



ABSENCE ADVISORY

REGULATORY UPDATES FROM
AFLAC'S GROUP LIFE, ABSENCE AND
DISABILITY SOLUTIONS DIVISION



NOVEMBER 2025

We are pleased to share the
November 2025 Absence Advisory,
along with information related to state
and other paid leave legislation.

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2026 STATUTORY DISABILITY AND PAID LEAVE UPDATES

The following information is being provided based on what information is available as of Nov. 3, 2025. These are educational materials only. Employers should consult their own counsel for obligations for state-mandated leave and disability programs. Please refer to the state website for current information.

Social Security/OASDI: The maximum taxable earnings for Old Age and Survivors Disability Insurance will increase to \$184,500 for 2026 from \$176,100 in 2025.

CALIFORNIA	
2026 benefit %	Anticipated guidance from the state will be provided this November.
2026 maximum weekly benefit	Anticipated guidance from the state will be provided in November.
2026 contribution rate	1.3%
2026 minimum wage	Anticipated guidance from the state will be provided in November.
Additional information	https://edd.ca.gov/en/payroll_taxes/rates_and_withholding/ .

COLORADO	
2026 benefit %	No change; up to 90% of the employee's base weekly earnings and not to exceed the weekly benefit maximum
2026 maximum weekly benefit	\$1,381.45, which applies to both in-flight and new claims that begin after July 1, 2025.
2026 contribution rate	<p>0.88% of eligible wages up to the Social Security maximum taxable wage base.</p> <p>Businesses with 10 or more employees working at least 20 weeks last year are responsible for paying the full premium every quarter. If a company employs 1-9 workers for at least 20 weeks each year, the company will be responsible for paying half of the Family and Medical Leave Insurance premium each quarter.</p>
2026 state average weekly wage	\$1,534.94
Additional information	<p>Colorado changes take place on July 1 of each year. For more information, visit https://famli.colorado.gov/rules-guidance.</p> <p>For more details about rates, please visit https://famli.colorado.gov/individuals-and-families/how-famli-works/premium-and-benefits-calculator.</p>

CONNECTICUT	
2026 benefit %	<p>No change for 2026; 95% of the employee's base weekly earnings, up to 40 times the state minimum wage.</p> <p>For employees earning more than 40 times the state minimum wage, they will receive 95% of the 40 times the state minimum plus 60% of their base weekly earnings that are above 40 times the state minimum wage.</p> <p>Base weekly earnings are determined from the first four of the last five quarters.</p> <p>The total should not exceed the weekly maximum benefit.</p>
2026 maximum weekly benefit	The 2026 maximum weekly benefit amount will be \$1,016.40. This applies to claims that begin on or after Jan. 1, 2026.
2026 contribution rate	The contribution rate remains the same at 0.5% of wages up to the Social Security maximum.
2026 minimum wage	The 2026 minimum wage increased to \$16.94 per hour.
Additional information	https://www.ctpaidleave.org/for-businesses-and-employers/i-am-an-employer?language=en_US

DELAWARE	
2026 benefit %	The weekly benefit amount is the average weekly wage multiplied by the benefit percentage, which is currently 0.8 (80%), not to exceed the weekly maximum benefit.
2026 maximum weekly benefit	<p>The 2026 maximum weekly benefit amount will be \$900 per week.</p> <p>The 2026 minimum weekly benefit amount is \$100.</p>
2026 contribution rate	<p>For employers with 10-24 employees: Only parental leave is required (0.32% of which employees can only be charged up to 50% or 0.16% of wages).</p> <p>For employers with 25+ employees: All leave types are required (medical 0.4%, parental 0.32%, family caregiving 0.08% of which employees can only be charged up to 50% or 0.4% of wages).</p> <p>The contribution is capped up to the Social Security maximum.</p>
Additional information	https://labor.delaware.gov/delaware-paid-leave/

HAWAII	
2026 benefit %	Will be published in December.
2026 maximum weekly benefit	Will be published in December.
2026 contribution rate	Pending state publishing in December.
2026 minimum wage	Will be published in December.
Additional information	https://labor.hawaii.gov/dcd/home/about-tdi/

MAINE

2026 benefit %	<p>The portion of the covered employee's average weekly wage that is equal to or less than.</p> <p>50% of the state average weekly wage is replaced at 90%. The portion of the covered employee's average weekly wage that is more than 50% of the state average weekly wage is replaced at 66% up to the maximum benefit amount.</p>
2026 maximum weekly benefit	\$1,199 (rounded up to the next whole dollar) through June 30, 2026.
2026 contribution rate	<p>For employers with 15 or more employees, funding is shared equally between employers and employees and is capped at 1% of wages up to the Social Security maximum taxable wage base. For employers with fewer than 15 employees, employers are exempt from the employer share but must still withhold 0.5% of the contribution from wages up to the Social Security maximum taxable wage base.</p>
2026 minimum wage	Effective Jan. 1, 2026: \$15.10 per hour.
Additional information	<p>Employers that have an approved application for a private plan substitution must pay the \$250 application fee and an additional \$250 administration fee (if approved) in the Maine Paid Leave portal and submit all required quarterly reports.</p> <p>For more information, please visit https://www.maine.gov/paidleave/.</p>

MASSACHUSETTS

2026 benefit %	No change is scheduled for 2026. The portion of the covered employee's average weekly wage that is equal to or less than 50% of the state average weekly wage is replaced at 80%. The portion of the covered employee's average weekly wage that is more than 50% of the state average weekly wage is replaced at 50% up to the benefit maximum.
2026 maximum weekly benefit	<p>The 2026 maximum weekly benefit amount will be \$1,230.39 per week for claims with a benefit year that begins on or after Jan. 1, 2026.</p> <p>*A benefit year is unique to the employee and based on when they take time off through any leave program. The benefit year starts the Sunday before their first day of leave and lasts for 52 consecutive weeks. The benefit year determines their benefit rate, which will stay the same for the entire benefit year even if the employee files multiple claims or takes different types of leaves. The benefit rate will only change when the employee starts a new benefit year.</p>
2026 contribution rate	<p>No change for 2026; employers that have 25 or more covered individuals: 0.88% of eligible wages with the contributions split between the employer and the employees.</p> <p>Employers that have fewer than 25 covered individuals: 0.46% of eligible wages, which may be withheld entirely from the employee's wages.</p> <p>Employees may ultimately contribute up to 0.46% (0.28% for medical and 0.18% for family) of their wages, up to the Social Security maximum taxable wage base for the medical and family leaves. Employers are responsible for paying 0.42% of eligible wages for medical.</p>
2026 state average weekly wage	Effective Jan. 1, 2026: \$1,922.48.
Additional information	https://www.mass.gov/orgs/departments-of-family-and-medical-leave

MINNESOTA

2026 benefit %	<ul style="list-style-type: none"> 90% of the portion of their weekly wages that is less than or equal to 50% of the state average weekly wage, plus: 66% of the portion of their weekly wages that is more than 50% of the state average weekly wage but less than or equal to 100% of the statewide average weekly wage, plus: 55% of the portion of their weekly wages that is more than 100% of the state average weekly wage. <p>Wage replacement will not pay more than the max weekly benefit.</p>
2026 maximum weekly benefit	\$1,423
2026 contribution rate	<p>0.88% of the employee wages (0.61% medical and 0.27% family); split funding. Small employers that have 30 or fewer employees may qualify for a small-employer rate.</p> <p>Large or small employers may share 50% of the premiums with their employees (0.44%), or employers may choose to pay a larger portion or absorb the full premium on behalf of their employees. Once the program goes live and after the first year of the program, the rates will be reviewed and may be adjusted by July 31 of each year, not to exceed 1.2%.</p>
2026 state average weekly wage	\$1,423
Additional information	https://info.paidleave.mn.gov/employers/premiums/index.jsp

NEW JERSEY	
2026 benefit %	<p>Temporary Disability Insurance and Family Leave Insurance:</p> <p>Claimants are paid 85% of their average weekly wage, up to the maximum weekly benefit rate. Average weekly wage is calculated by dividing base year earnings by the number of base weeks.</p>
2026 maximum weekly benefit	<p>Maximum Temporary Disability Insurance weekly benefit rate: \$1,199.</p> <p>Maximum Family Leave Insurance weekly benefit rate: \$1,199.</p>
2026 contribution rate	<p>Temporary Disability Insurance worker contribution: 0.19% of eligible wages.</p> <p>Family Leave Insurance worker contribution: 0.23% of eligible wages.</p> <p>The 2026 taxable wage base: \$171,100.</p>
2026 base week	<p>Base week maximum*: \$310.</p> <p>*The base week is used for both programs TDI & FLI.*</p>
Additional information	<p>https://www.nj.gov/labor/ea/employer-services/rate-info/</p>

