



Colorado - Coverage Options and Funding (State Income Replacement Benefits)

State Programs	<p>2024 - Colorado Family and Medical Leave Insurance Act (CO FAMLI)</p> <p>Colorado Family and Medical Leave Insurance Program Colorado Department of Labor and Employment (CDLE) 1 (866)-263-2654</p> <p>Email CDLE_FAMLI_info@state.co.us</p> <p>Website https://famli.colorado.gov/</p>
Employer Eligibility	<p>Employers with 1 employee (CO) must remit applicable contributions for this program (see "Cost" field below).</p>
Employee Eligibility	<p>Employees are eligible for benefits if they have earned \$2,500 during the first four of the last five completed calendar quarters with any CO employer(s) immediately preceding the first day of the employee's benefit year. We generally advise that employees apply and the state will make the determination of eligibility.</p>
Coverage Allowed	<p>State administration, or private plan through insurer or self-insured plan allowed.</p>
Cost	<p>Employer 2025 Shared cost of 0.45% of gross annual wages (employers may also pay the employee portion fully if they wish). Note: Colorado employers with 10 or more employees (regardless of where located) must contribute at least 0.45% of the employee's wages each pay period</p> <p>2026 Shared cost of 0.44% of gross annual wages (employers may also pay the employee portion fully if they wish). Note: Colorado employers with 10 or more employees (regardless of where located) must contribute at least 0.44% of the employee's wages each pay period</p> <p>Employee 2025 Shared cost of 0.45% of gross annual wages 0.9% total shared cost between employee and employer. Premiums are capped at the Social Security Wage Base (\$176,100 in 2025).</p> <p>2026 Shared cost of 0.44% of gross annual wages 0.88% total shared cost between employee and employer. Premiums are capped at the Social Security Wage Base (2026 SSWB is TBD).</p>
Employer Action Summary	<p>-You should register with the state here: https://myfamliplusemployer.state.co.us/s/login/?language=en_US&ec=302&startURL=%2Fs%2F - Submit wage reports/contributions</p> <p>Guide: https://drive.google.com/file/d/1-4ZwTfyqtYwOvTvAgFWZ3ARHxhZvOpRo/view How to File Tutorial: https://youtu.be/Ccr5PVQ84gg</p> <p>Wages/Contributions due Quarterly. Final deadlines: (Q1- April 30, Q2 - July 31, Q3 - October 31, Q4 - January 31)</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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