



Washington's New Paid Family and Medical Leave Program

How it will work: Washington's paid family and medical leave program will work like insurance. Workers and their employers will both pay a small premium with each paycheck, and then workers will receive a benefit from the state when they need family leave or extended medical leave. Benefit payments will be available beginning January 1, 2020.

What is covered:

Family leave – Up to 12 weeks in a year to care for:

- A newborn or newly placed adopted or foster child (available for both parents)
- A family member with a serious health condition (child, spouse, domestic partner, parent, parent-in-law, sibling, grandparent, or grandchild)
- A family member injured in military service, or to deal with exigencies of military deployment

Medical leave – Up to 12 weeks in a year for a worker's own serious health condition, with an addition 2 weeks for a complication related to pregnancy

Total leave in a year of combined leave = 16 weeks or 18 weeks if it includes a pregnancy-related complication

Benefits will be 90% of usual wages for lower income workers and top off at \$1,000 per week (adjusted for inflation). Examples:

- Someone working full-time at \$13.50 an hour would usually make \$540 per week and would have a weekly benefit of \$486 (90%)
- Someone making \$54,000 per year (\$1,040 per week) would have a weekly benefit of \$736 (71%)
- Someone making \$85,000 per year (\$1,635 per week) would have a weekly benefit of \$1,000 (61%)

Who is covered:

- Everyone who worked 820 or more hours in the previous year
- Fully portable between jobs, including periods between jobs – for example, a construction worker who moves from job to job could schedule a surgery for after the current job had ended
- Self-employed people and contract workers may opt in for 3-year minimums

Premiums (contributions begin in January 2019):

- Workers will pay 63%, employers 37%
- Companies with fewer than 50 employees will be excused from paying the employer share. Their employees will pay the same as they would in a larger company.
- Premiums will be set at 0.4% of pay up to \$127,200 (Social Security wage base) and are expected to stay close to that level in the future, based on usage rates from states with similar programs.
- Examples:
 - Someone making \$28,000 (working full-time at \$13.50) will pay \$1.36 per week, and the employer will pay \$.80 per week
 - Someone making \$54,000 per year will pay \$2.62 per week, and the employer \$1.54
 - Someone making \$85,000 per year will pay \$4.12 per week, and the employer \$2.42

Business assistance:

- Companies with fewer than 50 employees are not required to pay the employer share of premiums, but may choose to do so to be eligible for small business assistance funds
- Companies with fewer than 150 employees that pay employer premiums may apply for \$3,000 to cover costs of training new replacement workers, or up to \$1,000 for other costs (such as overtime of training a current employee for additional work) of covering work when someone is out on leave
- Companies that temporarily hire replacement workers will not be charged higher unemployment insurance rates if that temporary worker applies for unemployment
- Companies may opt to provide their own benefits of equal length and at least equal financial compensation and apply for a waiver from the state program