Maryland DEPARTMENT OF LABOR | Maryland FAMLI FAMILY AND MEDICAL LEAVE INSURANCE

2026 Family and Medical Leave Insurance (FAMLI) Notice

Required under COMAR 09.42.02.05(D)

What is FAMLI?

Starting **January 1, 2028**, you may qualify for paid, job-protected leave if you worked over 680 hours in Maryland in a year prior to leave and you need to take time off to:

- welcome a new child through birth, foster care, kinship care, or adoption,
- tend to your own serious health condition,
- care for a family member with a serious health condition, or
- manage urgent family needs related to deployment.

Generally, employees will be eligible to receive up to 90% of their wages up to a maximum of $1,000 per week for at most 12 weeks.

How is FAMLI funded? What will I pay?

FAMLI is an insurance program funded by contributions made by both employers and employees. You may see a deduction of up to 0.45% from your pay starting January 1, 2027. Employers will then pay your contributions into a dedicated insurance fund administered by the State or to a regulated private insurance plan. Contributions begin in 2027 so that the FAMLI insurance fund will be ready to pay out benefits to employees in Maryland starting January 1, 2028.

From January 1, 2027 to December 31, 2027, your employer will deduct 0.45% from your wages up until you earn $190,200 in total wages.

Starting January 1, 2027, your employer will begin withholding .45% of your wages from each paycheck.

When deductions happen

Your employer will deduct contributions during each regular pay period. If they neglect to deduct contributions, they can't go back and take it later.

If your paycheck is too small to cover the full contribution, your employer has up to six pay periods to collect what's owed. This mainly affects tipped workers.

What are my employer's responsibilities? What are my rights?

An employer may not:

- Withhold more than 0.45% of an employee's total pay; or
- Fail or refuse to pay contributions to FAMLI if they are in the State Plan;
- Discharge, demote, or otherwise discriminate or take adverse action against an employee for inquiring about the rights and responsibilities under the FAMLI law; expressing their intent to file a claim, complaint, or appeal; testifying in a proceeding under the FAMLI law; or filing a claim, taking FAMLI leave, or receiving FAMLI benefits when they become available in 2028.

If you believe your employer has violated the FAMLI law, you have a right to file a complaint. Contact FAMLI by phone at 410-525-4010 or by email at paid.leave@maryland.gov and request a complaint form to file a complaint.