

Welcome to Your Minnesota Paid Family & Medical Leave Plan
from

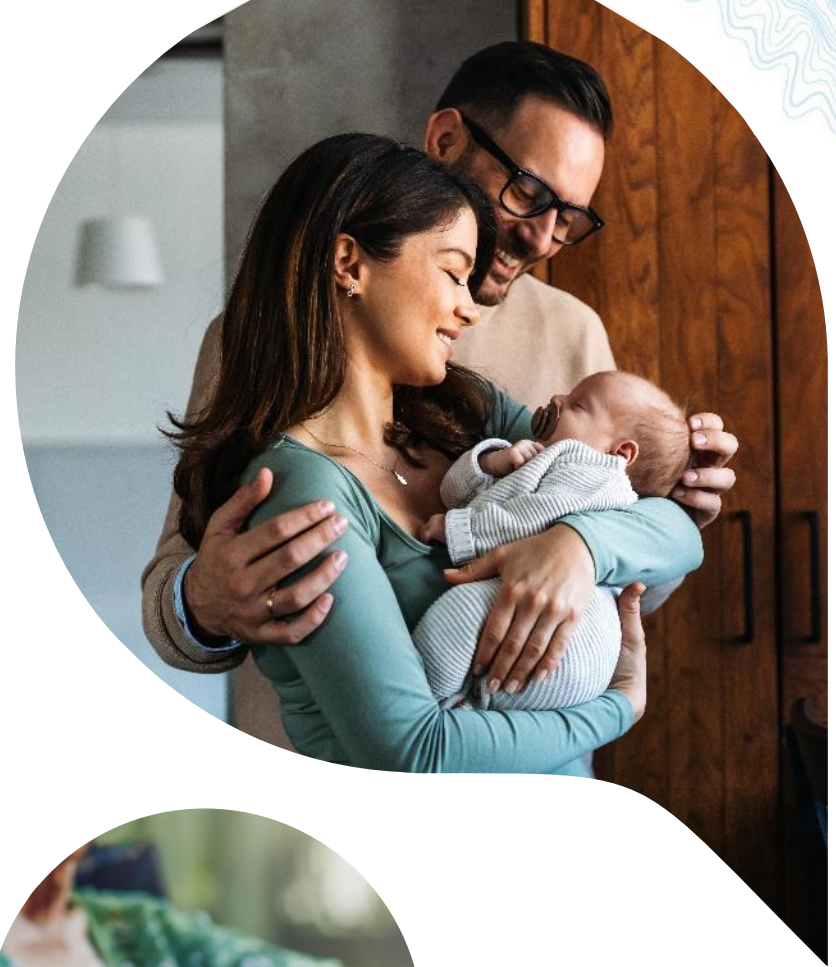


We Help Protect Life's Highs and Lows

ShelterPoint¹ provides employee benefits with a niche expertise in the Paid Family & Medical Leave (PFML) space, including Private Plans for state-required PFML as well as Statutory Short-Term Disability Insurance² and Paid Family Leave².

¹ShelterPoint family of companies operates under the "ShelterPoint" name strictly as a marketing name, and no legal significance is expressed or implied. The ShelterPoint family of companies consists of ShelterPoint Life Insurance Company (principal office in Garden City, NY) and its wholly owned subsidiary ShelterPoint Insurance Company, a FL-domiciled carrier, depending on the state (see our [Geographic & Jurisdictional Notice at www.shelterpoint.com](http://www.shelterpoint.com)). ShelterPoint is a registered service mark

²Applies to ShelterPoint Life Insurance Company only.



PFML? That's Just Our Thing

More than **196,000** employers with **2.0 million** employees² trust us to help them strike the right balance between coverage and cost to comply with state regulations and complete their benefit equation.

- Ranked **#1** nationwide in PFML cases sold³
- Ranked **#1** nationwide in PFML cases in force³
- Ranked **#2** nationwide in PFML in-force premium³

³ Milliman Research Report, 2023 U.S. Group Disability Survey, July 2024 – applies to ShelterPoint Life Insurance Company only.








MINNESOTA PFML

Benefit Overview



What Can MN PFML be Used For?