NEW YORK

2026 benefit %	<p>Disability Benefit Law: Employees may receive up to 50% of their average weekly wage up to the benefit maximum of \$170 per week.</p> <p>Paid Family Leave: Employees may receive up to 67% of their average weekly wage up to 67% of the state average weekly wage.</p>
2026 maximum weekly benefit	<p>Disability Benefit Law: \$170 per week.</p> <p>Paid Family Leave: \$1,228.53 per week for leaves beginning on or after Jan. 1, 2026.</p>
2026 contribution rate	<p>Disability Benefit Law: Employees may contribute up to 60 cents per week.</p> <p>Paid Family Leave: 0.432% of wages up to the annual contribution amount of \$411.91.</p>
2026 state average weekly wage	Effective Jan. 1, 2026: \$1,833.63.
Additional information	<p>If employers are taking employee contributions, they must notify their employees and update their payroll to make the appropriate changes for 2026.</p> <p>For more information, please visit https://www.wcb.ny.gov/content/main/DisabilityBenefits/employer-disability-benefits.jsp.</p>

OREGON

2026 benefit %	The portion of the covered employee's average weekly wage that is equal to or less than 65% of the state average weekly wage is replaced at 100%. The portion of the covered employee's average weekly wage that is more than 65% of the state average weekly wage is replaced at 50% up to the benefit maximum.
2026 maximum weekly benefit	The maximum weekly Paid Family and Medical Leave benefit amount is \$1,636.56 per week.
2026 contribution rate	Employees pay 60% and employers pay 40% of the total 1% contribution rates.
2026 state average weekly wage	Effective July 1, 2025, through June 30, 2026: \$1,417.06.
Additional information	<p>Employers are required to submit their annual equivalent plan report by Jan. 31, 2026.</p> <p>For more information, please visit: https://paidleave.oregon.gov/.</p>

RHODE ISLAND

2026 benefit %	85% of the average weekly wage not to exceed the maximum weekly benefit amount.
2026 maximum weekly benefit	<p>\$1,102.50 rounded to highest dollar amount \$1,103.</p> <p>\$1,489 for beneficiaries with a maximum of five dependents.</p>
2026 contribution rate	Pending state publishing for 2026.
Additional information	https://dlt.ri.gov/individuals/temporary-disability-caregiver-insurance

WASHINGTON	
2026 benefit %	90% of the average weekly wage if the average weekly wage is less than or equal to 50% of the state average weekly wage. If it is greater, then the benefit will be 90% of one-half of the state average weekly wage plus 50% of the difference between one-half of the state average weekly wage and the employee's average weekly wage.
2026 maximum weekly benefit	\$1,647 if the claim begins on or after Jan. 1, 2026. Minimum weekly benefit remains at \$100.
2026 state average weekly wage	\$1,803
2026 contribution rate	1.13% of the employee's wages, up to the Social Security maximum taxable wage base. Employers will pay 28.57% of the total premium and employees pay 71.43%. Businesses classified with Washington Employment Security Department as having fewer than 50 employees for 2026 are not required to pay the employer portion of the premium but can still collect the employee premium or pay their employees' premiums if they choose.
Additional information	https://paidleave.wa.gov/how-paid-leave-works/

WASHINGTON, D.C.	
2026 benefit %	The portion of the covered employee's average weekly wage that is equal to or less than \$1,050 is replaced at 90%. The portion of the covered employee's average weekly wage that is more than \$1,050 is replaced at 90% up to the benefit maximum.
2026 maximum weekly benefit	\$1,190
2026 state average weekly wage	0.75% of covered employees' wages, and there is no wage limit.
2026 contribution rate	Employers contribute 0.75% of covered employees' wages, and there is no wage limit.
2026 minimum wage	Effective July 1, 2025: \$17.95 per hour.
Additional information	https://dcpaidfamilyleave.dc.gov/

WORKPLACE POSTERS

Title VII of the Civil Rights Act of 1964, the Americans with Disabilities Act, the Genetic Information Non-discrimination Act and the Pregnant Workers Fairness Act requires employers to post workplace posters in a conspicuous and accessible place. Currently, the penalty for noncompliance is \$680.

