

<div> <div>Larkin</div> <div>New Hampshire - Coverage Options and Funding (State Income Replacement Benefits)</div> </div>	
State Programs	<p>Paid Family and Medical Leave (NH PFML)</p> <p>MetLife Customer Solution Center for NH PFML Phone: (866)-595-7365</p> <p>https://www.paidfamilymedicalleave.nh.gov/</p> <p>https://www.metlife.com/insurance/disability-insurance/paid-family-medical-leave/states/new-hampshire/</p>
Employer Eligibility	Private employers who opt into the NH PFML program (employers of any size). Employers must have a physical office in NH to be able to opt into the program.
Employee Eligibility	<p>Employees are eligible for benefits if their employer opts into the program. Employees may also opt into the program, as individual participants, if their company is not enrolled. Employers must have a physical office in NH in order for employees to be able to opt into the program.</p> <p>If the employee is enrolled in the program (as an individual or with their company), we generally advise that employees apply and the state will make the determination of eligibility.</p>
Coverage Allowed	The program is administered by a third-party insurance company, MetLife, however, private insurance and self-insured plans are permitted.
Cost	Varies by employer.
Employer Action Summary	<p>In situations where the employer opts into the program, they are responsible for taking contributions and remitting them to the program through MetLife.</p> <p>If the employer does not opt into the program, but individual employees do opt in, then employers with 50 or more NH workers are responsible for remitting the premiums for those employees. Employers do not have to pay for the contributions in this instance, they must simply assist with the remittance of the employee's premium.</p> <p>If the employer does opt into NH PFML, then it is the employer's choice as to whether they will pay the full cost of the contributions on behalf of the employee, have the employee cover the full cost, or share the cost with the employee. Employers who choose to participate in the NH PFML, are generally eligible to receive a 50% tax credit for any employer share of the premium they are contributing. Employers will need to complete and submit their most recent Schedule of Business Profits Tax (BPT) Credit (form DP-160) to the NH Department of Revenue Administration to claim the NH business tax credit. The contribution rate is assessed individually for each employer who opts into the program, and will be determined on a company-by-company basis.</p> <p>Employers (or their brokers) may request a quote with MetLife (1-866-595-7365) if they wish to enroll their company in PFML. There is no specific open enrollment period for employers, they can enroll at any time.</p> <p>Individual employees may enroll during the yearly open enrollment period. When the enrollment period opens, there is a 7 month waiting period for individual employees to be eligible to receive benefits after enrolling. If you are not enrolled as an employer, and an individual employee enrolls, you will receive instructions from MetLife on how to remit employee contributions, if applicable.</p> <p>Submit wage/contribution report through Metlife. Employer guide (Deadlines on page 17): https://www.paidfamilymedicalleave.nh.gov/sites/g/files/ehbemt781/files/documents/nh-pfml-employer-toolkit_O.pdf</p> <p>The above pertains to registering with the state for contributions/wage reporting. Employers may have separate obligations for registering with the state for the employer statements process (see the "Employer Statements Process" section on this state's Compliance Center page).</p>

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