

Employees in Colorado (CO) may be eligible for Paid Family and Medical Leave, which provides income during qualifying life events that require you to miss work. Employers in CO are required by law to provide this benefit to you, and your employer has chosen to provide these benefits through Arch Insurance Company.

## Employee FAQs

### What is Paid Family and Medical Leave Insurance (FAMLI)?

FAMLI coverage ensures that qualified employees have up to 12 weeks paid leave for medical or family reasons, with up to an additional 4 weeks for maternity/pregnancy complications. The most common reasons are for the birth of a child or to care for a sick family member. For a full list of reasons, please refer to the section below.

### Who is eligible for CO FAMLI benefits?

Individuals are eligible for FAMLI benefits if they are:

- Employees working for a CO business or a local government agency that has opted into the state program.
- Self-employed individuals who agree to pay premiums and report at least three years of income.

Before applying for benefits, workers must have earned at least \$2,500 during the last 4 completed calendar quarters.

### When can I use CO FAMLI?

FAMLI can be used for:

- Care for a sick family member
- Bond with a child after adoption or foster care placement
- Bond with a newborn child
- Make arrangements for a family member's military deployments
- Safe leave

Paid Family Leave is used to take time away from work when you need to care for a family member.

Paid Medical Leave may be taken to manage a personal serious health condition.

### What are my benefits under CO FAMLI?

Unless otherwise noted, benefits will be available upon the effective date of the policy:

#### 12-week benefits

- Care for a family member due to a serious health condition
- Bond with a child (newborn, adoption or foster)
- Military exigency
- Own serious health condition
- Safe leave

#### Maximum benefits

Benefits are paid at a rate up to 90% of the employee's average weekly wage with lower wage earners receiving a higher percentage. Benefits are calculated on a sliding scale using the individual's average weekly wage from the prior five calendar quarters in relation to the average weekly wage in CO and may increase over time. Benefits are capped at \$1,100/week for 2024.

### 16-week benefits

- Up to an additional 4 weeks may be taken for pregnancy/childbirth complications, for a total of 16 weeks.

### Maximum Limit

- The maximum time an employee can take between medical and family leave is 12 weeks in a rolling 12 month period, or 16 weeks if related to pregnancy/childbirth complications.

### Is there a waiting period?

There is no waiting period. Employees may choose to use sick leave or other employer-provided paid time off before using FAMLI benefits, but they are not required to do so.

## Types of Benefits and Protections

### Paid Family Leave

#### Eligibility

All employees who earned at least \$2,500 during the last 4 completed calendar quarters are eligible.

Self-employed individuals, including 1099 and contract workers, may opt into the state plan.

Local government groups may opt into the state plan.

Employees of local governments that have elected to opt out of the state plan may elect to opt into the state plan as individuals.

#### Family Care

Up to 12 weeks of paid leave to provide care to a family member with a serious health condition.

#### Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount paid by the CO FAMLI program administered by the state Division of Family and Medical Leave Insurance. In 2024, the maximum weekly benefit is \$1,100.

#### Safe Leave

Up to 12 weeks of paid leave to address the immediate safety needs and impact of domestic violence and/or sexual assault.

#### Military Exigency

Up to 12 weeks of paid leave for an employee whose family member is a member of the Armed Forces and is on covered active duty or notified of an impending call or order to covered active duty.

### Benefit Calculations

For 2023 the CO average weekly wage is \$1,421.16. An average weekly wage up to \$710.58 shall be replaced at 90%. An average weekly wage greater than \$710.58 shall be replaced at 50%.

The state of CO has an online calculator to help you run specific scenarios at [famli.colorado.gov](https://famli.colorado.gov).

### How do I request benefits under FAMLI?

You may file for benefits up to 30 days in advance of the anticipated start date if the leave is foreseeable. If the leave is not foreseeable, you may file for benefits up to 30 days after the leave has begun. To apply, complete the approved claims forms and submit for processing. Your employer will need to complete their portion of the claim forms, and if applicable, so will your physician.

Claims can be reported online and by paper form.

To learn more, visit <https://insurance.archgroup.com/business/north-america/united-states/claims/disability-claims-management/>.

#### Intermittent Leave

Leave may be taken intermittently or on a reduced leave schedule, with the weekly benefit amount being prorated.

#### Family Bonding

Up to 12 weeks of paid leave to bond with a child during the first 12 months after a child's birth, or the first 12 months after adoption or foster placement of a child under the age of 18, or between the age of 18 and 21 and under jurisdiction of a juvenile court.

#### Presumptions

The private plan states that all presumptions shall be made in favor of the availability of leave and the payment of leave benefits.

## Paid Medical Leave

### Eligibility

All employees who earned at least \$2,500 during the last 4 completed calendar quarters are eligible.

Self-employed individuals, including 1099 and contract workers, may opt into the state plan.

Local government groups may opt into the state plan.

Employees of local governments that have elected to opt out of the state plan may elect to opt into the state plan as individuals.

### Own Serious Health Condition

The Arch Insurance private plan offers a maximum of 12 weeks of paid medical leave within a rolling 12-month period if a covered individual is unable to work due to a serious health condition. Up to an additional 4 weeks may be taken for pregnancy/childbirth complications.

### Intermittent Leave

Leave may be taken intermittently or on a reduced leave schedule, with the weekly benefit amount being prorated.

### Presumptions

The private plan states that all presumptions shall be made in favor of the availability of leave and the payment of leave benefits.

### Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount paid by the CO FAMLI program administered by the state Division of Family and Medical Leave Insurance. In 2024, the maximum weekly benefit is \$1,100.

## Contact Us:

[archdbl@acitpa.com](mailto:archdbl@acitpa.com) | (877) 369-0979 | [www.archinsurance.com/disability](http://www.archinsurance.com/disability)

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.