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Maryland Paid Family And Medical Leave Insurance (FAMLI) Program

Employees in Maryland (MD) may be eligible for Paid Family and Medical Leave, which provides income during qualifying life events that require you to miss work. Employers in MD 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 Maryland Family and Medical Leave Insurance (Maryland FAMLI)?

Maryland FAMLI coverage ensures that qualified employees have up to 12 weeks paid leave for medical or family reasons. Employees who experience a serious health condition and welcome a new child in the same benefit year may be eligible for up to 24 weeks. 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 MD FAMLI benefits?

Individuals are eligible for MD FAMLI benefits if they are:

- Employees working for a MD private business, state or local government employer.
- Self-employed individuals or independent contractors may opt into the state plan.

Before applying for benefits, workers must have worked at least 680 hours in the 12 months immediately preceding the leave start date.

When can I use MD FAMLI?

MD FAMLI can be used for:

Medical Leave:

- One's own serious health condition

Family Leave:

- Care for a sick family member
- Bond with a child after birth, adoption, kinship care, or foster care placement
- Make arrangements for a family member's military deployments
- Care for a family member who is a military service member requiring service related care

Maximum benefits

Weekly maximum benefits are set annually by the state, and are announced by September 1, 2027, and every September 1st thereafter. For current information, click on the state website link on the last page.

Maximum Limit

An employee may take up to 12 weeks of combined medical and/or family leave within a benefit year. A benefit year is the 12-month period beginning on the Sunday immediately before the leave start date. An employee who experiences a serious health condition and welcomes a child in the same benefit year may be eligible for up to 24 weeks.

Is there a waiting period?

There is no waiting period for qualifying leaves. Benefits begin on day one.

Benefit Calculations

Benefits are paid at 90% of the employee's wages up to 65% of the SAWW, plus 50% of wages above 65% of the SAWW, and are capped at the maximum weekly benefit determined annually by the state.

How do I request benefits under MD FAMLI?

Your employer may require you to provide up to 30 days advance notice of a leave if the leave is foreseeable. If not foreseeable, you should notify your employer as soon as practicable.

Employees may file a leave up to 60 days in advance of the leave start date, and up to 60 days after the leave start date.

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/

Types of Benefits and Protections

Paid Family Leave

Eligibility

All employees are program eligible. Employees who worked at least 680 hours for one or more MD employers in the 12 months immediately preceeding the leave start date are benefit eligible.

Self-employed individuals and independent contractors may opt into the state plan.

Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount paid by the MD FAMLI program administered by the Maryland Department of Labor.

Family Care

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

Family Bonding

Up to 12 weeks of paid leave to bond with a child during the first 12 months after a child's birth, adoption, kinship care, or foster placement.

Military Exigency

Up to 12 weeks of paid leave for an employee whose family member is a member of the Armed Forces and is notified of an impending military deployment.

Service Related Care

Up to 12 weeks to care for a family member requiring military service related care.

Intermittent Leave

Leave may be taken intermittently in increments of no less than 4 hours, unless your scheduled shift if less than 4 hours, 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.

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Paid Medical Leave

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Self-employed individuals and independent contractors may opt into the state plan.

Own Serious Health Condition

The Arch Insurance private plan offers a maximum of 12 weeks of paid medical leave within a benefit year if a covered individual is unable to work due to a serious health condition.

Intermittent Leave

Leave may be taken intermittently in increments of no less than 4 hours, unless your scheduled shift if less than 4 hours, with the weekly benefit amount being prorated.

Presumptions

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Weekly Benefit

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For state contribution rates, maximum benefits, average weekly wages, and benefit calculators, visit https://paidleave.maryland.gov



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* This information has been compiled as of October 2026. Please refer to https://paidleave.maryland.gov for more detailed information.

The Arch Insurance private plan specifics are subject to change to comply with any new refinements and/or definitions of the Maryland Paid Family Leave Insurance Law (TTCA) as of October 2026. 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.