

Everything you need to know about Minnesota Paid Leave

The Minnesota Paid Leave program allows workers, like you, to take **paid time off**. You can use this time to welcome a new child, to care for yourself or a relative with a serious health condition and to take safe leave related to you or your minor child. Your employer has a private plan through Unum (MN-Paid Leave), which provides benefits as generous as the Minnesota Paid Leave state program.

Reasons for you to request leave

You can apply for 12 weeks of medical leave and 12 weeks of family leave for a 20-week combined maximum for these reasons:



- To manage your own serious health condition
- To care for a family member with a serious health condition
- To bond with a new child — adopted, foster or birth**
- To take safe leave for seeking legal or medical assistance, relocation, or victim service assistance related to domestic abuse, sexual assault or stalking of a covered individual or their family member
- To support a family member called to active duty

**Can only be taken during the 12 months following birth/placement.

Understanding qualified leave



Serious health condition

A serious health condition is an illness, injury, impairment or physical or mental condition that:

- Requires inpatient care
- Requires constant or continuing care
- Involves a period of incapacity
- Involves multiple treatments or
- Involves a period of disability due to pregnancy

Minnesota has a seven-day qualifying event requirement (not applicable to bonding leave).

Understanding qualified leave



Family member

A family member under Minnesota Paid Leave can be any of the following:

- Your spouse or domestic partner
- A child, including a biological child, adopted child, foster child, stepchild, child of a domestic partner or child to whom the applicant stands loco parentis, is a legal guardian or is a de facto custodian
- A parent or legal guardian of the applicant
- A sibling
- A grandchild
- A grandparent or spouse's grandparent
- A son-in-law or daughter-in-law and
- An individual who has a personal relationship with the applicant that creates an expectation and reliance that the applicant care for the individual without compensation, whether or not the applicant and the individual reside together.

How Paid Leave helps you and your family

Benefits

Benefits are based upon the average weekly wage of workers throughout Minnesota — \$1,423 per week for 10/01/2025-9/30/2026.

The weekly benefit amount for you is calculated as follows: the portion of your average weekly wage* that is equal to or less than 50% of the State Average Weekly Wage will be replaced at a rate of 90%. The portion of your average weekly wage that is more than 50% of the State Average Weekly Wage will be replaced at a rate of 66%. The portion of your average weekly wage >100% of the State Average Weekly Wage will be replaced at 55%.

The maximum weekly benefit amount derived from the above calculation shall not be more than the State Average Weekly Wage at the time of benefit calculation.

Protections

Your time off through Minnesota Paid Leave is job protected if you've worked for your employer for at least 90 consecutive calendar days.

When you return from leave, your employer must restore you to the same job you had before taking leave or to a job that has the same pay status, employment benefits, length-of-service credit and seniority. There are some limited exceptions to this protection.

If you get health insurance through your employer, they must continue to pay for their portion of that health insurance. If you usually pay a portion of your health insurance costs through your employer, then you'll need to continue to do that during your leave.

Example

Suzie's average weekly wage* is \$1,500 per week. Benefits for Suzie will be calculated as follows:

\$1,423

90% of \$711.50 (50% of SAWW) =
\$640.35

66% of \$711.50 (\$1,423-\$711.50)
=\$469.59

55% of \$77.00 (\$1,500-\$1,423) =
\$42.35

\$640.35 + \$469.59 + \$42.35 =
\$1,152.29

\$1,152.29

You can choose to supplement your Minnesota Paid Leave benefits with other paid leave you've earned (e.g., PTO, sick time).

*"Average weekly wage" means an amount calculated by dividing the total wages earned by an eligible employee during the base year and dividing by 52. The State Average Weekly Wage is adjusted annually and becomes effective 10/01.

What you need to apply for Paid Leave with Unum

Documents to verify your leave



Medical leave

You'll need to include information from a health care professional that says:

- That you have a serious health condition
- When your condition began
- How long they think your condition will continue
- Any other relevant details about your condition



Family leave to care for a family member with a serious health condition

You'll need to include information from a health care professional that says:

- That your family member has a serious health condition
- When your family member's condition began
- How long they think your family member's condition will continue
- Any other relevant details about your family member's condition
- Information about how often and how long your family member needs you to care for them

You may need to provide:

- The name and address of your family member and their relationship to you
- Proof of your family member's identity



Family leave to bond with a new child

As a parent or legal guardian, you can apply for family leave to bond with a child prior to the actual date of birth based on the child's expected due date. However, in order for your family leave payments to commence, you will need to provide documentation of the child's actual date of birth.

You can also apply for family leave to bond with a child before the child has been adopted or placed in your home for foster care.

To take family leave to bond with a newborn child, you may need to submit any one of these three documents:

- A copy of the child's birth certificate
- A statement from the child's health care provider stating the child's date of birth
- A statement from the mother's health care provider stating the child's date of birth

To take family leave to bond with a child who has been recently adopted or placed in your home for foster care, you'll need documentation from the child's health care provider or the foster or adoption agency confirming the date of the child's adoption or placement.

Documents to verify your leave



Safe leave

You'll need to have a few documents ready before you apply. You'll need at least one of the following:

- A copy of a police report
- A formal complaint to a school's Title IX coordinator
- A copy of a protective order
- Other evidence from a court, administrative agency, school's Title IX coordinator or attorney
- Other documents from an attorney, law enforcement officer, health care provider, licensed mental health professional or counselor, member of the clergy or victim services provider

If you have difficulty getting these documents or have concerns about safety, you can give a written statement confirming you qualify for safe leave.



Contact Unum to take advantage of all your benefits.

Call **1-800-858-6843** or visit **www.unum.com** to understand your options for filing a claim.



**Better
benefits
at work.™**

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability. Applicable to policy form PFML25-01 MN. Underwritten by Unum Insurance Company, Portland, ME.