

**MetLife**

Colorado Paid Family and Medical Leave



Employee Notice

Colorado Paid Family and Medical Leave (CO PFML) benefits are available for Colorado workers by providing paid leave for the birth or adoption of a child, a serious illness of yours or a loved one, or if you experience sexual assault, domestic violence, harassment, or stalking.

Who administers CO PFML benefits for my employer?

Metropolitan Life Insurance Company, commonly known as MetLife. MetLife's CO PFML program is compliant with the CO Family and Medical Leave Insurance (FAMLI) program.

Employee Cost of Coverage

Employee premium contributions are set by the state each year, currently it is 0.44% of an employee's wages up to the social security maximum, subject to change.

Benefits

- PFML benefits are available to most Colorado employees who have a qualifying condition and who earned \$2,500 during the last 5 completed calendar quarters for work performed in Colorado.
- The qualifying conditions for PFML are:
 - caring for a new child during the first year after the birth, adoption, or foster care placement of that child (extra 12 weeks to care for a child admitted into the neonatal intensive care unit (NICU))
 - caring for a family member with a serious health condition
 - caring for your own serious health condition
 - making arrangements for a family member's military deployment
 - obtaining safe housing, care, and/or legal assistance in response to domestic violence, stalking, sexual assault, or sexual abuse
- Covered employees are entitled to up to 12 weeks of PFML per year. Individuals with serious health conditions caused by pregnancy complications or childbirth complications may be entitled to up to an additional four (4) weeks of paid family and medical leave per year for a total of 16 weeks.
- Leave may be taken continuously, intermittently, or in the form of a reduced schedule.
- Leave will be paid based on the employee's average weekly wage, based on a sliding scale. Employees may estimate their benefits by using the benefits calculator available at famli.colorado.gov.
- You don't have to work for your employer a minimum amount of time in order to qualify for PFML benefits, as long as you have earned \$2,500 during the last 5 completed calendar quarters for work performed in Colorado.
- If PFML is used for a reason that also qualifies as leave under the federal FMLA, then the leave will also count as FMLA leave used.
- Employees may choose to use sick leave or other paid time off before using PFML benefits, but they are not required to do so.
- Employers and employees may mutually agree to supplement PFML benefits with sick leave or other paid time off in order to provide full wage replacement.

Job protection and continued benefits

- Employers must maintain health care benefits for employees while they are on PFML leave, and both the employer and the employee remain responsible for paying for those benefits in the same amounts as before the leave began.
- An employee who has worked for the employer for at least 180 days* is entitled to return to the same position, or an equivalent position, upon their return from PFML leave.

Filing Claims

Your benefits with MetLife will be available starting April 1, 2025. You may file for benefits directly with Metropolitan Life Insurance Company at:

Mail: MetLife Disability
PO Box 14590
Lexington KY 40512-4590

Phone: 1-833-644-3652
Fax: 1-800-230-9531

- Employees or their designated representatives apply for PFML benefits by submitting an application, along with required documentation, directly to MetLife. Employers cannot make employees apply for PFML benefits.
- Claims should be submitted as early as 30 days before leave. If the need for leave is unforeseeable, or it is not possible to submit it before the leave, a claim may be submitted up to 30 days after the leave has begun. If a claim is submitted between 30 and 90 days after leave has begun, MetLife must consider the application if it includes evidence as to why the claim was not submitted within 30 days of the leave.**
- Approved applications will be paid by MetLife within two weeks after the claim is properly filed, and weekly for the duration of the approved leave.
- Employees can appeal claim determinations first with MetLife, then to the FAMLI Division, if needed.
- Individuals who attempt to file a fraudulent claim may be disqualified from receiving benefits.

Retaliation, Discrimination, and Interference Prohibited

- Employers may not interfere with employees' rights under FAMLI law and may not discriminate or retaliate against them for exercising those rights.
- Employees who suffer retaliation, discrimination, or interference may file suit in court, or may file a complaint with the FAMLI Division.
- Colorado Customer Care number is 1-866-CO-FAMLI (1-866-263-2654). They are open Monday through Friday from 8AM to 4PM MST. CDLE_FAMLI_info@state.co.us can be used for general questions.

Other Important Information

- MetLife has a state approved private plan that provides the same benefits under the FAMLI law and imposes no additional costs or restrictions.
 - Employees and employers are encouraged to report FAMLI violations to the FAMLI Division.
- *If an employee is employed through an employment agency, any time spent waiting for a work assignment will not be included in the 180-day calculation.

** If an employer fails to both post and deliver this notice within 30 days of the plan effective date or date of a new hire or an employment transfer to CO, an employee cannot be punished or disciplined for failing to provide their employer a 30-day notice of leave.

Employee notifications are considered an employer function, MetLife provides a template as an accommodation, but ultimately, it's the employer's responsibility to ensure the information contained in the document is correct and that the employee receives it.