

Larkin	Minnesota - Coverage Options and Funding (State Income Replacement Benefits)
State Programs	<p>2026 - Minnesota Paid Leave Law (MN PLL)</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"> - Total Premium Rate is set at 0.88% for both family and medical leave benefits (0.61% for medical, and 0.27% for family); the rate will be set annually by July 31 for the following year, and may increase by not more than 1.2%. - Large employer's minimum contribution rate is 0.44% - Small employer's minimum contribution rate is 0.22% <p>Employee Effective 1/1/26</p> <ul style="list-style-type: none"> - An employee contributes a maximum of 0.44% regardless of employer size, up to the Old-Age, Survivors, and Disability Insurance (OASDI) limit <p>Large employers must cover at least 50% of the premiums, up to 100%. Employees must pay the remaining portion, if any, of premiums that are not covered by the employer</p> <p>Small employers, those with 30 or fewer employees reported on a single wage detail report during the four-quarter period that ended September 30 of the prior year, must cover at least 25% of the premiums. Their employees maximum contributions are the same as an employee of a large 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: Paid Leave Minnesota / Employers How to file Tutorial: Tax and Wage Detail Reporting</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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