

New Hampshire Paid Family and Medical Leave

(NH PFML)

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New Hampshire Paid Family and Medical Leave (NH PFML) Overview

What is New Hampshire Paid Family and Medical Leave (NH PFML)?

New Hampshire Paid Family and Medical Leave (NH PFML) is a state-sponsored, voluntary plan available for purchase that provides wage replacement benefits if you are sick or hurt and cannot work. NH PFML applies to family-related matters as well, such as bonding with a new child or caring for a family member who has a serious health condition. You can also use NH PFML for urgent issues related to a family member's military duty.

Is my employer required to offer NH PFML benefits?

No. NH PFML does not mandate that employers offer NH PFML coverage. NH PFML is a voluntary program offering eligible NH employers and workers the ability to purchase coverage. However, if your employer does offer NH PFML benefits or an equivalent plan and you decline enrollment, you will not be able to purchase individual coverage or receive NH PFML benefits.

What if my employer chooses not to offer NH PFML benefits?

If your employer chooses not to offer NH PFML insurance benefits or an equivalent plan, you may be able to purchase NH PFML coverage as an individual. Individual plans cover the same absence reasons as employer-sponsored plans. If your employer does offer a NH PFML insurance benefits or an equivalent plan and you decline to enroll in coverage, you will not be able to buy individual insurance coverage or receive NH PFML benefits.

Who is eligible for coverage?

All NH workers working for a covered NH employer are eligible for benefits.






Your employer must have a physical NH location for you to be able to participate in a NH PFML plan. If you are a NH worker and your employer does not offer a NH PFML plan, you may be able to purchase individual coverage.

You are not eligible for coverage if:

- You work from home 100% of the time for an employer that does not have a location in NH, or
- You work for an employer outside of NH, or
- You work as a gig worker or contractor and are not considered an "employee" of a NH employer, or
- You are not employed.

What are the state benefits and what life events can they be used for?

You can receive part of your pay, but no job protection, if you need to take time off for certain reasons, such as:*

Paid Medical Leave	Paid Family Leave			
 <p>Own Serious Health Condition Your own medical need</p>	 <p>Child Bonding Including newborn, adoption, and foster placement</p>	 <p>Family Caregiver When a covered family member has a serious health condition</p>	 <p>Military Exigency When a covered family member has needs related to active duty service</p>	 <p>Military Caregiver When an active-duty spouse, child, parent, or next of kin has a serious illness or injury</p>
Benefit Duration				
Employer-sponsored NH PFML plans are either 6 weeks or 12 weeks. Individual coverage plans are up to 6 weeks following a one-time 7-month waiting period before benefits are available.				

*Job protection is not provided by NH PFML but may be provided through other state or federal laws such as the federal Family and Medical Leave Act (FMLA).

What should I do if considering taking NH PFML?

Start by checking your employer’s benefits handbook or talking to Human Resources. They can tell you:

- How to apply for benefits
- How the leave works with other paid time off options such as sick pay or vacation time
- How it works with the other programs your employer offers that may overlap with NH PFML

You can also refer to [New Hampshire’s Employer-Sponsored Group Plan Worker Guidebook](#) on New Hampshire’s official PFML website.

Benefit Calculation

How much of a benefit can I receive?

The money you receive is based on how much you usually make each week at your job.



In 2024, the most you can receive in a week is \$1,945.38.
The maximum you can receive is 60% of the current Social Security wage cap.*

Benefit Calculation

The money you receive is based on your average weekly pay from your current employer. Here’s how it works:

- MetLife looks at your average weekly pay from the last four completed calendar quarters before your leave.
- MetLife compares it to the Social Security wage cap in NH.* In 2024, this amount is \$3,242.31.
- If you make less than the Social Security wage cap, you will receive 60% of your average weekly wage.
- If you make more than the Social Security wage cap, you will receive 60% of the Social Security wage cap.

*The state of NH updates their Social Security wage cap yearly.