Family Leave				Medical Leave
Care for someone else				Self-care
 <p>Bonding Leave</p> <p>Bonding with a new child (birth, adoption, or foster care placement)</p>	 <p>Family Caregiving Leave</p> <p>Caring for a family member with a serious health condition</p>	 <p>Military Exigency Leave</p> <p>For any qualifying exigency-need arising from a family members active duty or impending leave</p>	 <p>Safe Leave</p> <p>For leave taken because the employee or the employee's family member is a victim of violence, assault, sexual assault, stalking, or any act that would support an order for protection from abuse.</p>	 <p>Medical Leave</p> <p>Care for the employee's own serious health condition.</p>



Maximum Benefit Duration

Family + Medical Leave

- **12 weeks each** for Family & Medical/Self-Care
- **20 weeks** combined maximum leave in a benefit year



Maximum Weekly Benefit

The 2026 maximum weekly benefit:

\$1,423.00

Capped at 100% of SAWW through October 2026 when a new SAWW will be announced.

How to Calculate

Take the sum of:

90% wages up to **50% SAWW**

+ PLUS

66% of wages that are over **50%** of the SAWW, up to 100% of the SAWW

+ PLUS

55% of wages that exceed **100%** of the SAWW

SAWW = State Average Weekly Wage, as calculated under [Minnesota Statutes 176.011, subdivision 1b.](#)



Important Contributions Reminder

Now that you have enrolled in a Private Plan option it's time to ensure you are taking the proper employee payroll deductions from your employees.

- **Don't forget employers are not allowed to profit from their employees' contributions.**
- **In order to stay compliant when switching to a Private Plan option,** coordinate with your payroll company when to stop sending payments for State Plan coverage.
 - This may be an automatic payment your payroll company is making on your behalf that you are unaware of.
- **Inform your payroll company** of the new ShelterPoint rate so any necessary adjustments can be made in their systems.

If you have further questions about this process and staying compliant, we encourage you to consult your employment law counsel for legal advice.



Where Can Employees Get Claim Forms?

Download PFML Claim Forms at:

shelterpoint.com/mn-ps

The screenshot shows the ShelterPoint website interface. At the top, there is a navigation menu with links for Home, Producers, Employers, Members, About, Blog, Contact, and Paid Leave. Below the menu is a header section titled 'Statutory Benefits Claim Information' with a sub-header 'Select State *'. A progress bar below the header shows three steps: Step 1 (Download Claim Forms), Step 2 (Submit Your Claim), and Step 3 (Check Your Claim Status). The main content area is titled 'Step 1 - Download Claim Forms' and lists various claim forms for different states, including CO, CT, DE, ME, MD, MA, MN, and NY. Each state listing includes a list of claim form types such as Medical Leave (Self Care), Bonding Leave, Family Caregiving Leave, Safe Leave, and Military Exigency.



Our Online Services

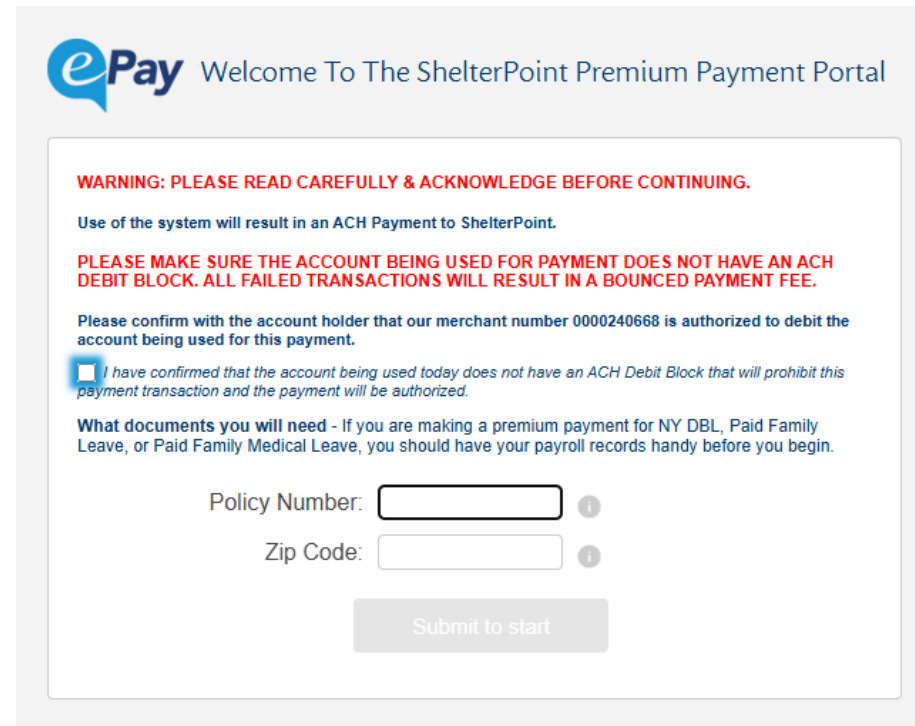
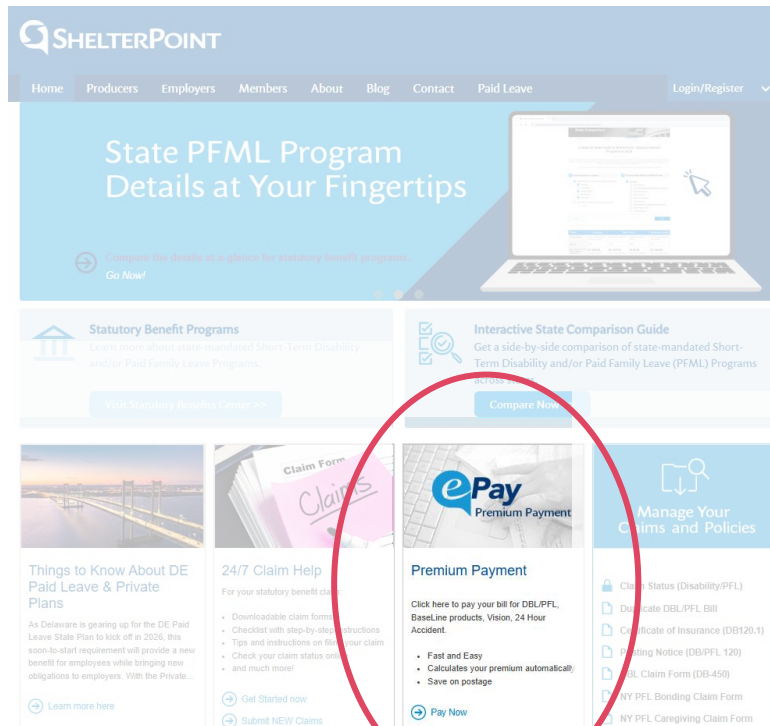


Online Premium Payment



Access ePay on our homepage:
shelterpoint.com

Or directly at:
shelterpoint.com/epay



How to Register

1. Select “Employers” from the “Login/Register” dropdown menu.
2. Click on “Register”.
3. Please note: Your email address will be your user ID.
4. By selecting “Add Policy” you will have the option to add multiple PFML policies to your online account (commonly owned).
5. You will receive an email confirmation upon submitting the registration form.

The image displays three sequential screenshots of the ShelterPoint website's registration process. The first screenshot shows the website's navigation bar with the 'Login/Register' dropdown menu open, and the 'Employers' option highlighted with a purple circle. A pink arrow points from this circle to the second screenshot. The second screenshot shows the login and registration options, with the 'Register' link circled in blue. A pink arrow points from this circle to the third screenshot. The third screenshot shows the 'Register For Policyholder Online Account' page, with the 'Validate & Add Policies' step highlighted in a grey box. A pink arrow points from this box to the right.



