

FREQUENTLY ASKED QUESTIONS



GENERAL

Am I required to provide VT FMLI to my employees?

No. This is not a state-mandated program. VT FMLI is an insurance product that you can choose to offer to your employees.

Does FMLI offer job protection?

FMLI does not offer job protection when used alone. However, when used with the Family and Medical Leave Act, the employee's position may be protected if they meet certain criteria. See our [video](#).

In what increments can covered leaves be taken?

- **Intermittently**, in hours or days over an approved period of leave. Intermittent leaves are to be consistent with the employer's internal HR policies regarding intermittent time away from work
- On a **Reduced Work Schedule** basis, consistently taken from week-to-week, in hours or days over an approved period of leave, and
- **Continuously** in days or weeks for an approved period of leave.

What if I choose not to offer a VT FMLI to my employees?

- Employees who do not have access to coverage through their employer can opt into the individual purchasing pool beginning on July 1, 2025.
- Employees who are offered VT FMLI or FLI, and choose not to purchase it through their employer, are not eligible for coverage under the individual purchasing pool.

I currently offer a short-term disability (STD) policy to my employees, why should I offer FMLI/FLI, too?

- FMLI and standalone FLI provide coverage for family leave events that STD does not, such as time to bond with a newborn, adopted or foster child and time away from work to care for an ill family member. Standalone FLI can be provided to enable your employees to care for family members without the fear of losing their income.
- If you choose to offer the Medical Leave portion of the product as well, it can be coordinated to enhance STD, providing additional coverage in terms of durations. The Medical Leave plan also covers intermittent leave durations, which STD does not.
- Work with your employee benefits broker/agent to design the plan that best meets your and your employees' needs.
- For more information, please see our [How FMLI & STD Work Together Flyer](#).

How are claims for VT FMLI/FLI handled?

All claims will be submitted and administered by The Hartford.

Will other states entertain a program like VT or otherwise permit FMLI/FLI?

There are currently seven other states that have passed legislation that recognize non-mandated Family and Medical Leave or Family Leave Insurance as a product which can be filed and marketed by insurance carriers (AL, AR, FL, NH, TN, TX, and VA). We expect multiple states to adopt similar legislation and The Hartford is closely monitoring any legislative activity.

ELIGIBILITY

How many employees do I need to employ in order to obtain this coverage for my company?

The Hartford will offer VT FMLI or standalone FLI to employers with as few as two employees.

Will this plan provide coverage for my remote workers who work outside of Vermont?

We are working on obtaining regulatory approvals which will allow us to provide coverage to remote workers in other states not required to be covered by a mandated PFML program (for example, NY, MA, CT and soon to be ME among others). Please consult with your sales representative for further details.

If a non-VT based employer has a VT location or remote employees, can the employer purchase a policy just for its VT employees?

If non-VT based employers have a VT location, the VT employees working at that location, (including their remote employees in VT) can be covered by a policy issued to the VT location.

What plan features have some flexibility to meet my business' and employees' needs?

- Whether you choose to cover Family and Medical Leaves, or just Family Leaves
- Eligibility waiting periods
- Benefit elimination periods and how they count toward available leave time
- Maximum weekly benefits
- Available leave durations
- Wage replacement benefit percentages
- Contribution options:
 - Fully paid by you with no cost to employees
 - Paid by both you and your employees
 - Fully paid by your employees
- How the plan interacts with unpaid leaves such as federal FMLA or VT Parental and Family Leave
- How it interacts with other paid benefits such as disability benefits, and other paid leave benefits, such as PTO or salary continuation, that you provide to your employees
- Whether you choose to allow intermittent leave for bonding with a newborn, adopted or fostered child

What is the best VT FMLI benefit plan design for my business and my employees?

There are a number of factors to consider when selecting the right plan design, including employee needs, amount of absence time that your business can support, cost and other coverages or employment benefits that you may already offer/provide to your employees, such as short-term disability (STD) and other paid time off. The Hartford can provide quotes for a variety of plan design options. Work with your employee benefits broker or agent to consider the plan design that is right for your employees and your business.

What types of plan options are The Hartford offering?

The Hartford is offering fully insured coverage and also administrative services for self-insured plans.

I continue my employees' salary at 100% in certain instances. Could I be reimbursed by the policy for any portion that would have been covered by the policy?

Yes. Depending on your plan design and the type of salary continuation you provide, The Hartford may be able to reimburse you for the portion of the employee's salary that would have been payable under the policy for a qualifying leave event.

If I choose to offer this coverage to my employees on a contributory or employee pay all basis, how do I enable my employees to enroll in the plan?

- The Hartford will support you with materials, forms and tools to enroll your employees.
- You will choose when to conduct enrollment and when coverage will become effective upon enrollment.

COST



How do I request a VT FMLI or standalone VT FLI quote?

Contact your employee benefits broker or agent to request a quote from The Hartford. Your broker/agent will guide you through the quote request process.



How long will rates be guaranteed?

The standard is to guarantee rates for one year. However, the employer may request a longer rate guarantee period in order to align renewal with other employer-sponsored benefit programs.



Will billing be monthly, quarterly or some other method?

Monthly.



Will billing be a percent of covered pay or on a weekly benefit basis?

Premium will be on a "Per \$10 of weekly benefit" basis, similar to STD.



Is there a maximum employee contribution?

Because this is a non-mandated insurance product, there are no regulatory requirements capping the percentage of, or amount of, employee premium. Just as with other optional insurance products, employees would have to agree to the cost and enroll for coverage.



If the FMLI/FLI is employee paid, how do enrollees pay premium?

The insurance can be non-contributory, contributory or 100% employee pay all (voluntary). With all three of these options, premium is remitted to The Hartford by the employer and the employee portion is collected through payroll deduction.



For more information, contact your representative at The Hartford or visit fmlithehartford.com.



Business Insurance
Employee Benefits
Auto
Home

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Family Leave Form Series includes GBD-1870 and GBD-1880.

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