



NON-MASSACHUSETTS STATE PAID FAMILY MEDICAL LEAVE (PFML) FAQs

Q1. How do I know which state's PFML benefits I'm eligible for?

Eligibility is based on your work location. If you are working in multiple locations, your PFML eligibility will be based on the location in which you primarily work.

Q2. How will a change to my PFML eligibility be triggered?

Your eligibility will be updated to the appropriate PFML program when you update your state withholding information in PeopleSoft (My Self Service > My Pay > Tax Withholding).

Q3. I live AND work in one of the following states, what PFML am I eligible for?

- **Massachusetts**
Employees primarily working in Massachusetts are eligible for [Harvard's MA PFML](#) program.
- **California**
Employees primarily working in California are required to apply for [California Paid Family leave](#) or [State Disability Insurance benefits](#) through the state before they may receive any paid leave benefits through Harvard's PFML program. Any amount received from the state of California will offset benefits received through Harvard's PFML program.
- **Connecticut**
Employees primarily working in Connecticut are eligible for the [Connecticut PFML program](#). Harvard is in the process of applying for a private plan in Connecticut with benefits similar to those offered to Massachusetts employees.
- **Maine, Maryland, New Hampshire, and Vermont**
Employees primarily working in Maine, Maryland, New Hampshire, or Vermont are eligible for Harvard's PFML program.
- **New York**
Employees primarily working in New York are eligible for [New York Paid Family Leave](#) and [State Disability Insurance benefits](#). Harvard is in the process of applying for a private plan in New York with benefits similar to those offered to Massachusetts employees.
- **Rhode Island**
Employees primarily working in Rhode Island are required to apply for [Rhode Island Temporary Disability Insurance \(TDI\) and/or Temporary Caregiver Insurance \(TCI\) benefits](#) through the state before they may receive any paid leave benefits through Harvard's PFML program. Any amount received from the state of Rhode Island will offset benefits received through Harvard's PFML program.

Q4. What if I work in Massachusetts but live in one of the other states where Harvard is now withholding taxes?

PFML eligibility is based on your primary work location so, if you live in one of the other states where Harvard is now withholding taxes (see Q3), but work in Massachusetts, you will be eligible for Harvard's MA PFML benefit. Go to Harvie to view the [policy and summaries](#) of the benefits for which you may be eligible.

Q5. What if I primarily work in a state not listed above?

Employees primarily working in a state that is not a Harvard-payroll-registered state are not eligible for Harvard's PFML program.

Q6. What happens if I'm on PFML and my primary work location changes? Does my PFML eligibility change?

You will remain eligible for **Harvard's MA PFML** benefit through December 31, 2021. Beginning January 1, 2022, you will be eligible for benefits in your new work state. Any time previously taken under the MA PFML program may impact future leave allotments and payments.

Q7. What if my work location changes and I've already exhausted leave benefits under MA PFML?

Employees who have exhausted leave benefits under **Harvard's MA PFML** program and whose primary work location changes to Maryland, Maine, New Hampshire, or Vermont will not be eligible for leave under Harvard's PFML program until their benefit year renews.

Employees whose primary work location changes to California or Rhode Island will be eligible to apply for leave benefits through their respective state. Employees in these states will not be eligible for additional benefits under the under the Harvard PFML program until their benefit year has renewed.

Employees whose primary work location changes to Connecticut or New York will be eligible to apply for leave through their state's paid leave program. These benefits will be administered by Lincoln Financial. Employees in these states will not be eligible for additional benefits under the Harvard PFML program until their benefit year has renewed.

For the definition of benefit year, please review **Harvard's MA PFML** policy.

Q8. Will there be additional tax withholding to support new state leave programs?

Employees primarily working in Connecticut and Rhode Island will have tax withholdings to support their state's leave programs.

Connecticut law requires employers to withhold a portion of wages for employees primarily working in Connecticut to fund the state's PFML program. The withholding rate is one-half of 1% of the employee's wages up to the **Social Security wage base** that is set by the federal government annually. Harvard is in the process of applying for a private plan in Connecticut with benefits similar to those offered to employees primarily working in Massachusetts.

Rhode Island law requires employers to withhold a portion of wages for employees primarily working in Rhode Island to fund the TDI and TCI programs. The current withholding rate as of January 1, 2021 is 1.3% of the employee's first \$74,000 in earnings; this covers both insurance programs.

Please refer to the **Interim Payroll Policy** for additional information on tax withholding for employees working outside of Massachusetts.

Q9. What if I have a question about PFML that is not covered here?

You can reach out to Harvard Benefits at 617-496-4001, or by email at benefits@harvard.edu.

