

This notice must be provided to you in your primary language. Paid Leave has provided sample notices.

You will be asked to acknowledge receipt of the notice.



# 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).





# Other job protections

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

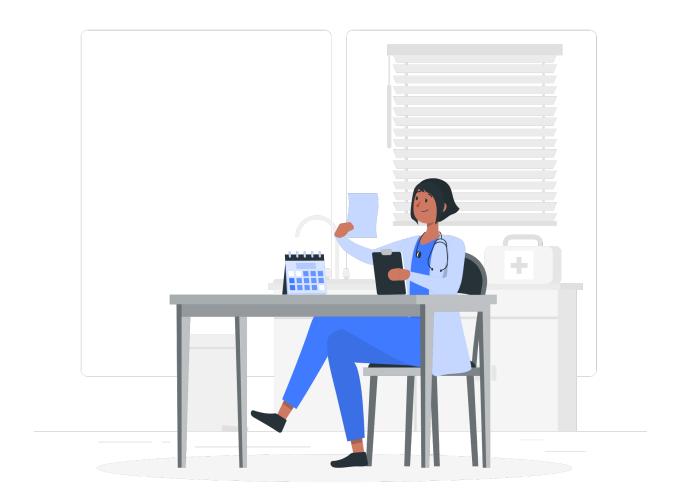


- Family and Medical Leave Act (FMLA). FMLA is a federal law that provides up to 12 weeks of unpaid, job-protected leave per year.
- **Pregnancy & Parental Leave (PPL).** PPL is a state law that provides up to 12 weeks of unpaid, job-protected leave during pregnancy or upon the birth or adoption of a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

**Employers may run these job protections at the same time as Paid Leave**. This means you **cannot** use them one after the other for the same qualifying event.

# Apply Plan for Leave





- What should I discuss with my provider?
- When should I let my employer know?



# **Provider: Certification**

**Certification shows that you need Paid Leave.** All types of leave require some kind of certification.

- Medical Leave and Caring Leave require a certification form completed by a medical professional.
  - This form will establish how much leave time you need, and on what schedule.
  - Paid Leave will provide forms and will accept FMLA forms.
- Military Family Leave, Bonding Leave, and most cases of Safety Leave use **other documentation** for certification.
- Paid Leave will not provide your certification document to your employer, but they can request it from you, and you are required to provide it.





# 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.

#### **Continuous Leave**

M	Т	W	Th	F

#### Intermittent Leave

M	T	W	Th	F



# **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.





# Paid Leave and other benefits

- Workplaces 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

Paid by state

# Apply Prepare to Apply





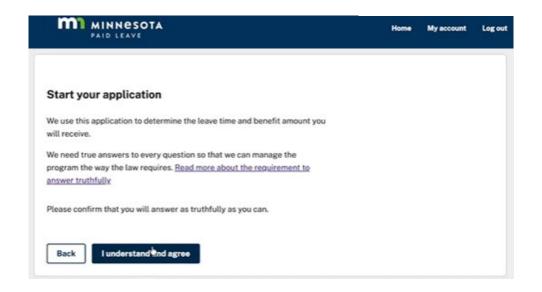
- Collect documents and information
- Prepare to apply online or by phone



# 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.



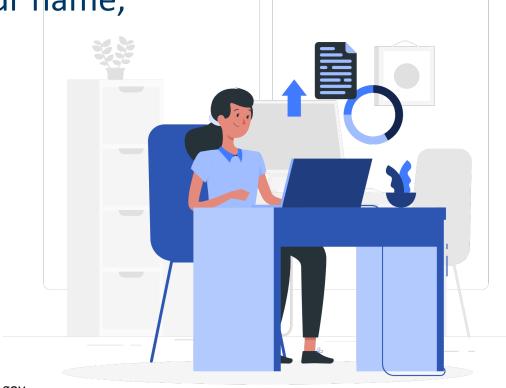


# Apply: Documents + info

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

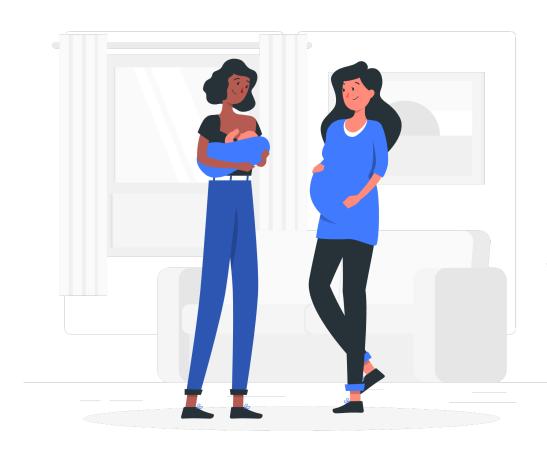
 Basic personal information, like your name, address and phone number

- Dates you plan to take leave
- Certification documents
- Information on your employers, including usual pay and schedule





# 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.

For Bonding Leave, you can apply before your child arrives. You will need to return to your application to submit certification documentation after your child arrives.





If your application is denied you may be able to appeal.

• Appeals must be filed 30 calendar days from the date of the determination.

 This deadline, and more information on how to appeal, will be included with the determination on your application.



# 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 4:00 p.m., Monday through Friday, except state holidays.





# Thank you + Questions

# Feedback

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

## **Paid Leave Feedback Survey**

