

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

PFML coverage ensures that qualified employees have up to 12 weeks paid leave for medical or family reasons. 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 MN PFML benefits?

Individuals are eligible for PFML benefits if they are:

- Employees working for a MN business, state, or local government agency at least 50% of their calendar year.
- Self-employed individuals, including 1099 and contract workers, may opt into the state plan.

Before applying for benefits, workers must have wage credits of at least 5.3% of the state average weekly wage (SAWW) over the most recent four quarters.

When can I use MN PFML?

PFML can be used to:

- Care for a sick family member with a serious health condition
- Bond with a child after birth, adoption, or foster care placement
- Care for the employee's own serious health condition
- Make arrangements for a family member's military deployments
- Take safe leave for the employee or family member

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 MN PFML?

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

Maximum benefits

The maximum weekly benefit will equal the SAWW.

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 Limit

The maximum time an employee can take between medical and family leave is 20 weeks in a rolling 12 month period.

Is there a waiting period?

All leaves except child bonding are payable after a seven-calendar day qualifying event. Once met, benefits are payable retroactively to day one.

Benefit Calculations

Benefits are paid at 90% of the employee's wages up to 50% of the SAWW, plus 66% of wages between 50% and 100% of the SAWW, plus 55% of wages above 100% of the SAWW. The maximum benefit payable is equal to the SAWW.

The state of MN has an online calculator to help you run specific scenarios at <https://pl.mn.gov/resources/calculators/estimate-your-payments>

How do I request benefits under PFML?

You must file for benefits 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 as soon as possible. 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 via online fillable forms. 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 working in MN at least 50% of their calendar year, who have wage credits of at least 5.3% of the SAWW wage over the most recent four quarters are eligible.

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

Safe Leave

Up to 12 weeks of paid leave to address the immediate safety needs of employees and their family members.

Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount paid by the MN PFML program administered by the state Department of Employment and Economic Development (DEED).

Family Care

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

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.

Intermittent Leave

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

An employer may cap intermittent leave at 480 hours (12 weeks), within a 12-month period.

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 or foster placement.

Presumptions

The private equivalent 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 working in MN at least 50% of their calendar year, who have wage credits of at least 5.3% of the SAWW wage over the most recent four quarters are eligible.

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

Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount paid by the MN PFML program administered by the state Department of Employment and Economic Development (DEED).

Own Serious Health Condition

The Arch Insurance private equivalent 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.

Intermittent Leave

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

An employer may cap intermittent leave at 480 hours (12 weeks), within a 12-month period.

Presumptions

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

For state contribution rates, maximum benefits, average weekly wages, and benefit calculators, [visit here](#).

Contact Us:

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This information has been compiled from <https://mn.gov/deed/paidleave/employers> as of January 2025. Please refer to <https://mn.gov/deed/paidleave/employers> for more detailed information.

The Arch private equivalent plan specifics are subject to change to comply with any new refinements and/or definitions of the Minnesota Family and Medical Leave insurance program.

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.