

Larkin	Vermont - Coverage Options and Funding (State Income Replacement Benefits)
<b>State Programs</b>	<p>Vermont Paid Family and Medical Leave Insurance (FMLI)</p> <p>The Hartford Customer Service Center for VT FMLI Phone: (800)-523-2233</p> <p><a href="https://fmli.thehartford.com/">https://fmli.thehartford.com/</a></p>
<b>Employer Eligibility</b>	Private employers who choose to opt into the program must remit applicable contributions for this program (see "Cost" field below).
<b>Employee Eligibility</b>	Employees are eligible for benefits if their employer opts into the program, or they opted into the program as an individual. We generally advise that employees apply and the state will make the determination of eligibility.
<b>Coverage Allowed</b>	<p>The entire program is being administered by a third-party insurance company, The Hartford. Private and self insured plans are allowed. In terms of which employees/employers are covered under the program, see below:</p> <ul style="list-style-type: none"> <li>- State employees are covered automatically (at no cost - taxpayer funded).</li> <li>- Private employers may opt-in to the program as of February 15, 2024, with benefits being available as of July 1, 2024. Private employees may personally opt-in to the program by July 1, 2025. We are unsure if employers will be required to remit employee premiums (for individual employees who opt-into the program). We will keep our clients updated as we learn more about the law.</li> </ul>
<b>Cost</b>	<p>Cost depends on employer plan. Options include:</p> <ul style="list-style-type: none"> <li>- Fully paid by employer</li> <li>- Paid by both employer and employees</li> <li>- Fully paid by employees</li> </ul>

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