



ABSENCE ADVISORY

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



OCTOBER 2025

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

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COLORADO

Effective Oct. 30, 2025, the Colorado Department of Labor and Employment has finalized the rules for 7 CCR 1107-5, which includes a new annual maintenance fee for employers that have a private Colorado Family and Medical Leave Insurance plan (CO FAMLI).

Employers that have had an approved private plan from July 1, 2024, to June 30, 2025, are required to pay \$142 for each covered federal employer identification number. Private plans that are effective Oct. 1, 2024, or later are not subject to the 2025 maintenance fee but may be subject to the fee based on the next full fiscal year.

Employers that are subject to the 2025 annual maintenance fee will receive invoices by November 30, and payment is due no later than December 31. It is important to meet the due date because the private plan may be subject to termination if payment is not made by the deadline. An employer may ask for reconsideration of their assessed fees in addition to an appeal if the employer believes the fee was incorrectly assessed. Employers may also request for an extension to be granted for good cause.

Reminder: In November 2025, employers with a private plan will receive notice through the My FAMLI+ portal in the form of a task to complete their annual attestation. The attestation is due by December 31.

For more information, please review [the private plan rules for 7 CCR 1107-5](#).

CONNECTICUT

The Connecticut Paid Leave Authority has released details around the 2026 minimum wage and contribution rates for the program. Effective Jan. 1, 2026, the new minimum wage will increase from \$16.35 to \$16.94 per hour. With this change in the minimum wage, the maximum weekly benefit now increases to \$1,016.40.

The Authority confirmed in early September that the contribution rates for the Paid Leave Program will remain at 0.5% for 2026, seeing no changes from the previous year.

For more information, please review [the official press release](#).

DELAWARE

As a reminder for all employers that were originally approved as of Jan. 1, 2024, to use a private insurance policy or to set up a self-insured program to provide employees with the Paid Family and Medical Leave coverage required by law, it is not required to report hours and wages or pay Paid Family and Medical Leave contributions in 2025. Employers that have secured a plan through the state will need to pay the first three quarters' contributions through the [online system](#). The system can only accept sequential submissions, so the quarters must be submitted in order before the following quarter can be processed.

All employers must post and share the employee notice about their employees' rights regarding the Paid Family and Medical Leave program by December 1. For employers that have either a self-insured plan or are going through the state, the division has provided a sample Notice of Employee's Rights on its website, which employers can tailor to their specific plans. Aflac will provide an equivalent notice to all employers with a fully insured private plan as of the December 1 due date.

Employers looking to achieve a private plan will have the option to do so starting October 1. The portal will be open for employers to register and apply for a private plan and will close as of December 1. As of now, any employer that does not have an approved private plan or self-insured private plan will be automatically enrolled into the state plan and need to make sure that they are meeting their obligations accordingly as an employer.

For more information, please review [the employer information and resources for Delaware Paid Leave](#).

MAINE

The Maine Department of Labor is reminding employers that all employers subject to the Maine Paid Family and Medical Leave program are required to submit quarterly wage reports, even when participating in an approved private plan substitution. While employers with an approved private plan are not required to submit contributions to the Paid Family and Medical Leave Fund, quarterly wage reports must be submitted, and failure to do so may result in fines and penalties.

Another important reminder for employers with an approved private plan for Maine Paid Family and Medical Leave is to pay the \$250 administrative fee, which is a separate cost from the \$250 application fee. Employers can confirm if this fee is still outstanding by logging in to their Maine Paid Leave portal. Neglecting to pay the required fees may result in further action from the Maine Department of Labor.

NEW YORK

The New York Department of Financial Services has reviewed data related to the New York Paid Family Leave program including claims, demographics and benefits data, as well as available data from other states with similar programs, to determine the premium rate change and the maximum annual employee contribution amount for 2026. Effective Jan. 1, 2026, the New York Paid Family Leave rate will be set at 0.432% of employee wages, not to exceed the employee maximum contribution amount of \$411.91 for the year. This is an 11.31% increase to premiums compared to the 2025 rate, and eligible employees may still be entitled to 67% of their average weekly wage, up to 67% of the state average weekly wage, for a maximum of 12 weeks.

RHODE ISLAND

Rhode Island amended H6066, an act relating to labor, labor relations and temporary disability insurance benefits, and changed the taxable wage base amount and benefit rate and added “sibling” as a covered family member under the program.

The taxable wage base for each calendar year is to be equal to or greater than \$100,000 or the annual earnings needed by an individual to qualify for the maximum weekly benefit amount and the maximum duration under chapters 39-41 of the title. This changes from the previous \$38,000, which was previously used for the taxable wage base.

The benefit rate for eligible individuals under the program for benefit years beginning after Jan. 1, 2027, and prior to Jan. 1, 2028, is 5.38%, and for benefit years beginning on or after Jan. 1, 2028, the benefit rate is 5.77% of the wages paid to the individual in that calendar quarter.

And finally, the amendment has included “sibling” as a new definition and covered family member to mean “children with a common parent, including biological siblings, half-siblings, stepsiblings, foster siblings and adopted siblings.” These changes are set to take place Jan. 1, 2026.



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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