

Maryland FMLI

Contributions begin July 1, 2025 (for those in state fund)

Benefits begin July 1, 2026

Waiting Period	None
Duration of Disability Benefits	Up to 12 weeks
Weekly Disability Benefits	<p>The portion of the covered employee's average weekly wage that is equal or less than 65% of the State AWW will be replaced at a rate of 90%</p> <p>The portion of the covered employee's average weekly wages greater than 65% of the State AWW will be replaced at a rate of 50% up to a maximum weekly benefit of \$1000</p>
Employee Cost	50% of 0.90% of covered wages (up to the social security wage cap).
Employer Cost	<p>Employers with 15 or more employees pay 50% annual cost.</p> <p>Employers with less than 15 employees are not required to pay a premium share.</p>
How Coverage is Provided	State fund or Private plan

Private Plan Quote Requirements

- Minimum of 15 employees
- Legal name, address, and Federal Tax ID
- Census of full time and part time employees, including gender, date of birth, annual salary, and occupation

Private Plan Exemption Application Period: 5/1/2025 - 8/31/2025