

Larkin	Minnesota - Coverage Options and Funding (State Income Replacement Benefits)
State Programs	<p>2026 - Minnesota Paid Family and Medical Leave (MN PFML)</p> <p>Minnesota Department of Employment and Economic Development (DEED)</p> <p>Website https://mn.gov/deed/programs-services/paid-family/</p>
Employer Eligibility	Employers with 1 employee (MN) must remit applicable contributions for this program (see "Cost" field below).
Employee Eligibility	Employees are eligible for benefits if they have earned at least 5.3% of the state average annual wage over their base period, rounded down to the next lower \$100, defined as the most recent four completed calendar quarters before the employee's application for benefits. We generally advise that employees apply and the state will make the determination of eligibility.
Coverage Allowed	State administration, or private plan through insurer or self-insured plan allowed.
Cost	<p>Employer Effective 1/1/26</p> <ul style="list-style-type: none"> - An employer participating in both family and medical leave benefits programs, the premium will be 0.7%. The rate may increase January 2027, but not exceed 1.2%. - An employer participating in only the medical benefit program with an approved private plan for the family benefit program, the premium will be 0.4%. - An employer participating in only the family benefit program with an approved private plan for the medical program, the premium will be 0.3%. <p>Employee Effective 1/1/26</p> <p>Employers must cover at least 50% of the premiums. Employees must pay the remaining portion, if any, of premiums that are not covered by the employer.</p>
Employer Action Summary	<ul style="list-style-type: none"> -You should register with the state to set up a "Paid Leave Only" account through the existing Unemployment Insurance program - Submit wage reports/contributions <p>Guide - https://www.uimn.org/employers/employer-account/news-updates/submit-adjust-wage-detail-news.jsp (more details to come as program develops)</p> <p>Wages due Quarterly, beginning October 31, 2024. Final deadlines: (Q3 - October 31 , Q4 - January 31, Q1- April 30, Q2 - July 31)</p> <p>Contributions due April 30, 2026, only applied to wages earned between January 1, 2026 and March 31, 2026.</p>
Employer Action Summary	An employer account system where employers can manage their premium payments will be made available closer to the program's start date.

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