

# Minnesota Paid Leave (MN PL)



## 2025-2026 Overview

Minnesota Paid Leave (MN PL) program launches January 1, 2026, providing employees with critical income protection during life's important moments while helping employers retain talent in a competitive labor market.

### What is MN PL?

MN PL is a state-run insurance program (with private plan options) that provides eligible workers partial wage replacement when they need time off for:

- Medical Leave (your own Serious Health Condition, including Pregnancy)
- Family Care Leave (caring for a family member with a Serious Health Condition)
- Bonding Leave (bonding with a newborn, adopted, or foster child within 12 months of the birth, adoption, or foster care payment)
- Safety Leave (domestic violence, sexual assault, stalking)
- Qualifying Exigency Leave (needs arising from a Family Member's military service)

### Key Program Details:

Featured	Details
<b>Who is Covered?</b>	All MN employers with 1+ employees; federal government employees, self-employed individuals and tribal nations exempt.
<b>Employee Eligibility</b>	Must earn at least 5.3% of the state's Average Weekly Wage (AWW) within the state within the year and have been actively employed or employed within 26 weeks.
<b>Benefit Amount</b>	90% of an employee's AWW that is 5.50% of the state AWW, plus 66% of the employee's AWW that is >50% of the state AWW but not more than 100% of the state AWW, plus 55% of the employee's AWW that is > 100% of the state AWW, capped at the State Average Weekly Wage (SAWW).
<b>Benefit Maximums:</b>	<ul style="list-style-type: none"><li>• Up to 12 weeks of Medical Leave per year</li><li>• Up to 12 weeks of Family or Safety Leave per year</li><li>• Maximum combined leave: 20 weeks in a 12-month period.</li></ul>

Featured	Details
<b>Job Protection</b>	After 90 days of employment.
<b>Health Insurance Continuation</b>	Required during leave if the employee was enrolled beforehand subject to the continuation of premiums.
<b>Private Plans</b>	Allowed if benefits match or exceed the state plan and receive state approval.

### Contributions:

	Total Premium Rate	Employee Contribution	Employer Contribution
<b>Standard (for all employers other than Small Employers*)</b>	0.88% of covered wages up to the SS Wage Cap	Employers may collect up to 0.44% from workers	Responsible for the remaining 0.44%
<b>*Small Employers with &lt;30 workers in MN who have an average employee wage of less than or equal to 150% of the SAWW for the base period</b>	0.66% of covered wages up to the SS Wage Cap	Employers may collect up to 0.44% from workers	Responsible for the remaining 0.22%

### Quick Facts:

- No Waiting Period for Bonding Leaves.
- Intermittent Leave allowed, minimum increment: one workday.
- Retroactive Benefit Pay after a 7-day qualifying event (for some leave types).
- Health benefits must continue during Leave.

### Why It Matters:

- For Employees: Financial benefit during health, family, or life events with protected rights.
- For Employers: Boost recruitment, retention, and compliance.
- For Minnesota: A stronger, healthier, and more economically resilient workforce.

## Why do Business With Us?

We make MN PL easy, compliant, and integrated. **Here's why we stand out:**

- **Proven Absence Expertise**

Over 12 years of experience managing disability and other Administrative Services Only (ASO) programs. We know how to coordinate benefits seamlessly.

- **Hands-On Implementation Support**

From planning to go-live, we guide your team with tailored playbooks, employee training, and compliance tools.

- **Regulatory Confidence**

We stay ahead of updates from DEED so you don't have to—backed by our policy experts.

- **Singular Claim Experience**

We share information across PFML, STD, and LTD as claims evolve, continuing the high-touch experience your employees currently have.

- **NIS As Your Partner For Service**

Policy will be issued and administered and billed by NIS, just like it is for your current disability plans.

- **Help With Plan Designs**

Short term disability plans will be re-rated to account for disabilities that will now be covered by MN PL.

 **Let us help you simplify MN PL with confidence, clarity, and care.**

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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 PFML insurance product underwritten by Madison National Life Insurance Company, Inc. and administrative solution powered by AbSolve.