

Arch Insurance Company, a primary leader in the statutory disability and paid family leave markets, is currently watching the developments of the Delaware Family and Medical Leave Insurance (FAMLI) program. Enacted May 11, 2022, proposed amendments to Title 19, Chapter 37 of the Delaware code establish a family and medical leave insurance (FAMLI) program with contributions starting January 1, 2025.

FAMILY AND MEDICAL LEAVE TIMETABLE

DATE

September 1, 2024* to December 1, 2024*	Opt-in/Opt-out opens for employers who wish to use a private plan, and for small employers (under 10 lives) who want to opt into the state plan.
January 1, 2025*	Contributions to state plan begin to be assessed. Employee payroll contributions, if applicable, begin.
April 30, 2025*	The first contribution amount to the state plan is due.
January 1, 2026*	Benefits are set to begin.

*Proposed Dates

DELAWARE PAID FAMILY AND MEDICAL LEAVE PLAN COVERAGE*

EFFECTIVE	Benefits are set to begin January 1, 2026
COVERED EMPLOYEES	Those who have been employed for at least one year and at least 1,250 hours with a single employer are eligible. The employee must also work primarily (60%) of their time in DE. Federal government employees are exempt.
COVERED EMPLOYERS	Participation in Delaware Paid Leave is mandatory for most businesses with 10 or more employees. Employers with fewer than 10 employees, and seasonal operations that shut down for a month or more are exempt. Employers with 10-24 employees are required to provide Parental Leave only. Employers with 25 or more employees must provide full coverage.

LEAVE REASONS
AND DURATIONS

Under the DE Paid Leave program, an eligible employee may take time away from work to*:

- Bond and/or care for a new child, whether through birth, foster placement or adoption (up to 12 weeks per year),
- Care for a family member with a serious health condition (up to 6 weeks, every 24 months),
- Address a personal serious health condition (up to 6 weeks, every 24 months), or
- Address the impact of a family member's military deployment (up to 6 weeks, every 24 months)

Employees are limited to a maximum of 12 weeks of total combined leave per year.

* Durations may vary by size of employer.

BENEFITS

Employees may get up to 80% of their wages up to \$900 per week for approved leaves.

THE ARCH ADVANTAGE

- Excellent claim service; most claims are processed in four 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:

dbl@archinsurance.com | (888) 439-0377 | www.archinsurance.com/disability

*This information has been compiled from: <https://labor.delaware.gov/delaware-paid-leave-is-coming/>

The Arch private plan specifics are subject to change to comply with any new refinements and/or definitions of the Delaware Paid Family Leave Insurance 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.