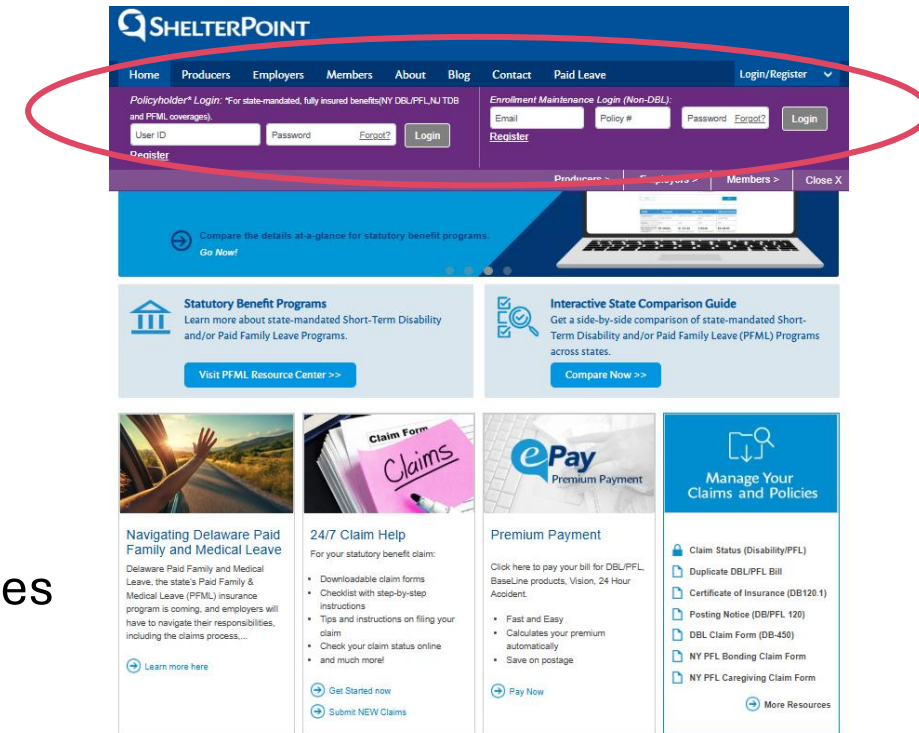
With Your Online Account

View claim and policy-related information for your group

- Check status of claims and claim payments
- Access claim reports
- Request duplicate bills
- View premium payment history
- Request a duplicate policy kit
- Securely upload documents
- And more!

Managing your Company's Account:

- Change and update primary and additional policy addresses
- Authorize other sub-users to access the portal
- Transfer Admin privileges



With Your Online Account

Claim and payment status and history

- for a specific claimant or
- for the whole group

WELCOME TO SHELTERPOINT

Welcome Amelia Bedelia | Logout

Home Producers Employers Members About Blog Contact Paid Leave

My Account Policy Claims Resources Pay Logout

Welcome to our recently refreshed Policyholder Portal. We'd love to hear from you on your experience with the portal and would appreciate if you could answer just a handful of questions before you leave. [Take the super quick survey now.](#) Thank you!

Manage Policy

Active Premium Due Premium Past Due Cancelled

Policy # Policyholder Name ZIP State ALL Search

#	Policy #	State	Policyholder Name	ZIP	Effective Date	Status	Request Documents	Policy Actions
				11228	01/31/2017	Active	I choose to...	I want to...
				11102	02/01/2017	Active	I choose to...	I want to...

Download List

Manage Policy

Active Premium Due Premium Past Due Cancelled

Policy # Policyholder Name ZIP State ALL Search

#	Policy #	State	Policyholder Name	ZIP	Effective Date	Status	Request Documents
1		CO		80525	01/01/2025	Active	I choose to...
2		NY		12078	06/01/1997	Active	I choose to...
3		NY		11501	09/18/2024	Active	I choose to...
4		OR		97294	01/01/2018	Premium Due	I choose to...
5		OR		97294	09/03/2023	Premium Due	I choose to...
6		NY		10021	11/09/2024	Premium Due	I choose to...

Claim Information

Policy Number: | Policyholder Name: | Effective Date: | Policy Status: Active

Claim Status Payment History Claim Details Claim Reports

Claim # Claimant Last Name Payment Amount Payment Date mm/dd/yyyy Search

Only claims from the past 2 full years are visible here.

#	Claim #	Payment Date	Payment Type	Payment Period From	Payment Period To	Net Amount	Action
1		05/19/2025	ACH	05/13/2025	05/16/2025	\$824.11	View
2		05/19/2025	CHECK	05/09/2025	05/09/2025	\$137.35	View
3		05/19/2025	CHECK	05/13/2025	05/19/2025	\$917.95	View
4		05/16/2025	ACH	05/14/2025	05/14/2025	\$93.22	View
5		05/16/2025	ACH	05/10/2025	05/16/2025	\$923.83	View
6		05/16/2025	ACH	05/06/2025	05/12/2025	\$1255.84	View
7		05/16/2025	CHECK	05/13/2025	05/13/2025	\$136.73	View
8		05/15/2025	ACH	05/09/2025	05/12/2025	\$221.96	View
9		05/15/2025	ACH	05/08/2025	05/08/2025	\$167.77	View
10		05/15/2025	ACH	05/05/2025	05/14/2025	\$1042.28	View
11		05/15/2025	ACH	05/01/2025	05/07/2025	\$730.11	View
12		05/14/2025	ACH	04/25/2025	05/22/2025	\$4168.65	View
13		05/14/2025	ACH	05/05/2025	05/05/2025	\$181.34	View
14		05/14/2025	ACH	05/09/2025	05/15/2025	\$369.70	View
15		05/14/2025	ACH	03/24/2025	05/11/2025	\$7454.37	View
16		05/13/2025	ACH	05/03/2025	05/09/2025	\$1357.61	View
17		05/13/2025	ACH	05/06/2025	05/12/2025	\$1506.67	View
18		05/13/2025	ACH	05/03/2025	05/09/2025	\$1470.11	View
19		05/13/2025	CHECK	05/07/2025	05/13/2025	\$1107.79	View
20		05/13/2025	ACH	05/03/2025	05/09/2025	\$1506.67	View

Page Size: 20 First << 1 2 3 4 5 >> Last Total Records: 1631

Download List

Available in Minnesota starting 01/01/2026

Additional Resources

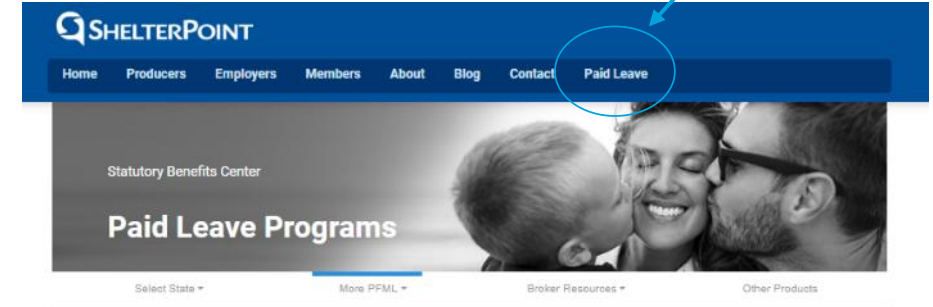


Keeping You Informed On the PFML Space

Our commitment to your success extends beyond just providing coverage

Visit our PFML Center: shelterpoint.com/PFML

- Simply choose your state of interest to access state-specific information
- Be sure to sign up for state-specific updates to stay in the loop



A handful of states have had mandated Short-Term Disability and/or Paid Family Leave programs in place for some time. But, more recently Paid Family & Medical Leave is becoming a required benefit in an increasing number of states in the US. Whether an employer chooses to obtain this insurance coverage through the state or from a private carrier, it provides partially-paid time-off for certain family and/or medical reasons. The specific requirements and benefits, however, vary from state to state.

Choose Your State

While state-mandated Paid Family & Medical Leave, Paid Family Leave, and Short-Term Disability laws cover the same general concept, they vary by state. Benefit amounts, durations, reasons for leave, etc. differ from state to state - even down to the name of the respective program.

SELECT STATE HERE ▾



Expert Online Resources For Employers

www.shelterpoint.com:


- [1. Interactive State Comparison Guide](#)
- [2. Blog for industry news](#)

Other useful links:

- [1. MN Benefit Calculator](#)
- [2. MN Premium Calculator](#)

State	Minnesota
State Plan	Minnesota Paid Leave
Effective	2026
Max. Weekly Benefits 2025	
Max. Weekly Benefits 2026	\$1,423.00* effective 10/1/2025 (benefits begin 1/1/26) *capped at 100% of SAWW through 10/26/26 when a new SAWW is established
Max. Weekly Benefits 2027	
Benefit Calculations	90% of wages that do not exceed 50% of the SAWW + 66% of wages that exceed 50% of the SAWW, up to 100% of the SAWW + 55% of wages that exceed 100% of the SAWW. Up to a maximum of 100% of the SAWW.

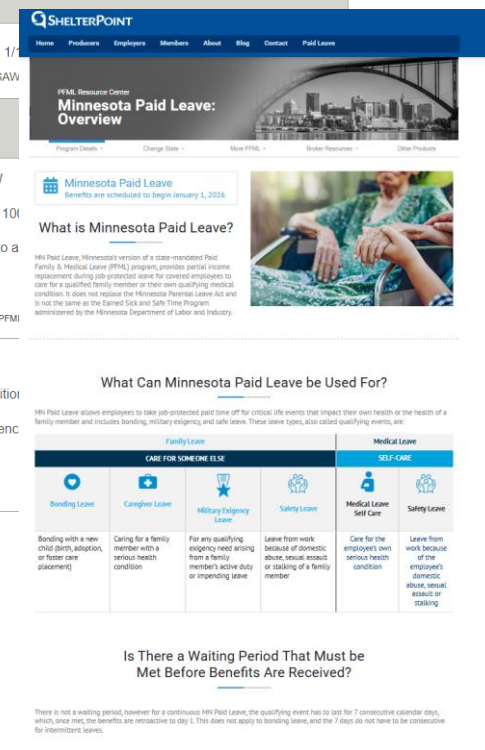
Minnesota PFML: Don't Miss Your Private Plan Exemption Deadline



