

2023 COLORADO FAMLI PROGRAM NOTICE

United of Omaha Life Insurance Company

3300 Mutual of Omaha Plaza

Omaha, Nebraska 68175

Call Toll-Free: 1-833-928-2179

www.mutualofomaha.com

Deductions From Employee Wages Start January 1, 2023

The employee share of FAMLI premiums is set at 0.45% of employee wages through 2024. For 2025 and beyond, the director of the FAMLI Division sets the premium rate according to a formula based on the monetary value of the fund each year.

Starting in 2023, employers may begin deducting up to 0.45% from employees' wages for FAMLI contributions. This can be done through a simple payroll deduction, and employees will notice the deduction on their regular paychecks. Employers are responsible for collecting those deductions and remitting them appropriately.

Benefits Start January 1, 2024

Starting in 2024, paid family and medical leave benefits are available to most Colorado employees who have a qualifying condition and who earned \$2,500 over the previous year for work performed in Colorado. The qualifying conditions for paid family and medical leave are:

- 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.
- Obtaining safe housing, care, and/or legal assistance in response to domestic violence, stalking, sexual assault, or sexual abuse.

Covered employees are entitled to up to 12 weeks of paid family and medical leave per year. Individuals with serious health conditions caused by pregnancy complications or childbirth complications are entitled to up to 4 more weeks of paid family and medical leave per year for a total of 16 weeks. Leave may be taken continuously, intermittently, or in the form of a reduced schedule. Leave will be paid at a rate of up to 90% of the employee's average weekly wage, based on a sliding scale. Employees may estimate their benefits by using the benefits calculator available at famli.colorado.gov. You don't have to work for your employer a minimum amount of time in order to qualify for paid family and medical leave benefits. If FAMLI 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. Employees may choose to use sick leave or other paid time off before using FAMLI benefits, but they are not required to do so. Employers and employees may mutually agree to supplement FAMLI benefits with sick leave or other paid time off in order to provide full wage replacement.

Filing Claims

Benefits will be available starting on the effective date of your employer's private plan. Employers or their employees or their designated representatives apply for FAMLI benefits by submitting an application, along with required documentation, directly to Mutual of Omaha. Employers cannot make employees apply for FAMLI benefits.

A claim can be filed by:

Calling 1-833-928-2179 to begin the process, or by completing claim forms.

Claim forms are available at www.mutualofomaha.com/support/forms

Forms can be submitted online or completed and emailed to submitgroupPFML@mutualofomaha.com or mailed to:

Mutual of Omaha Insurance Company
Group Insurance Claims
3300 Mutual of Omaha Plaza
Omaha, NE 68175-0001

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 weekly thereafter for the duration of the approved leave.

Employees can appeal claim determinations to the FAMLI Division or to Mutual of Omaha:

Group Insurance Claims Management, 8th Floor
Appeals Department
3300 Mutual of Omaha Plaza
Omaha, NE 68175

Individuals who attempt to defraud the FAMLI program may be disqualified from receiving benefits.

Job Protection and Continued Benefits

- Employers must maintain health care benefits for employees while they are on FAMLI leave, and both the employer and the employee remain responsible for paying for those benefits in the same amounts as before the leave began.
- An employee who has worked for the employer for at least 180 days is entitled to return to the same position, or an equivalent position, upon their return from FAMLI leave.

Retaliation, Discrimination, and Interference Prohibited

Employers may not interfere with employees' rights under FAMLI, and may not discriminate or retaliate against them for exercising those rights. Employees who suffer retaliation, discrimination, or interference may file suit in court, or may file a complaint with the FAMLI Division.

Other Important Information

An employer may offer a private plan that provides the same benefits as the state FAMLI plan, and imposes no additional costs or restrictions. Private plans must be approved by the FAMLI Division. Employees and employers are encouraged to report FAMLI violations to the FAMLI Division.

To contact the FAMLI division, call:

1-866-CO-FAMLI

(1-866-263-2654)

Monday - Friday, 8 a.m. - 4 p.m.

Visit famli.colorado.gov for more information.

Learn More About Your Employer's Private Plan: