

Arch Insurance Company, a primary leader in the statutory disability and paid family leave markets, is an approved carrier offering an insured product to meet the specifications of the new Colorado FAMLI law. The product is built specifically for Colorado employers who wish to file for a Colorado Private Plan Exemption.

COLORADO

FAMLI establishes a Paid Family and Medical Leave program with benefits available to employees beginning on January 1, 2024.

All Colorado employers must register with MyFAMLI+ Employer and start collecting premiums in January 2023.

- Employers will begin remitting premiums and wage reports to the state at the end of each quarter starting Q1 2023 with the first payment being due to the state in April 2023.
- Employers who file for and receive an approved private plan exemption from the state plan with an effective date of January 1, 2024 will receive reimbursement of premiums paid in 2023.
- Employers who file for an exemption must show proof of a private plan that, at a minimum, begins paying equal or greater benefits on January 1, 2024. Employers with approved private plans effective after January 1, 2024 will not be eligible for reimbursement of premiums.

COLORADO PAID FAMILY AND MEDICAL LEAVE (CO FAMLI) PLAN COVERAGE*

EFFECTIVE

Benefits are set to begin January 1, 2024.

EMPLOYEE BENEFIT ELIGIBILITY

Nearly every Colorado worker who earns at least \$2,500 in yearly wages within the state will be eligible to take paid family and medical leave.

REQUIRED EMPLOYERS

All private employers with eligible employees working in Colorado. Law covers all private employers (1 or more employees). Self-employed individuals are not required to participate.

LEAVE BENEFITS

- Care for a new child, including adopted and fostered children.
- Care for themselves, if they have a serious health condition.
- Care for a family member's serious health condition.
- Make arrangements for a family member's military deployment.
- Address the immediate safety needs and impact of domestic violence and/or sexual assault.

**COVERED
RELATIONSHIPS**

Family member: (a) Regardless of age, a biological, adopted or foster child, stepchild or legal ward, a child of a domestic partner, a child to whom the covered individual stands in loco parentis, or a person to whom the covered individual stood in loco parentis when the person was a minor; (b) A biological, adoptive or foster parent, stepparent or legal guardian of a covered individual or covered individual's spouse or domestic partner or a person who stood in loco parentis when the covered individual or covered individual's spouse or domestic partner was a minor child; (c) A person to whom the covered individual is legally married under the laws of any state, or a domestic partner of a covered individual as defined in section 24-50-603(6.5); (d) A grandparent, grandchild or sibling (whether a biological, foster, adoptive or step relationship) of the covered individual or covered individual's spouse or domestic partner; or (e) As shown by the covered individual, any other individual with whom the covered individual has a significant personal bond that is or is like a family relationship, regardless of biological or legal relationship.

BENEFIT

Employees may be entitled to one of the following leaves each year:

- Up to 12 weeks of family leave (includes active duty family military leave, safe leave & bonding time).
- Up to 12 weeks of care of family member with a serious health condition.
- Up to 12 weeks of personal medical leave. Those who experience pregnancy or childbirth complications may receive an additional four weeks.
- A total of 12 weeks for a combination of paid family and medical leave.

During the leave period, eligible employees will be paid a percentage of their gross wages, not to exceed \$1,100 per week in 2024.

THE ARCH ADVANTAGE

- Excellent claim service; most claims are processed in five days or less.
- Arch has a history of success working with state mandated STD and PFL lines.
- Access to Arch's online claims reports.

Contact Us:

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* This information has been compiled from <https://famli.colorado.gov/> as of January 2023. Please refer to <https://famli.colorado.gov/> for more detailed information.

The Arch private plan specifics are subject to change to comply with any new refinements and/or definitions of the Colorado FAMLI law.

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions.