



Family and Medical Leave Insurance

A statewide paid family medical leave insurance program would:

- provide wage replacement for Vermont workers so they may recover from serious personal illness or injury, care for a loved one, or welcome a new child;
- be funded through an employee contribution with the option for individual employers to contribute to the premium; and
- help Vermont small businesses be more competitive employers.



Chrissy, an employee at The Alchemist, cares for her child, Forest, in The Alchemist's infant care and lactation area.

We've been really fortunate to be able to provide a flexible leave policy to our employees. I know that this is something that is impossible for many of Vermont's small employers. Vermont needs a paid family medical leave insurance program, so that more employers can see their employees thrive.

— Jen Kimmich, The Alchemist

Only half of all workers in the U.S. are eligible for leave under the federal Family and Medical Leave Act (FMLA), and it remains inaccessible to those who cannot afford it because it means an employee would have to choose between taking care of themselves or a loved one or losing their paycheck.

Only 11 percent of workers in the U.S. have access to paid family leave through an employer, and less than 40 percent have access to personal medical leave.

Among working mothers, only about half are able to take any kind of paid leave – including sick or vacation time – when their children are born. And, most strikingly, **more than 40 percent of bankruptcies in the U.S. are a result of lost income when the employee or a family member falls ill.**

A bill before the legislature, H.107, would

create a **statewide family & medical leave insurance**

program.

Under this proposal, an employee would be eligible to access wage replacement if they are:

- welcoming a new child;
- recovering from a serious personal illness or injury; or
- caring for a seriously ill family member; and
- if they have paid into the insurance program for a minimum of six out of the past 12 months.

The benefit includes:

- up to 12 weeks of paid leave for qualifying conditions;
- 100% wage replacement – up to a cap of two times Vermont's livable wage – paid out of the insurance fund; and
- job protection (except in certain instances).

Studies have shown...

When mothers take longer leaves, their babies are **MORE LIKELY** to be seen for regular check ups and immunizations.

Breastfeeding mothers, who take part in paid leave programs, continue breastfeeding for **TWICE** as long as those without access to paid leave.

Children's hospital stays are shortened by **31%** when parents have access to paid leave.

9 months after the leave is taken, fathers who take at least two weeks off for the birth of a child are more involved in direct care than those who do not.

In California, the vast majority of employers reported that paid family leave had a **POSITIVE** or no noticeable effect on productivity, profitability, turnover or morale.



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The U.S. is one of the only countries in the world to not offer any kind of paid family or medical leave.

Vermont can do better.

	Wage Replacement (%)	Funded By	Maximum Leave (weeks/year)
Rhode Island	40%	Employee	11
California	55%	Employee	12
New Jersey	73%	Employee & Employer	12
Canada	55%	Employee & Employer	17
U.K.	90%	Employee & Employer	12
Sweden	90%	Employee & Employer	12 + 12
Zambia	55%	Employer	12
Indonesia	55%	Employer	12