

Larkin	Maryland - Coverage Options and Funding (State Income Replacement Benefits)
<b>State Programs</b>	<p><b>Maryland Family and Medical Leave Insurance Program (MD FMLI)</b>  <a href="https://paidleave.maryland.gov/Pages/default.aspx">https://paidleave.maryland.gov/Pages/default.aspx</a></p> <p>Contributions to the program are expected to begin January 1, 2027, the law and its associated benefits become available to employees effective January 3, 2028. Previously, the effective dates were scheduled for July 1, 2025, and July 1, 2026, respectively.</p>
<b>Employer Eligibility</b>	Employers with 15 or more employees (MD) must remit applicable contributions for this program (see "Cost" field below).
<b>Employee Eligibility</b>	Employees are eligible for benefits if they have worked 680 hours during the base period with any MD employer(s) (the 12 months prior to disability). We generally advise that employees apply and the state will make the determination of eligibility.
<b>Coverage Allowed</b>	State administration or self- insured (Private Plan) is allowed.
<b>Cost</b>	<p>Contributions are effective 01/01/27. Previously, the effective date was scheduled for 07/01/25. The total contribution rate will be 0.9% and is split 50/50 between employer and employee up to the current Social Security wage base (\$176,100 in 2025). Employers may choose to cover partial or all of the employee contributions. All employers that employ at least one individual in the state are covered under the new law. While all such employers are covered under the law, only employers with 15 or more employees must make contributions to the program's fund. Those with 14 or fewer employees are exempt from the employer contributions, but must still collect employee contributions at a rate of 0.45%.</p> <p>Employers will not be required to make contributions until 2027. The specific employee* and employer contributions rates are to be determined by the state department.</p>
<b>Employer Actions</b>	<p>Wages/Contributions will be due quarterly once contributions begin. We will provide more details and guidance when available.</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 "<a href="#">Employer Statements Process</a>" section on this state's Compliance Center page).</p>

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