Worker A: \$1,200 per week (Under the Social Security wage cap)	Worker A: \$3,900 per week (Above the current Social Security wage cap of \$3,242.31)
60% of actual wages	60% of Social Security wage cap
NH PFML Benefit = \$720.00	NH PFML Benefit = \$1,945.38

Filing for Benefits

How do I file for benefits?

1 Apply for benefits	2 Submit supporting documentation	3 Stay connected until you return to work
<ul style="list-style-type: none"> • Contact MetLife within 30 days before or 20 days after your leave starts. • MetLife can accept claims via web, telephone, or paper claim. The method is dependent on your employer’s coverage plan. 	<ul style="list-style-type: none"> • Proof may be required before the claim decision can be made. • MetLife will make a claim decision within 14 calendar days of receiving all information (or the first day of leave, whichever is later). 	<ul style="list-style-type: none"> • Your employer and MetLife will need to have your anticipated return to work date scheduled or an intermittent leave plan on file to efficiently manage the claim.

Coordination with other benefits

New Hampshire Paid Family and Medical Leave (NH PFML) and the New Hampshire Family and Medical Leave Act (NH FMLA) benefits can and should be used at the same time when applicable.

Can I qualify for more than one benefit?

You may qualify for more than one benefit based on the reason for your leave. Some common events are:

Leave reason	NH PFML		FMLA	Company	Other
	NH PML	NH PFL			
You have a serious health condition (including complications due to pregnancy) and you need to take off work intermittently	Yes	No	Yes	Maybe (Sick leave or medical leave)	
You give birth to a baby (normal birth or c-section)	Maybe (if no disability insurance)	No	Yes	Short-Term Disability (STD)	
You have a serious health condition requiring multiple days/weeks/months away from work	Maybe (if no disability insurance)	No	Yes	STD-continuous or reduced leave schedules with partial disability No intermittent leave	
You are injured at work	No	No	Yes	No	Workers' Compensation
You are bonding with a newborn or fostering or adopting a child	No	Yes	Yes	Maybe (Parental/bonding leave)	
You need to care for a parent, child, spouse with a serious health condition	No	Yes	Yes	Sick leave, PTO	
You need to care for a grandparent with a serious health condition	No	Yes	No	Sick leave, PTO	

You may qualify for different benefits at different times. The chart above is for the most common events. However, the following is a general chart for other employer plans. Check with your employer to see what benefits you can receive and when.

	Either/Or	Employer-sponsored plans: May run at the same time	Individual coverage
Paid	<ul style="list-style-type: none"> • Insured STD (Short-term Disability) • WC (Workers Comp) 	<ul style="list-style-type: none"> • PTO (Paid Time Off) • Vacation • Salary Continuation • Paid Parental Leave • Benefits under a CBA (Collective Bargaining Agreement) • Self-funded STD if allowable in the plan design 	<ul style="list-style-type: none"> • None <p>If a worker purchases individual coverage, an employer cannot require that leaves be taken at the same time</p>
Unpaid	0.88%	<ul style="list-style-type: none"> • FMLA • NH Pregnancy Leave 	<ul style="list-style-type: none"> • FMLA • NH Pregnancy Leave

Documentation Requirements

What is certification for leave and why is it required?

Certification for leave is evidence that proves you have a qualifying event and, in some instances, even confirms the time needed to address your qualifying event period.

NH PFML benefits can extend for long durations (6 weeks or 12 weeks) and therefore, prior to making a claim decision, MetLife will ask for proof to confirm the leave reason and the length of time you would need to be away from work.

What proof or supporting documentation is needed to support a claim?

Each claim has its own requirements for supporting documentation, as listed below. If your claim requires paperwork from your doctor, be sure to submit the request to your doctor as soon as you can. The doctor's office may take two weeks or more to process your paperwork. In some cases, a statement confirming the relationship between you and the family member may also be requested.



