



MetLife

Minnesota Paid Family and Medical Leave

Employer Name: Corwin Automotive

MetLife Policy number: 26920-1-G-MN

Effective January 1, 2026

Minnesota Paid Family and Medical Leave (MN PFML) provides payments and job protections when you need time off to care for yourself or your family.

Equivalent Plan

Your employer provides Paid Leave through an approved equivalent plan instead of through the state of Minnesota. This plan provides time off, payments, and job protections that are equal to or greater than those offered under Minnesota Paid Leave.

Name of insurer: MetLife

Equivalent plan covers: ☐ Family Leave ☐ Medical Leave ☒ Both

Website: www.metlife.com/pfml

Phone: (833) 622-0135

More information available on the state website: <https://paidleave.mn.gov/>

What can I use MN PFML 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 MN PFML?

Most workers in Minnesota are covered by MN PFML. 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 MN PFML in 2026).

How long can I take leave?

An equivalent plan must offer leave time that is equal to or greater than what is offered under the state plan. Under the state plan, 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?

An equivalent plan must offer payments that are equal to or greater than what is offered under the state plan. Under the state plan, you will be paid 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 MN PFML?

Minnesota Paid Leave is funded by premiums paid by employees and employers. Your employer may not charge you more than 0.44% of your wages to fund your portion of the Equivalent Plan 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 MN PFML. Employers cannot take your MN PFML payments.

How do I apply for MN PFML benefits?

Beginning January 1, 2026, when benefits become payable, you may file a claim with MetLife.

For inquiries related to Minnesota Paid Leave, please contact the state at 651-556-7777 or visit their website: <https://paidleave.mn.gov/>.

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

Your employer's Paid Family and Medical Leave benefits insurance carrier is:

Metropolitan Life Insurance Company 200 Park Avenue, New York, NY 10016 (833) 622-0135

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