

Minnesota Paid Leave (MN PL)



2025-2026 Checklist

Get Ready Now:

Employers should begin evaluating whether they will use the state plan or seek approval for a private plan. Additionally, they should review internal policies for compliance and prepare employee communications in advance.

Preparing for January 1, 2026

Before contributions and benefits begin, employers should make sure they are familiar with how MN PL will work. Employers should:

1. Confirm quarterly wage reports are being submitted using the Unemployment Insurance online reporting system (required as of October 31, 2024).
2. Determine if a private plan is of interest. If an insured or self-funded private plan is of interest, employers should reach out to their broker or preferred vendors for quote and plan information and be prepared to file an application beginning in Summer 2025.
3. Inform employees about the program. Employers must notify employees of the MN PL benefit at least 30 days prior to the benefit start date of January 1, 2026.
4. Update internal processes and documentation. Employers should review MN PL requirements and identify how it will interact with any company-provided leaves (e.g., parental leave, family leave, medical leave), as well as identify any changes needed to employee handbooks, policies, letters, payroll systems, etc. This may also include adjusting short term disability benefits.

For More Information: Visit the official MN PL site: <https://mn.gov/deed/paidleave/>

Important Dates

- January 1, 2026: Contributions begin, and benefits become available.
- April 30, 2026: First quarterly premium payment due.

Opting Out: Private Plan Considerations for Employers:

Employers can opt out of the MN PL by offering a Private Plan if it meets or exceeds the benefits, rights, and protections of the state program.

Requirements for Private Plans:

- Must provide at least equivalent or greater benefits.
- Must cover all eligible employees.
- Must not cost employees more than the state plan.
- Can be fully insured or self-insured with a bond.

Steps to Apply for a Private Plan:

1. Submit an application to Minnesota DEED for approval.
2. Provide full plan documentation and benefit comparisons.
3. Obtain state approval before implementation.
4. Maintain ongoing compliance and renew as needed.

Key Considerations:

- Approved plans are exempt from paying state MN PL premiums.*
- Employees separated from employment are immediately eligible under the state plan.
- Non-compliance can result in reinstatement into the state plan.

***Offering an approved Private Plan exempts employers from paying state MN PL premiums; however, employee contributions may still be collected to support the Private Plan up to the maximum contribution set by the state.**

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This document provides a very brief description of the features of this policy that is underwritten by Madison National Life Insurance Company, Inc.

This content is not to be considered legal advice. We recommend Clients speak with legal counsel specializing in labor and employment law to ensure your organization has met all of the requirements under the Minnesota Paid Leave (PL) Act, and other applicable leave laws including but not limited to the federal FMLA and the Minnesota Family Leave Act. Fully insured MN PL insurance product underwritten by Madison National Life Insurance Company, Inc. and administrative solution powered by AbSolve.