On Oct. 1, 2025, the Equal Employment Opportunity Commission adopted a final rule that increases the penalty for violating their posting requirements to \$698.

Employers should review the locations of their current posters to ensure the notices are posted and the posters are current. For more information, please visit [eCFR :: 29 CFR 1601.30](#).

PAID SICK AND SAFE LEAVE

LAW	SUMMARY OF INFORMATION
<p>Minneapolis, Minnesota Ordinance No. 2025-041</p>	<p>Effective Dec. 31, 2025, Minneapolis has amended its paid sick and safe leave ordinance to align with the state’s paid sick and safe leave law. The amendments include, but are not limited to:</p> <ul style="list-style-type: none"> • Covered employers: Changed from employers with six or more employees to all businesses. • Clarity has been added that volunteer or paid on-call firefighters, ambulance attendants, service personnel and elected or appointed city officials are not covered employees for purposes of the ordinance. • Employer notice: An employer notice must be provided to the employee at the beginning of the employee’s employment in Minneapolis. • Waiting period: The 90-day waiting period has been removed and employees may use time as it is accrued. • Accruals: <ul style="list-style-type: none"> • Leave may be accrued in fraction of an hour instead of one-hour increments. • If an employee is rehired within 180 days of termination of employment, the amendment requires the previously accrued sick and safe time to be reinstated. • Family relations to the employee, employee’s spouse or registered domestic partner relations include: <ul style="list-style-type: none"> • Child of any age, stepchild, foster child, child for whom the employee is the legal guardian, in loco parentis, child of a sibling, child-in-law • Spouse or registered domestic partner • Sibling, step sibling, foster sibling, sibling-in-law • Parent: Biological, adoptive, foster, person who stood in loco parentis when the employee was a minor child, stepparent, parent-in-law • Siblings of a parent • Grandchild, foster grandchild, step grandchild • Grandparent, step grandparent • Guardian • Ward • Member of the employee’s household

LAW	SUMMARY OF INFORMATION
<p>Minneapolis, Minnesota Ordinance No. 2025-041 <i>(continued)</i></p>	<p>In addition, a family member includes any individual related by blood or whose close association with the employee is the equivalent of a family relationship, and one individual designated by the employee (annually designated).</p> <ul style="list-style-type: none"> • Additional reasons: <ul style="list-style-type: none"> • To attend a funeral or memorial service after the death of a family member, to arrange for the same or to address related financial or legal concerns. • When their own place of business or a family member's school or place of care has closed due to weather or a public emergency. (If an employee's job requires the employee to respond to a public emergency or weather event or in certain situations if the employee is a firefighter, 911 telecommunicator, peace officer, prison guard or public employee who holds a commercial driver's license, this reason does not apply.) • When the employee cannot work or telework because the employer has prohibited it due to a communicable illness that is related to a public emergency, or the employee is awaiting results of a diagnosis or test for such communicable disease under certain circumstances. • When health authorities have determined that the presence of the employee or a family member would jeopardize the health of others due to a potential exposure to a communicable disease. • Documentation: Documentation may be requested if the employee is absent for three or more consecutive days. • Increments: Employers are not required to allow usage in less than 15-minute increments. However, employers may not require usage of leave to be more than four-hour increments. <p>Employers should continue to review and update their internal policies and provide timely and appropriate updates/training to management, as applies to their company.</p>