For your own serious health condition (when you are sick or hurt and cannot work for an extended period of time):

- Certification of a Serious Health Condition form filled out by you and your healthcare provider, or
- A doctor's note or Attending Physician Statement (APS) that includes the same information as the Certification of Serious Health Condition form



For child bonding with a newborn:

- A copy of the child's birth certificate, or
- A statement from the child's healthcare provider stating child's date of birth, or
- A statement from the mother's healthcare provider stating child's date of birth



For child bonding for adoption or foster care placement:

- A copy of court documents finalizing the adoption, or
- Documentation from the child's healthcare provider, or
- Foster/adoption agency paperwork confirming the placement and date of placement
- You may also be required to provide written notice of any change of status as an adoptive or foster parent while an application for benefits is pending or while you are receiving benefits.

If you are not the parent named in the court documents (in loco parentis), you may also be asked to provide proof verifying your relationship to the in loco parentis named in the court documentation. This could be a marriage certificate, civil union papers, or something showing you are in a domestic partnership.



For leave to care for a family member with a serious health condition, including medical events related to pregnancy or childbirth, you must provide ONE of the following:

- Certification of a Serious Health Condition form filled out by you and your family member's healthcare provider, or
- A doctor's note or APS that includes the same information as the Certification of Serious Health Condition form



For qualifying military exigency needs, you will need to verify your family member's service with one of the following:

- Covered family member's active-duty orders, or
- Other documentation issued by the military which indicates that the military member is on covered active duty or call to covered active-duty status, and the dates of the military member's covered active-duty service, along with additional details regarding the nature of the need for leave.
- If leave request is for rest and recuperation, a copy of the military rest and recuperation orders or other documentation issued by the military which indicates that the military member has been granted rest and recuperation leave and the dates of such leave.
- If leave is requested to meet with a third party, such as a school official, counselor, or attorney, you must provide documentation of the meeting that includes:
 - The name, address, and contact information of the individual or entity with whom you are meeting
 - A brief description of the purpose of the meeting



For caring for a family member who is a covered service member:

- Certification of a Serious Health Condition form filled out by service member's healthcare provider, which includes various information regarding your family member's medical condition, or
- A doctor's note or APS that includes the same information as the Certification of Serious Health Condition form
- An alternative form of certification can be an Invitational Travel Order (ITO) or Invitational Travel Authorization (ITA) issued by the Department of Defense to any family member to join an injured or ill service member at their bedside.

Coverage and Claims

Who is a covered family member?

A covered family member can be any of the following:

- A child under 18 years old (biological, adoptive, foster, stepchild, legal ward, or in loco parentis)
- A child 18 years of age or older (biological, adoptive, foster, stepchild, legal ward, or in loco parentis) who is incapable of self-care because of a mental or physical disability
- A parent (including biological, adoptive, foster, or stepparent, or legal guardian of you or your spouse or domestic partner)
- A grandparent (including biological, adoptive, foster, or step grandparent)
- A spouse
- A domestic partner

Can NH PFML be taken intermittently or on a reduced leave schedule?

Yes, you can take NH PFML in smaller chunks of time or by working fewer hours. However, there are some rules:

- You must work at least 4 hours on days you take intermittent (partial day) leave.
- You must miss at least 4 hours of work on days you take reduced schedule leave.

In order for things to run smoothly, it's helpful to give your employer a 30-day advance notice of your leave needs.

What if my claim is denied?

If your claim has been denied, you may reach out to MetLife to appeal the claim denial, especially if you have new information to support your claim. Appeal filing instructions can be found in the claim denial letter you received.

Additional NH PFML Benefit Details

How much does NH PFML cost?

To find out the specific premium amount, you will have to ask your employer or refer to your policy portal or rate sheet. The payroll deduction amount will be on your payroll stub if you are participating in the premium cost. You can opt out of your employer-sponsored plan if you do not wish to participate in the premium cost, but if you opt out, you cannot participate as an individual.

What if I leave my employer-sponsored NH PFML plan?

There are a few ways you can keep NH PFML coverage if you change employers:

- Annual enrollment allows NH workers the opportunity to join each year.
- If you are a new worker, you will have the ability to enroll in your new employer's sponsored plan within 30 days of your hire date.
- If you are terminated, within 60 days of the termination date you will have the ability to purchase insurance as an individual if your new employer does not sponsor NH PFML or have an equivalent plan. If you miss the 60-day window, you can apply during the general open enrollment period each year if you continue to work for a NH employer.

