

Contributions:

- Deductions from your wages for this private plan will start January 1, 2024. For 2024 the deduction will be 0.379% of wages, capped at the Social Security wage cap for 2024. For 2025 and beyond, this will be set by the director of the FAMILI Division.

Wage Replacement Benefits, Eligibility and Entitlement:

- Beginning January 1, 2024, if you are a covered Colorado employee, you'll be able to request paid family and medical leave benefits through your employer's private plan for any of the following reasons:
 - Caring for a new child during the first year after the birth, adoption, or foster care placement of that child.
 - Caring for a family member with a serious health condition.
 - Caring for your own serious health condition.
 - Making arrangements for a family member's military deployment.
 - Taking Safe Leave (obtaining safe housing, care and/or legal assistance) for yourself (or family member) experiencing specific issues related to domestic violence, sexual assault or abuse or stalking.
- You don't have to work for your employer a minimum amount of time to qualify for paid family and medical leave benefits.
- You may be entitled to up to 12 weeks of paid family and medical leave per year.
- If you have a serious health condition caused by pregnancy complications or childbirth complications, you may be entitled to up to 4 more weeks of paid family and medical leave per year for a total of 16 weeks.
- While on leave, you will be paid a percentage of up to 90% of your average weekly wage. Benefit amounts will depend on what you've earned in the prior year. You may estimate your benefit by using the benefit calculator available at famli.colorado.gov.
- Leave may be taken continuously, intermittently, or in the form of a reduced schedule.
- If FAMILI leave is used for a reason that also qualifies as leave under the federal FMLA, then the leave will also count as FMLA leave used.
- You may choose to use sick leave or other paid time off before using FAMILI benefits, but you are not required to do so.
- If you and your employer both agree, you may supplement your FAMILI benefits with sick leave or other paid time off in order to receive full wage replacement. Employers must have this documented in writing.

Filing Claims:

- You will not be able to file for benefits until the last quarter of 2023. Benefits will be available starting January 2024. Instructions on how to apply for benefits will be available through your employer in the last quarter of 2023.
- You or your designated representative may apply for FAMILI benefits by submitting an application, along with required documentation, directly to Sedgwick*. You may initiate by calling 866-697-8122 or by reporting your claim at: <https://login.mysedgwick.com/>. Your employer cannot require you to apply for FAMILI benefits. *Insurance coverages are underwritten by The Hartford Life and Accident Insurance Company. Sedgwick Claims Management Services, Inc. is a third-party administrator providing claims services for The Hartford Life and Accident Insurance Company.
- Your employer is required to provide you with written notice of any disability benefits or other paid family and medical leave benefits that could be coordinated with, and reduced by, the amount of your FAMILI benefits. Please contact your employer for further details.
- Applications may be submitted in advance of the absence from work, and in some circumstances, they may be submitted after the absence has begun.
- Approved applications will be paid within two weeks after the claim is properly filed, and every week thereafter for the duration of the approved leave.

Job protection and continued benefits:

- Your employer must maintain your health care benefits while you're on FAMILI leave. Both you and your employer are still responsible for paying towards the cost of coverage in the same amount as before your leave began.
- If you've worked for your employer at least 180 days, you'll be entitled to return to the same position, or an equivalent position, upon your return from FAMILI leave.

Appeals:

- You may appeal a claim determination to Sedgwick or the FAMILI Division.
- You may be disqualified from receiving benefits if you attempt to commit fraud related to FAMILI benefits.

Retaliation, Discrimination, and Interference Prohibited:

- Your employer may not interfere with your rights under FAMILI and may not discriminate or retaliate against you for exercising those rights.
- If you suffer retaliation, discrimination, or interference you may file suit in court, or may file a complaint with the FAMILI Division.

Other Important Information Your employer has offered a private FAMILI plan with the same or better benefits than offered under the state FAMILI plan. This does not impose any additional costs or restrictions on you. Should you or your employer have concerns, please contact the FAMILI Division 1-866-CO-FAMILI (1-866-263-2654) Monday – Friday 8 a.m. - 4 p.m. For general FAMILI questions you may also contact FAMILI at CDLE_FAMILI_info@state.co.us.

**Learn more about our Equivalent Plan:
Please contact your Employee Benefits Administrator**



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