Maryland DEPARTMENT OF LABOR | Maryland FAMLI FAMILY AND MEDICAL LEAVE INSURANCE

# All about Family and Medical Leave Insurance (FAMLI)

Starting January 1, 2028, eligible employees will be able to take up to 12 weeks of paid, job-protected leave. Employees will be able to take time off to welcome a new child, tend to a serious health condition, care for a loved one, or manage urgent family needs related to deployment—while still being paid up to $1,000 per week.

FAMLI is an insurance program. Employers will remit contributions into a fund administered by the State on a quarterly basis. Alternatively, employers may apply to use a commercial or self-insured private plan. When an employee needs to take leave, either the State Plan or a private plan will pay the employee a portion of their salary.

## Contributions come from both employers and employees

FAMLI is funded through contributions that employers will remit to the State on a quarterly basis. The contribution rate is 0.9%, split equally between employers and employees.

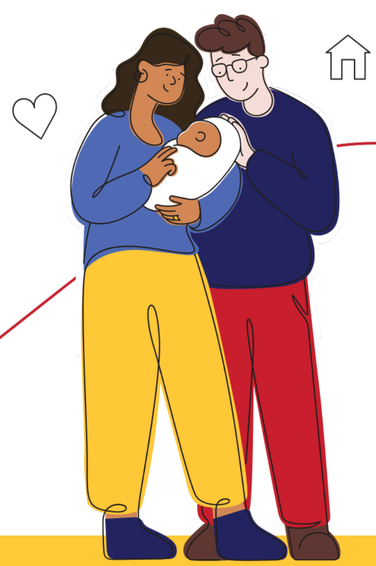
Employers with fewer than 15 employees (counting both Maryland and out-of-state employees) are only responsible for remitting 50% of the contribution rate and may withhold that amount from the employees pay.

While MD Labor sets the contribution rate for the State Plan, private plans will set their own rates. Employees cannot be charged more in a private plan than they would be through the State Plan.

## Employees will be able to use FAMLI for major life events

- **To care for themselves,** if they have a serious health condition
- **To welcome a child,** including through adoption and foster care
- **To care for a family** member's serious health condition
- **To prepare for a family** member's military or uniformed service deployment

Employees with a qualifying event whose work is localized in Maryland and who worked at least 680 hours over the previous four calendar quarters will be eligible for benefits.



## Key dates

**Right now: Register online at paidleave.maryland.gov.**

All employers with at least one employee in Maryland are required to register. There are no exemptions. After registration, employers are automatically enrolled in the State Plan.

- **September 1- November 15, 2026:** Employers who know they want to use a private plan should submit a Declaration of Intent.
- **January 1, 2027:** Employers begin withholding from employees' pay.
- **April 2027:** All employers must submit first Quarterly Wage and Hour Report. Employers in the State Plan remit contributions.
- **Summer 2027:** Maryland Insurance Administration approves commercial insurance products; and FAMLI opens up private plan applications (deadline to submit is October 1, 2027 for a January 1, 2028 effective date.)
- **January 1, 2028:** Benefits begin.

## Who should register

Initial registration must be completed by an **Authorized Officer**. This can include roles like owner or partner, executive director, CEO, CFO, COO, president, secretary, household employer or another designated individual with equivalent legal authority as specified by the employer's bylaws.

*If you are a Third-Party Agent, including a Certified Public Accountant (CPAs) or a business that provides payroll, HR and/or benefits administration, you should register so you can invite your clients to connect with you after you register.* ***You cannot register your clients.***

## Understanding plan options

All employers have a choice: use the State Plan or apply to use a commercial or self-insured plan. Private plans must provide the same level of benefits as the State Plan, or better. They also must be approved by the FAMLI Division.

After registration, all employers are automatically enrolled in the **State Plan**.

**Commercial plans** are purchased from an insurance company. The insurance company processes and pays employees' claims. Any employer can purchase a commercial plan.

**Self-insured plans** are insured directly by the employer. The employer (or a Third-Party Agent) handles and pays employees' claims. Employers with 50 or more employees can apply for a self-insured private plan.

## Employers and TPAs can act now

- Register as an employer or TPA at paidleave.maryland.gov.
- Consider whether the State Plan or a private plan works best.
- Discuss payroll and administrative adjustments with your team.

## Contact the FAMLI Division

Email paid.leave@maryland.gov, visit paidleave.maryland.gov, or call the Customer Care line at 410-525-4010 for more information.