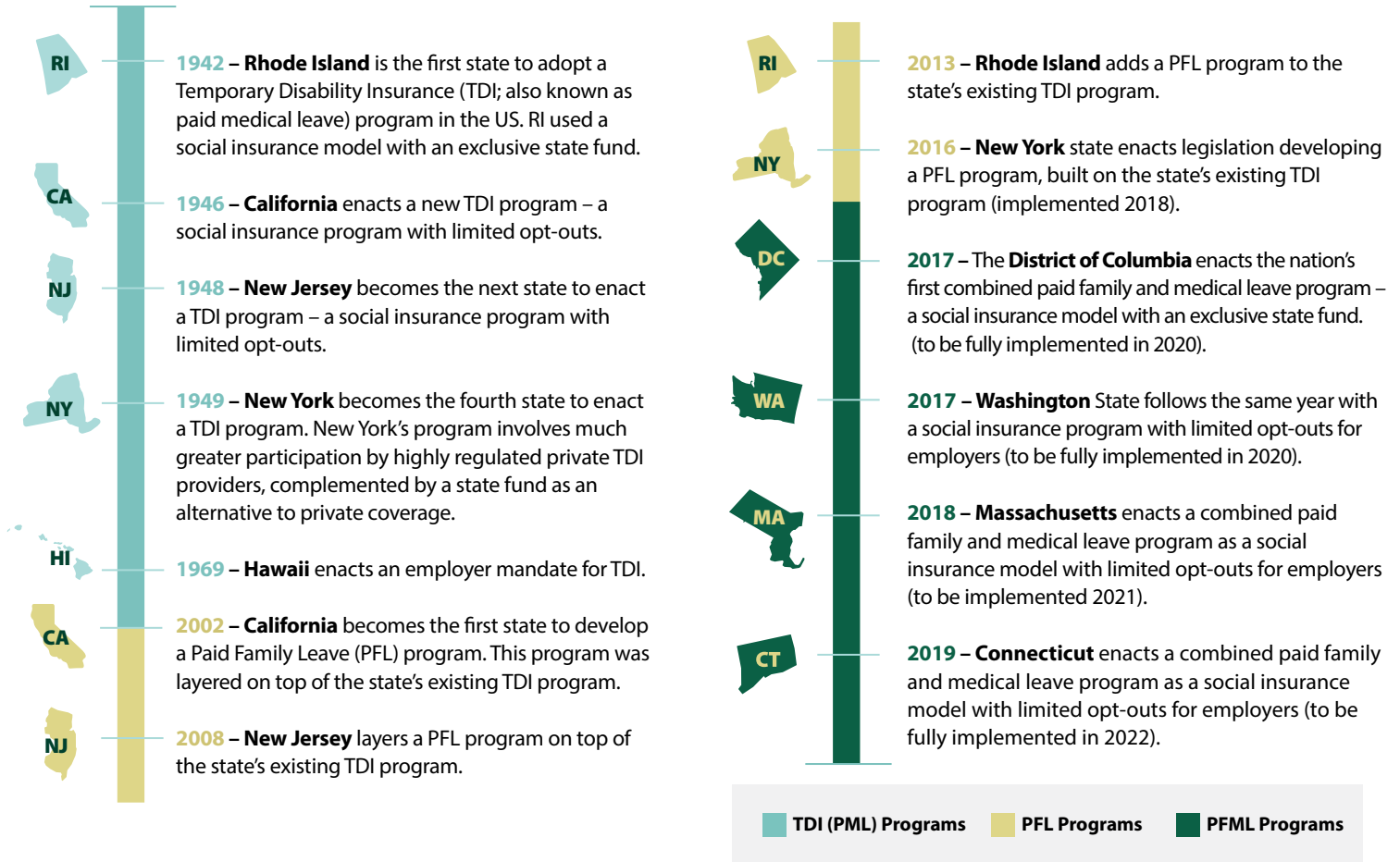


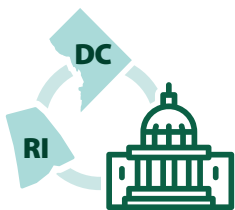
States are Leading the Way with Social Insurance Programs for Paid Family and Medical Leave

Paid Family and Medical Leave programs have been successfully implemented in a number of states



Most states have chosen a social insurance model for paid leave

Social insurance programs pool resources broadly to protect workers and businesses from high financial burdens when someone needs time off to provide or receive care.



Rhode Island and the District of Columbia use an exclusive state fund to spread risk across the entire state's workforce.



CA, NJ, WA, MA, and CT all primarily use a social insurance model, but allow some employers to self-insure or purchase private coverage if it is more generous than the state program.



New York uses a social insurance model with a robust and highly-regulated market for private coverage options and a competitive state fund as an alternative to private coverage.