

How to apply for a private plan for Connecticut Paid Family and Medical Leave (CT PFML)

1 Register on the Connecticut Paid Leave Authority portal, CTpaidleave.org.

2 As soon as you've decided to opt for a private plan, connect with your carrier or third party administrator (TPA) to get started.

3 Complete the application. •
By this step, you've connected with Lincoln either for your sample policy or information on a self-insured plan.

4 Receive application approval.
The state accepts applications on a rolling basis. Applications must be approved no later than 30 days before the end of the quarter in which benefits are to be effective.

5 Renew your private plan.
Private plans are approved for three years or until there is a material change to the private plan, whichever is first. Updates to surety bonds for self-insured plans will be required annually.

Private plan application

1. Confirm whether the plan is fully insured or self-insured.
2. Provide applicable plan/policy document and plain language guide.
3. The Connecticut Paid Leave Authority will verify approval of the policy/plan document.
4. If self-insuring, furnish the required surety bond.
5. Attest that the plan has been approved by a majority vote of employees working in Connecticut and that the vote complied with Connecticut Paid Leave Authority requirements.
6. Report the total number of employees working in Connecticut, and include the total number of employees voting for and against the plan.
7. Attest that voting requirements were followed.
8. Attest to comply and direct the insurer or TPA (as applicable) to comply with the Connecticut Paid Leave Authority's reporting requirements.
9. Attest to comply and direct the insurer or TPA (as applicable) to comply with claims administration mandates.
10. Attest to comply and direct the insurer or TPA to provide timely and complete responses to the Connecticut Paid Leave Authority.

Private plan application process

Application timeline

Since requirements for the application process and deadlines are set by the state, there are distinct time periods for employers to apply for a private plan:

1. Private plans can only go live the first day of each quarter.
2. The application must be approved 30 days before the live date.
3. The application should be submitted at least two weeks before the approval date.
4. You must provide the required documentation to employees two weeks in advance of the vote.

To help you estimate your time during the private plan application process, here's an example of what your timeline may look like:

Make decision on plan, and prep for the vote*	Latest day to deliver voting materials	Conduct the vote	Submitted to the state	Approval from the state	Approved plan is active
January 1	January 26	February 10	February 15	March 1	April 1
April 1	April 26	May 10	May 15	June 1	July 1
July 1	July 26	August 10	August 15	September 1	Oct 1
October 1	October 26	November 10	November 15	December 1	Jan 1

Timeline intervals below the table:

- 3 to 4 weeks (from decision to latest delivery)
- 2 weeks (from latest delivery to conduct vote)
- 5 days (from conduct vote to submitted to state)
- 2 weeks (from submitted to state to approval from state)
- 30 days (from approval from state to approved plan is active)

*Lincoln requires a 90-day implementation period that should also be considered in your timeline.

This overview is an example of how an employer should estimate their time during the private plan application process.



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