However, you cannot participate as an individual if your new employer offers a NH PFML plan or equivalent coverage.

What if I have more than one job?

You can purchase NH PFML insurance from each employer. Each employer wage will be covered under its own NH PFML plan, either by participating in your employer-sponsored plans, specifying in your individual coverage plan, or by enrolling in a combination of employer-sponsored and individual plans.

Who is a covered New Hampshire (NH) worker?

A covered NH worker is someone who either:

- Participates in their employer's NH PFML plan, or
- Has purchased NH PFML individual insurance, or
- Receives equivalent NH PFML benefits from their employer.

Covered NH workers will be able to apply for benefits under the NH PFML plan.

Individual NH PFML Coverage Details

Can I purchase NH PFML if I have STD or Paid Parental Leave through my employer already?

You can only purchase NH PFML coverage if your employer does not offer NH PFML insurance or an equivalent plan with the same leave benefits (family caregiver, military exigency, bonding, and own serious health condition that is not a disability). An equivalent plan may be a single employer plan, or multiple plans combined.

To be eligible to participate in the Individual Plan, you must also be considered an eligible NH worker, which means you work for an employer with a location in NH and are designated as working for a NH employer (your employer reports your wages to the state of NH for unemployment purposes).

You are not eligible for the NH PFML individual plan under these circumstances:

- You do not work for an employer with a physical location in NH
- Your employer offers NH PFML or an equivalent plan
- You are covered under another PFML state plan

You may not be eligible for the NH PFML individual plan if:

- You are self-employed, a sole proprietor, or an independent contractor
- You are a remote worker and not designated as a NH worker or your employer does not have a physical location in NH

What are my employer's obligations if I participate as an individual?

If your employer chooses not to offer employer-sponsored NH PFML coverage and you purchase NH PFML as an individual, there are a few requirements your employer must follow.

All employers must:

- Participate in the claim process including providing wage and work schedule information. MetLife, will in turn, share the dates approved for the NH PFML leave.
- Continue health insurance and other employer-sponsored benefits if applicable.
- Coordinate STD and/or Workers Comp with any NH PFML benefits applied for since NH PFML is only applicable if the worker does not qualify for insured STD or Workers Comp.
- If your employer has 50 or more workers, they will be required to take payroll deductions in the amount of the NH PFML premium and pay MetLife using the remittance stub provided. If your employer has fewer than 50 workers, then you, the individual, will be responsible for submitting NH PFML premiums to MetLife.

Employers cannot:

- Discriminate or retaliate if you choose to purchase individual NH PFML coverage or use the NH PFML benefits.
- Require you to use NH PFML at the same time with any similar company-sponsored benefits.

How much does individual NH PFML coverage cost?

The cost of individual coverage varies depending on your employment, age, gender, etc., but it is capped at \$5 per week or \$260/year.

General Tax Information

Are benefits taxable?

Maybe. The tax treatment of PML and PFL benefits remains unclear under federal tax law. MetLife intends to treat benefits as described below.

Are taxes automatically withheld from benefits?

Workers may request federal income tax to be withheld from their benefits.

PML: MetLife will treat PML benefits attributable to employer contributions for PML as taxable. However, MetLife will treat PML benefits attributable to the worker contribution as not taxable on the theory that the worker contribution was funded with after-tax money.

Examples:

1. When an employer pays 100% of the premium, the PML portion of the benefit is 100% taxable.
2. When an employer pays 60% of the premium, the PML portion of the benefit is taxed at 60%.

PFL: Taxes will not be automatically withheld from PFL benefits, but workers can request voluntary tax withholding. Workers will need to submit a W-4S tax form to the claims team for taxes to be withheld.

Resources



Need more information, visit:

The MetLife PFML [website](#) regarding state-mandated benefits.

For NH State PFML resources, please [click here](#).

For details regarding your coverage, contact your MetLife Representative.

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