LAW	SUMMARY OF INFORMATION
<p>St. Paul, Minnesota Ordinance No. 25-57</p>	<p>Effective Nov. 16, 2025, St. Paul has amended its paid sick and safe leave ordinance to align with the state’s paid sick and safe leave law.</p> <p>The amendments include, but are not limited to:</p> <ul style="list-style-type: none"> • Covered employees: <ul style="list-style-type: none"> • Exclusions to "covered employees" now extend to an elected official or person appointed to fill a vacancy in an elected office as part of a legislative or governing body of Minnesota or a political subdivision, and an individual employed by a farmer, family farm or a family farm corporation to provide physical labor on or management of a farm if the farmer, family farm or family farm corporation employs the individual to perform work for 28 days or less each year. • Covered employees will now include individuals employed by an air carrier as a flight deck or cabin crew member. The amendment also outlines that covered employees are those who are anticipated by the employer to perform work within St. Paul’s geographic boundaries for at least 80 hours in a year. • Accruals: <ul style="list-style-type: none"> • If an employee is rehired within 180 days of termination of employment, the amendment requires the previously accrued and unused sick and safe time to be reinstated. • Additional reasons: <ul style="list-style-type: none"> • Safe leave resulting from when the employee is a victim of “harassment” as defined by Minnesota’s criminal code. • Leave to plan or attend funeral services or a memorial for, or to address financial or legal matters that arise after the death of a covered relation. • Leave due to closure of employee’s place of business or covered relation’s school or place of care due to weather or other public emergency or a declared local emergency. (If an employee’s preassigned or foreseeable duties requires the employee to respond to an emergency as a firefighter, peace officer, 911 telecommunicator, correctional facility guard or a public employee with a commercial driver’s license; and the employee is union-represented and the CBA or memorandum of understanding explicitly references Minn. Stat. § 181.9447(1)(4) (state law on covered uses) and clearly waives its application; or the employee is not union represented, is needed to meet minimum staffing and the employer has a written policy referencing the state statute that was provided to the employee in compliance with state notice requirements, then this reason does not apply.)

LAW	SUMMARY OF INFORMATION (continued)
<p>St. Paul, Minnesota Ordinance No. 25-57 (continued)</p>	<ul style="list-style-type: none"> • Documentation: <ul style="list-style-type: none"> • Documentation may be requested if the employee is absent for three or more consecutive days. “Consecutive” means the days the employee is scheduled to work and does not need to be consecutive calendar days. • For purposes of safe leave, the amendments add that if the employee cannot obtain documentation in a reasonable time or without added expense, documentation may include the employee’s written statement indicating that they are using or used leave for a covered reason. • Increments: Employers are required to allow usage based on the same increment of time for which the employee is paid. However, employers are not required to allow usage in less than 15-minute increments. Employers are still not permitted to require use of leave in more than four-hour increments. <p>Employers should continue to review and update their internal policies and provide timely and appropriate updates/training to management, as applies to their company.</p>

LAW	SUMMARY OF INFORMATION
<p>New York City, New York NYC In. No. 0780-2024</p>	<p>Effective Feb. 22, 2026, New York City has amended its Earned Sick and Safe Time Act (ESSTA) to add additional time off.</p> <ul style="list-style-type: none"> • Time off: The following time off has been added in addition to the existing required paid leave requirements under ESSTA. <ul style="list-style-type: none"> • Unpaid: The amendment requires employers to provide a minimum of 32 hours of unpaid safe/sick time upon hire and each year thereafter. The unpaid leave does not carry over to the new year. • Paid: The amendment requires employers to provide employees with 20 hours of paid prenatal time off per year. • Expanded relationships: Step siblings and foster siblings. • Additional reasons: <ul style="list-style-type: none"> • Safe leave due to workplace violence, meeting with a legal services provider to obtain advice and information. • The amendment streamlined the reasons to take leave due to discrimination in employment, housing and consumer credit and changed it to leave for an employee to obtain services regarding discrimination. • To provide care for a minor child or care recipient when the employee is a caregiver. • To prepare for, initiate or attend legal proceedings related to subsistence benefits or housing for which the employee, covered relation or care recipient is a party, or to take actions needed to maintain, apply for or restore subsistence benefits or shelter for the employee, covered relation or care recipient. • Leave resulting from the closure of the employee's place of business by a public official due to a public disaster. • To care for a child whose school or childcare provider has been closed or has restricted in-person operations by a public official due to a public disaster. • To remain indoors or avoid travel when ordered by a public official due to a public disaster that prevents the employee from reporting to work. <p>Employers should continue to review and update their internal policies and provide timely and appropriate updates/training to management, as applies to their company. For more information, please visit The New York City Council - File #: Int 0780-2024.</p>



These are educational materials only. Employers should consult their own counsel for obligations for state-mandated leave and disability programs. Products and services are provided by Continental American Insurance Company. In New York, products and services are provided by American Family Life Assurance Company of New York. In California, coverage is offered by Continental American Life Insurance Company. Products may not be available in all states and may vary depending on state law.

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