Minnesota's Paid Family & Medical Leave (PFML) program goes live on **January 1, 2026**. If you're planning to offer an **Equivalent (Private) Plan**, the clock is ticking.

Key dates to remember:

- Apply by **November 1, 2025** (no later than November 10th)
- Employer portal opened **July 1, 2025**
- Effective dates must start at the beginning of a quarter (1/1, 4/1, 7/1, 10/1)
- Submit applications at **least 7 weeks before** your chosen start date



Minnesota Paid Leave: Overview

What is Minnesota Paid Leave?

Minnesota Paid Leave (MN Paid Leave) is a state-mandated Paid Family & Medical Leave (PFML) program that provides partial income replacement during job-protected leave for covered employees to care for a qualified family member or their own qualifying medical condition. It does not replace the Minnesota Parental Leave Act and is not the same as the Earned Sick and Safe Time Program administered by the Minnesota Department of Labor and Industry.

What Can Minnesota Paid Leave be Used For?

CARE FOR SOMEONE ELSE				SELF CARE	
Family Leave	Medical Leave	Family Leave	Medical Leave	Self Care	Self Care
Bonding with a new child (birth, adoption, or foster care placement)	Caring for a family member with a serious health condition	For any qualifying exigency need arising from a family member's active duty or impending leave	Leave from work because of domestic abuse, sexual assault, or stalking of a family member	Care for the employee's own serious health condition	Leave from work because of the employee's domestic abuse, sexual assault, or stalking

Is There a Waiting Period That Must be Met Before Benefits Are Received?

There is not a waiting period, however for a continuous MN Paid Leave, the qualifying event has to last for 7 consecutive calendar days, which, once met, the benefits are retroactive to day 1. This does not apply to bonding leave, and the 7 days do not have to be consecutive for intermittent leaves.



ShelterPoint Contact Information

Claims

Send new claims submissions or updates to existing claims to:

- claimforms@shelterpoint.com
- Fax: 516-504-6414
- Internet Help Desk | helpdesk@shelterpoint.com

Policy Service

customerservice@shelterpoint.com

Billing/Invoices

billing@shelterpoint.com

800-365-4999



Download MN claim forms here:
www.shelterpoint.com/mn-ps



Questions?

**Thank you for joining the GROWING Family of
ShelterPoint Policyholders!**



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This material is for informational purposes only and is not intended to provide legal counsel. Please consult with an appropriate professional for legal and compliance advice. Any program information is based on our knowledge and understanding of Minnesota’s applicable laws and regulations as of the publication date and may change as regulations evolve or the Minnesota Department of Employment and Economic Development issues updated guidance. Further, this material is for illustrative purposes only, providing a general overview of the services described. It is not a contract nor intended as an offer of coverage.

Policies are subject to Underwriting approval. Policies are reviewed annually and may be cancelled for nonpayment. All coverage extends to limits reflected in the policy. Please refer to the policy for coverage details pursuant to its governing law, including a complete listing of covered services, provisions, conditions, exclusions, limitations, and terms under which the policy may be continued or cancelled. In the event of conflicting information with the policy and its governing Law, the policy and governing Law will take precedence over what is shown in this material. Claim payment is not guaranteed; benefit amount depends on wages. All images licensed through iStockphoto and Adobe Stock Images.

*Minnesota’s **Paid Leave Act** (as reflected in **Minn. Stat.** § 268B.01 et seq.) and its implementing Regulations (proposed Minn. R. § 3317.0010 et seq.) established by the Minnesota Department of Employment and Economic Development govern this Private Plan and its interpretation and administration. Available in MN only.*

Underwritten by: ShelterPoint Life Insurance Company (principal office in Garden City, NY) in: MN (form# SPL PFMLP 0125 MN); rates subject to approval by the Minnesota Department of Commerce.

M# G1-25 25-158