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

State Programs	**Maryland Family and Medical Leave Insurance Program (MD FAMLI)** https://paidleave.maryland.gov 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.
Employer Eligibility	Employers with 15 or more employees (US) must remit applicable contributions for this program (see "Cost" field below).
Employee Eligibility	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.
Coverage Allowed	State administration or self- insured (Private Plan) is allowed.
Cost	Contributions begin 01/01/27. Learn more about how contributions are calculated, split, and remitted here. **Employer** Employer has option to pay the entire cost or share it with the employee (split evenly). Shared cost of 0.9% of wages up to the Social Security wage base ($192,300 in 2027). Employers are responsible for 0.45% but may also pay the employee portion fully if they wish. **Note:** Maryland employers with less than 15 employees are exempt from employer contributions, but must collect the empoloyee share of contributions. **Employee** Employee cost is half the total contribution rate to the fund unless employer funded. Employees will contribute 0.45% up to the current Social Security wage base ($192,300 in 2027). Maximum annual employee contribution in 2027 is $865.35
Employer Actions	- You should register with the state at: https://account.paidleave.maryland.gov/ - Submit wage reports/contributions Guide: https://paidleave.maryland.gov/employers/ How to File Tutorial: https://paidleave.maryland.gov/employers/submit-quarterly-reports/ **Wages/Contributions due Quarterly. Final deadlines: (Q1- April 30, Q2 - July 31 , Q3 - October 31 , Q4 - January 31)** 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).

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