



MEMORANDUM

Comfort Lake-Forest Lake Watershed District

Date: November 18th, 2025
To: CLFLWD Board of Managers
From: Mike Kinney, District Administrator
Subject: MN Paid Leave



District Wide

Background/Discussion

[MN Paid Leave or Paid Family and Medical Leave \(PFML\)](#) is a new mandatory program that covers nearly all Minnesota workers – including full time, part time, temporary, and most seasonal workers. Participation in this program begins on January 01, 2026.

Under PFML current guidelines, CLFLWD is being considered a Small Employer by Redpath due to its total number of employees. Minnesota Unemployment Insurance (UI) will officially notify small employers by mail in December 2025 if they qualify for the small employer reduced rate. As a small employer the premium rate for PFML will be 0.66 percent of each employee's wages. Premiums will be collected by the state and will be split between employees and their employers. The premium split the District recommends is a 90% District / 10% Employee split.

The CLFLWD is required to have an Employer Account and an Administrator Account to meet the responsibilities under PFML. Redpath has established an Employer Account to submit quarterly wage detail reports and pay PFML premiums. The Administrator Account has been created and will be managed by the Business & Operations Manager with the Office Manager designated as alternate Program Administrator. The District is also required to display the Paid Leave Workplace Poster in a place where employees can easily see it by December 1, 2025. This has been posted at the CLFLWD District Office in the upstairs breakroom.

Below is a breakout of the estimated total program cost for PFML in 2026. Individual employee costs are determined by their current salary and will be automatically withdrawn from their bi-weekly pay checks.

MN Paid Leave (PFML) estimated cost	Small Business	Large Business
Annual Premium Total Cost:	\$7986.00	\$10648.00
Annual CLFLWD Contribution (90%):	\$7187.40	\$9583.20
Annual Employees Contribution (10%):	\$798.60	\$1064.80

Due to the new coverage provided by the MN Paid Leave program, Short-Term Disability (STD) insurance has become redundant. To ensure Long-Term Disability (LTD) insurance will meet



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the needs of the District, a policy adjustment to reduce the waiting period (elimination period) for LTD coverage from 180 days to 90 days will be necessary. This adjustment will provide coverage for short-term and long-term benefits utilizing PFML and LTD should the need arise. The annual cost implications of the adjustments to STD and LTD are as follows:

Adjustments to STD and LTD

Discontinue Short-Term Disability:	(\$1800.00)
Long-Term Disability Additional cost to lower effective timeframe:	\$300.00
Cost Savings generated by adjustments to STD/LTD:	(\$1500.00)

To summarize, this document provides an overview of the new MN Paid Family and Medical Leave program and corresponding actions required to launch the program on January 1, 2026. The estimated additional cost to the District associated with implementing the PFML program is \$5687.40. A summary of the cost implications for the CLFLWD is as follows:

PFML and STD/LTD Summary:	2025	2026
Annual CLFLWD PFML Cost (90% Contribution):	\$0.00	\$7187.40
Short-Term Disability Coverage:	\$1800.00	\$0.00
Long-Term Disability Coverage:	\$1500.00	\$1500.00
Long-Term Disability Additional Cost:	\$0.00	\$300.00
Total Estimated Cost for PFML/STD/LTD:	\$3300.00	\$8987.40

Cost increase from 2025 to 2026 = \$5687.40

Recommended Motion

Proposed Motion #1: Manager _____ moves to approve MN Paid Family and Medical Leave premium contribution split of 90% CLFLWD/10% Employee effective January 1, 2026. Seconded by Manager _____.

Proposed Motion #2: Manager _____ moves to cancel the current Short-Term Disability policy effective January 1, 2026. Seconded by Manager _____.

Proposed Motion #3: Manager _____ moves to approve the policy adjustment for Long-Term Disability from an 180-day elimination period to a 90-day elimination period effective January 1, 2026. Seconded by Manager _____.

Attached

Paid Leave Workplace Poster

MINNESOTA PAID LEAVE

Effective January 1, 2026

Minnesota Paid Leave provides payments and job protections when you need time off to care for yourself or your family.

What can I use Paid Leave for?

Medical Leave:

- To care for your own serious health condition, including care related to pregnancy, childbirth, and recovery

Family Leave:

- **Bonding Leave** – to care for and bond with a new child welcomed through birth, adoption, or foster placement
- **Caring Leave** – to care for a family member with a serious health condition
- **Military Family Leave** – to support a family member called to active duty
- **Safety Leave** – to respond to issues related to domestic violence, sexual assault, or stalking for yourself or a family member

Generally, conditions must last more than seven days and be certified by a healthcare provider or other professional.

Am I covered by Paid Leave?

Most workers in Minnesota are covered by Paid Leave. You are covered no matter the size of your employer, or the hours or days you work. Independent contractors and self-employed individuals are not automatically covered but may opt in. You may qualify for payments if you've been paid a minimum amount for work in Minnesota in the last year (\$3,900 for the start of Paid Leave in 2026).

How long can I take leave?

You may qualify to take up to 12 weeks of family or medical leave per benefit year. If you need both family and medical leave in the same benefit year, you may qualify for up to 20 weeks in total.

How much will I get paid?

When you use Paid Leave, the state makes payments to you. Paid Leave will pay up to 90% of your wages, based on your income level, with a maximum weekly amount set at the state's average weekly wage. This amount changes each year, and is \$1,423 for the start of Paid Leave in 2026.

Who pays for Paid Leave?

Paid Leave is funded by premiums paid by employees and employers. The initial premium rate is 0.88% of covered wages. Your employer may deduct up to 0.44% of your wages to fund your portion of the premium.

What are my employment protections?

- **Job protections:** Generally, you must be restored to your job or an equivalent position when returning from leave. Job protections take effect 90 days after your date of hire.
- **Health insurance continuation:** Generally, employers must continue to fund their portion of healthcare insurance premiums while you are on leave.
- **No retaliation or interference:** Employers must not interfere with or retaliate against you if you apply for or use Paid Leave. Employers cannot take your Paid Leave payments.

For inquiries related to Paid Leave, please contact Minnesota Paid Leave at 651-556-7777 or visit our website.

If you think your employer is violating employment protections, contact the Labor Standards Division at the Minnesota Department of Labor and Industry.

LEARN MORE: paidleave.mn.gov



This information can be provided in alternative formats to people with disabilities or people needing language assistance by calling the Paid Leave Contact Center at 651-556-7777 or 844-556-0444 (toll-free).

