

## Minnesota Paid Family & Medical Leave (PFML) Billing FAQ

### National Insurance Services

Thank you for partnering with National Insurance Services (NIS) for your Minnesota Paid Family & Medical Leave (PFML) billing administration. While the PFML law outlines specific timing requirements for premium payments, NIS's billing approach is designed to be more flexible and supportive for employers. The FAQs below explain how PFML billing works and what to expect throughout the payment and reporting process.

#### When Will PFML Billing Begin?

PFML billing will begin on the **March List-Billing statement**, which is generated in **mid-February**.

#### Why Does the March Statement Include January PFML Coverage?

PFML is billed **in arrears**, meaning premiums are charged after the coverage month has ended. This differs from other Madison National Life products, which are billed in advance.

#### Why Is PFML Billed in Arrears?

PFML premiums are based on **actual payroll**, not projected payroll. Because actual payroll is only known after the month ends, premiums must be calculated and billed after each coverage month.

#### How Does Arrears Billing Work?

Each month's PFML premium becomes **due 30 days after the close of the coverage month\***.

Example billing timeline:

- **January coverage** → **billed on the March statement**
- **February coverage** → **billed on the April statement**
- And so on

Please note: **Life and Disability Insurance** premiums continue to follow their existing advance-billing schedule.

\*NIS provides a 31-day grace period for each premium due after the first premium.

## What Should I Expect on the March List Billing Statement?

The March statement will include:

- The **PFML premium for January coverage**, and
- Your regular **Life and/or Disability Insurance premiums** for March coverage, billed on their standard schedule.

This billing pattern will continue going forward.

## Will This Billing Pattern Continue?

Yes. PFML will continue to be billed in arrears, with each month's premium billed approximately **two months after the coverage month** and due **30 days after the coverage month ends**.

## What Does My Bill Look Like?

PFML appears as a coverage line on a new page titled the **Premium Remittance Worksheet**. This worksheet is used to manually calculate your PFML premium and add it to the other coverages on your list bill.

On the Premium Remittance Worksheet:

- Complete the highlighted fields
- Calculate the PFML premium
- Add the PFML premium to the subtotal of other list-billed coverages

Premium Remittance Worksheet				
	Bill Month	Count	Volume	Total Premium
BALANCE FORWARD				\$66.67
LONG-TERM DISABILITY		1	\$4166.67	\$54.17
SUBTOTAL LIST-BILLED COVERAGES				\$120.84

  

	Lives	Total Payroll	Rate	Premium
PAID FAMILY LEAVE	01-2026		0.0088	
SUBTOTAL LIST-BILLED COVERAGES	03-2026			\$120.84
AMOUNT DUE				

**For Paid Family Leave:**  
 Individual Maximum Covered Salary: **The maximum individual earnings subject to premium collection is equal to the Federal OASDI limit of \$184,500 for 2026.**  
 Please do not include individual employee earnings above this amount. Source: <https://www.ssa.gov/OACT/COLA/cbb.html>  
 Please note: PFML coverage is billed in arrears, meaning premium is calculated based on total payroll from the prior month.

Page 2 of 4    10380360000000 1575173 2173562675 26060 0000012084 3    Billing Questions - Blair Mason, Other Questions - Jo Barton    (800) 627-3660    Wed, Jan 21, 2026

**What Is Displayed on the Payment Coupon?**

The payment coupon will **not display an amount due**, because the PFML premium is calculated by you using the Premium Remittance Worksheet.

Simply enter the total from the **Amount Due** section of the Premium Remittance Worksheet.

ATTN: test test  
Test Group D  
  
Test, MN 12345

**NIS**  
National Insurance Services

Premiums are due on the first of the coverage month

Premium must be paid within 31 days of the due date to ensure that coverage will remain in force.

Take note: This bill is correct to the best of our knowledge. Claims for benefits will be paid according to the terms of your insurance policy.

If you have any questions regarding this bill, please contact your Billing Representative, Blair Mason, at 1-800-627-3660.

For all other questions, please contact your Client Relations Representative, Jo Barton, at 1-800-627-3660, x1320.

Remit to:  
Madison National Life Ins Co, Inc  
PO Box 8854  
Carol Stream, IL 60197-8854

Make checks payable to: Madison National Life Ins Co, Inc

↓ Please remit payment with coupon below ↓

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**NIS**  
National Insurance Services

Account: 101234500000000  
Bill Number: 1575173

Make Check Payable To  
Madison National Life Ins Co, Inc

Remit To:  
Madison National Life Ins Co, Inc  
PO Box 8854  
Carol Stream, IL 60197-8854

Please remit payment with this coupon V 4-2023

Group            Test Group  
                      Test, MN 12345

Premium Month    March 2026  
Due Date            March 1, 2026

Amount Due                BMASO

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**How Is PFML Premium Calculated?**

- Multiply your **total monthly payroll**—including all employees—by the applicable premium rate.
- Total monthly payroll for PFML includes all compensation paid to employees, such as regular wages, overtime, stipends, and pay for additional contracted duties (for example, a teacher who also coaches).

- All individuals who receive payroll must be included, even if they are not eligible for other benefits such as Disability or Life Insurance.
- PFML premiums apply to wages up to the **OASDI limit**, which is **\$184,500 per employee for 2026**.

### Will I See PFML Itemized by Employee on My Bill?

No. PFML is not itemized by employee on your bill. NIS does not store individual employee enrollment for PFML, because premiums are based strictly on total payroll, not per-employee coverage.

NIS will provide an annual census to your leave administrator to support efficient claim intake, but this census is not used for billing and does not represent stored PFML enrollment.

### Do I Need to Notify NIS When Employees are Hired or Terminated?

No separate notification is required for PFML, because premiums are based solely on payroll. You will report wages for all employees on the Premium Remittance Worksheet.

### Where Do I Submit Premium?

Continue using your normal payment process:

#### Checks:

Madison National Life  
PO Box 8854  
Carol Stream, IL 60197-8854

#### ACH Payments:

Available. If you do not currently use ACH and are interested in using this payment method, please contact your Billing Representative.

### What Documentation Is Required with Payment?

#### For Check Payments:

- Payment coupon
- Premium Remittance Worksheet

#### For ACH Payments:

- Email the Premium Remittance Worksheet to your Billing Representative

#### Wage Detail Reports:

- Not required monthly\*
- Requested **semi-annually** for payment reconciliation
- Semi-annual wage detail must include all wages for the prior two quarters, not just the most recently submitted report.
- Same data that is submitted to the State of Minnesota
- Required fields:
  - Employee First and Last Name
  - Wages Paid
  - Hours Worked

\*If possible, please include a Wage Detail Report with your first PFML payment.

### **When Is a Census Required?**

NIS will request an updated employee census annually, but not for enrollment or billing purposes, as NIS does not maintain individual PFML enrollment records. Instead, the annual census is provided to your leave administrator to support efficient claim intake. Additional details will be shared closer to the census period.

Please reach out to your NIS Billing Representative with any questions.  
We are here to help.