

Question		Response	Question Number
Administration	What information do I need that will enable me to support programs statewide when it comes to this information?	The Division is committed to serving as a resource and can be contacted with specific questions. The Division is developing several resources including but not limited to: model language for employer handbooks, maintaining an FAQ document on the FAMILI website, and creating regular topical guidance documents to help employers both understand program compliance and to give you a seat at the table as policies are being developed through the public rulemaking process. We know we will need your partnership and feedback to implement the FAMILI program in the most equitable way possible. Throughout the technology build, we anticipate being able to test the functionality of each step of the system with a broad set of users, and we are recruiting employers like yourselves to join us as we continue to design the system with your needs at top of mind. We are following a similar process throughout policy development, where we invite feedback from stakeholders and check our assumptions throughout the process as we develop the business rules for the program, and we invite you and are asking for your feedback and partnership as we implement the ballot measure.	7
Administration	Please provide information on how to use an existing PTO policy to cover FAMILI leave.	The FAMILI benefit provides only PARTIAL wage replacement for a worker on leave. With the expressed written permission from an employee a business is able to "top off" or "make whole" the wages of an employee while they are on FAMILI leave if the business chooses to offer this as an additional benefit to their employee. However the law prohibits an employer from requiring an employee to use or exhaust existing PTO before they are permitted to take FAMILI leave.	14
Administration	Can you speak to how this new program relates to the new law HFWA.	The Division will be issuing guidance on the nexus and differences between the two laws. HFWA is internally managed by employers and consists of earned paid time off accrued by employees. The employees are paid for their time away at their regular rate of pay by their employer. This is paid time off for sick days. For life circumstances that may require long absences from work such as serious health conditions, welcoming a new child, etc. employees may apply to the FAMILI program for a benefit paid to the employee from the State. The amount if the benefit is only a percentage of their regular rate of pay and is paid directly to the employee from the State.	16
Administration	Will we be notified when an employee has applied for this?	Yes. Employers will be notified when an employee requests benefits/FAMILI leave.	20
Administration	We are a seasonal employer (less than 180 days). How does the benefit follow the employee when they don't qualify for FMLA?	Colorado employees do not need to qualify for the (federal program) FMLA, as the eligibility for the state FAMILI program is not predicated on length of time worked, or a formal waiting period. Once an employee has made \$2,500 in wages, they may become eligible for the FAMILI benefit.	24
Administration	When does this go into effect?	Premium payments go live 1/1/23 and benefits can be applied for on 1/1/24	25
Administration	Will there be COB with STD benefits?	Yes, the employers or their proxy, or an employee and/or their proxy may coordinate benefits between the FAMILI program and short term disability policies. The rules and details concerning coordination of benefits will be written before benefits begin in 2024.	35
Administration	Can you take this leave intermittently?	Yes	37
Administration	Do I understand correctly that this is for leave of absence, not intermittent time off, even though the intermittent time off is certified under FMLA?	This can be used for intermittent time off.	38
Administration	Can an employer (or the state) place any restrictions on claiming the insurance and job retention. For example, require vaccination against C-19. Also, can this be used to cover CO the required additional pandemic paid leave of 80 hrs/year?	No. The decision to take a FAMILI leave is a decision made by the employee and their health care provider or with documented need of family violence leave. The benefit does not begin until 2024. The Division has not included specific rules related to Covid 19 at this time.	41
Administration	Is this optional for the employee/employer?	This is required for most Colorado employees and employers with the few notable exceptions of self employed individuals, local government employers and their employees if their workplace opts out of coverage, and federal employees. Everyone else including domestic workers, clergy, nonprofit organizations etc, will be required to comply with the premium payments and could be eligible to apply for benefits.	42
Administration	If the tracking of this is at the Government level, does the employee "apply" to the Government for the time off (like UI?) or does the employer have the burden of the paperwork and submission to the centralized system? If so, can you confirm how the system will work to submit, etc. Eg. The government approves the leave, etc like UI, etc?	Yes. Similar to UI, an employee will apply to the FAMILI Program for benefits. The program will determine eligibility based on submitted documentation and then issue payment directly to the employee.	44
Administration	How does an employee apply to use FAMILI. Would this be similar to how an employee applies for unemployment?	An employee will be able to apply to use FAMILI by either calling in a claim or opening a claim via our online portal. These systems will be implemented prior to the 1/1/2024 go-live date.	48
Administration	How do individuals apply for benefits? Through the employer? Or, directly through the FAMILI program?	Workers will apply for benefits through the FAMILI program.	57
Administration	You mentioned this was not concurrent with the State ordered family paid sick leave, but if an employee accesses the Paid sick leave which only allows 48 hours but they need more time off can they access FAMILI after receiving the 48 hours pay?	Yes. The earned paid sick days can be taken anytime, and that is not managed by the FAMILI program in any capacity. The FAMILI leave program is separate and requires documentation of the need for leave, and an application to the program, and an eligibility determination,	58
Administration	Will we receive a list of what illness either physical or mental are covered by this?	A serious health condition is defined as illness, injury, impairment, pregnancy, recovery from childbirth, or physical or mental condition that involves inpatient care in a hospital, hospice or residential care facility, or continuing treatment by a healthcare provider.	60
Administration	What did you say about requiring to hold a position for someone?	After an employee has worked at your business for 180 days their leave through the FAMILI program is a "job protected" leave similar to the federal FMLA.	65
Administration	Does HFWA allotted/accrued leave time restart on January 1 each year? Curious so we know as employers how this plays in PFMLA.	In progress - visit famili.colorado.gov for more.	67
Administration	How does this address the 130 hours a month or 32 hours a week that must be worked in order to keep health insurance?	In progress - visit famili.colorado.gov for more.	69
Administration	Will the wages be taxable?	Wages will remain taxable in Colorado. The premiums and benefit payments are exempt from state taxes. The federal IRS has yet to issue guidance regarding federal tax treatment of premiums and benefits from state PFML programs. We anticipate the Division will be able to issue 1099 tax forms.	74
Administration	Can we cancel employee's health insurance if they do not pay their premiums like during FMLA leave?	In progress - visit famili.colorado.gov for more.	76
Administration	How much has the state budgeted for administration?	In progress - visit famili.colorado.gov for more.	78
Administration	If the employee submits to FAMILI, then can you confirm that FAMILI does all the paperwork on this or does the employer need to complete paperwork as well and have systems in place in order to do so (or will be get a FAMILI account similar to UI?)	Employers will be notified when an employee applies for FAMILI benefits, and be given the opportunity to provide information to the Division.	79
Administration	Are the 180 required to be consecutive? Or if they work for 90 days, quit, then come back and work another 91 days, would they be job protected?	In progress - visit famili.colorado.gov for more.	81

Question		Response	Question Number
Administration	We hire seasonal employees- mostly high school students- in the summer and they only work for a couple months- would we need to include them in this?	Yes. Eligibility and access to FAMILI program is not limited by age of the employee and includes both seasonal employees and people who work for multiple employers. The "look back" or determination period to establish eligibility is four quarters with an alternate 5th and the wage amount may be accrued across multiple employers. For example if a high school student works at one place during the summer, somewhere else at the holiday season, they may reach the required amount of \$2,500 to meet the benefit eligibility requirement.	82
Administration	Can employees opt out?	No	88
Administration	ust to clarify, will we receive a form similar to an unemployment claim, to verify if an employee's leave is valid? Or is the employer responsible at all for verifying the leave?	Yes. Employers will be notified when an employee applies for leave and will have an opportunity to provide the Division with information. The Division will also have other fraud measures in place.	89
Administration	You mentioned this was not concurrent with the State ordered family paid sick leave, but if an employee accesses the Paid sick leave which only allows 48 hours but they need more time off can they access FAMILI after receiving the 48 hours pay? With FMLA they still need to pay their health insurance premium, and it can be cancelled for nonpayment of premium.	Yes, an employee is permitted to apply for and access FAMILI leave before or after they have used their earned paid time off.	95
Administration	Do I understand correctly, that an employee may take job protected 12 weeks of FAMILI after 180 days of work, and then take another 12 weeks of protected FMLA leave after working for one employer a full year?	Yes, job protection for FAMILI begins after 180 days of employment. No, the state FAMILI benefit runs concurrently with the federal FMLA. Also, not everyone is eligible for the federal FMLA no matter how long they have been with the same employer.	96
Administration	You say they are protected, does that mean we cannot cancel insurance even for nonpayment during this leave?	The employer cannot cancel insurance, and must continue to pay their portion of the health insurance premium while an employee is on leave. It is the responsibility of the employee to continue to pay their portion of their own health insurance while they are on leave. There will be more guidance published on this topic ahead of FAMILI benefits are enacted.	100
Administration	If an employee goes on FAMILI in December will the 12 weeks start over in January or is it 12 weeks per incident?	If the employee goes out on a leave of absence prior to the 1/1/2024 start date the employee will have a total of 12 weeks of FAMILI benefits starting on 1/1/2024. Those 12 weeks are per calendar year and are not per incident.	102
Administration	You mentioned this was not concurrent with the State ordered family paid sick leave, but if an employee accesses the Paid sick leave which only allows 48 hours but they need more time off can they access FAMILI after receiving the 48 hours pay?	See Q95	103
Administration	We are PEO and would love to know if we can do bulk filing	We anticipate you will be able to do bulk filings for multiple clients and are working to build a tech solution that can accommodate this. Through our user experience interviews with large and small businesses offering payroll services we understand this need and will continue to meet with the National Payroll Reporting Consortium (NPRC) to understand best practices and needs. We also anticipate being able to offer early user testing to PEO's before the January 1, 2023 go live date. Please let us know if you would like to be in one of our test groups.	6
Benefit	Can you go over in more detail what the employee benefit is for the employee? How does the sliding % work?	The benefit amount is proportional to the percentage of the state's average weekly wage earned by the employee. People earning less money will qualify for a higher amount of wage replacement. For more information see C.R.S. 8-13.3-506. The benefit amount estimate is also currently available by accessing the calculator found on the FAMILI website.	45
Benefit	How much leave can an employee take?	FAMILI leave is different from paid sick days and will require documentation of need before the benefit is approved by the FAMILI Division. Depending on the reason and need for leave, the benefit leave period may be up to 12 weeks. For people experiencing pregnancy and childbirth complications this may be extended an additional 4 weeks, for a total of 16 weeks. The FAMILI benefit can only be taken once a year across a rolling annual calendar year. For example, if an employee takes paternity leave on February 11th, 2024 for the full 12 weeks, they would not be eligible for any other FAMILI leave period covered until February 11th, 2025.	62
Benefit	Running concurrently with FMLA... does that mean that an employee can't use FMLA and FAMILI in the same 12 month period?	FAMILI benefits run concurrently with the federal Family and Medical Leave Act (FMLA). This means employees will not be covered under either program any longer than the 12 or 16 week time period (26 weeks for military exigency under federal law). For more information about the interplay between federal and state laws and your unique needs as an employer, you may want to consult an attorney specializing in human resources or a benefits leave manager to plan for 2024 and beyond.	64
Benefit	What percentage of the employee's wage will be paid weekly while on this leave? Who "approves" the leave request. Is that the employer or CDLE?	repeat question see answers to Q 45 and Qs 57 and 72	70
Benefit	What is the coverage for the spouse, typically male in the case of a birth?	The FAMILI program includes 12 weeks of bonding leave for parents of any gender. Each parent must qualify for FAMILI leave on their own eligibility as a covered individual.	71
Benefit	How does the employee apply for these benefits? Through CDLE?	Yes, an employee would apply to the FAMILI Division for benefits.	72
Benefit	When a person retires and is no longer participating, will/can they get any of their contributions back?	No	83
Benefit	So, to be clear: This leave is in addition to the 48 hours of sick time, any PTO that you offer, and in addition to the 80-hour COVID mandated pay? So if they get 2 weeks of PTO, plus 48 hour sick leave, they take the FAMILI first of 12 weeks, then another 3 weeks on top of that by the employer just as an example - and potentially another 12 weeks of unpaid leave by FMLA?	In progress - visit famli.colorado.gov for more.	86
Benefit	Who are considered family members for eligibility to take FAMILI leave?	In progress - visit famli.colorado.gov for more.	92
Benefit	If there is no more money in the individual's fund, does it stop paying out?	No. The benefit amount is paid from the FAMILI fund as a social insurance pool. The money is not solely reserved for an individual like a health savings account or other specific savings account would operate.	98
Local Gov	How do employees of local governments who opt out pay premiums?	Local government employees may self-elect coverage in the same manner and form a self employed person would. This would mean the individual employee creates their own account and is responsible for self reporting their wage data and remitting a quarterly premium into the system.	1
Local Gov	Are Special District employers (or any other form of employer) exempt from FAMILI?	Only local government employees and self employed individuals have the option to opt out or choose not to participate in the program. The following circumstances may exempt employees from paying the employee-portion of the FAMILI deduction: Employees of the federal government cannot access the state benefit, and therefore will not see any FAMILI-related wage deductions on their pay stubs. If an individual works for an employer who has chosen to cover their employees' full portion of the contribution as an added work perk, the employee will not see any FAMILI-related wage deductions. Employers may apply to opt out of the program only if they already have a privately funded paid family leave program in place that offers benefits comparable to FAMILI. Employees for those employers also won't see any FAMILI-related wage deductions, but may see other deductions depending on how the employer funds its private program.	15

Question		Response	Question Number
Local Gov	What is the deadline for local governments to elect to participate?	There is not a deadline for local governments to elect coverage. They may do so at the beginning of their annual budgetary cycle. For more information on the proposed local government rules see the Colorado register or the FAMILI website at: https://famli.colorado.gov/proposed/adopted-rules	17
Local Gov	I'm with a county government; if we choose to opt out, the employee will still have to go through the state?	No, the local government employees may choose to participate on their own as individual workers if the local government opts out, but they are not required to do so.	19
Local Gov	Can a local government elect to not participate in this program? What if a local government employee does want to participate in the program?	Yes, local governments may choose to opt out of the program. Local government employees may self-elect coverage in the same manner and form a self employed person would. This would mean the individual employee creates their own account and is responsible for self reporting their wage data and remitting a quarterly premium into the system.	32
Local Gov	For schools, will these deductions be PERA exempt? Meaning, will these deductions reduce the salary that the PERA rate calculates on?	In progress - visit famli.colorado.gov for more.	46
Local Gov	Are these deductions pre or post PERA contributions?	In progress - visit famli.colorado.gov for more.	47
Local Gov	For local government - individual employees can opt out, but we must offer FAMILI coverage?	No, local government is not required to participate or offer FAMILI benefits, although they are welcome to do so. Local governments must formally opt out of the program and notify the Division on the decision to avoid a premium liability.	49
Local Gov	Or, are schools considered local governments and exempt?	Public School districts are considered units of local government. Neither local governments including school districts are automatically exempt from the FAMILI program, but they may formally vote to opt out of the program. See 7 CCR 1107-2 for more information.	52
Local Gov	What will be the process or what paperwork will need to be completed by local governments to opt out?	Please see See 7 CCR 1107-2 for more information. The proposed rules were published in the Colorado register December 10, 2021 and the Division will host a formal rulemaking hearing January 6th 2022 at 5 PM. A RSVP form and more information can be found on the FAMILI website.	53
Local Gov	Under the definition of local government, is a public school district considered under that definition?	Yes, public school districts (K-8) are considered to be a unit of local government under the proposed local government rules.	55
Local Gov	If a local government wishes to opt out, does the public vote need to be included on a ballot and go through the election process?	Neither. The governing body (city council, school board etc.) must take a vote.	63
Misc	Can I receive CPE credit for this course?	There is not CPE credit at this time	33
Misc	Why does Colorado continue to enact job killing policy?	In progress - visit famli.colorado.gov for more.	9
Premiums	I am interested in hearing more about the program and what our requirements are with respect to deductions requirements and their remittance to the state.	The FAMILI website is a resource for further information and guidance. You may also email specific questions or request a presentation from the Division.	2
Premiums	Is this some new sort of law requiring employers to pay into some account like the worker's comp insurance?	The FAMILI program is an statewide insurance program where both employees and employers pay a fee that will provide wage replacement directly to employees when they have a documented need to take leave for a qualifying reason.	4
Premiums	Our company is headquartered in Wyoming, but we do have an office in Colorado. Will this affect us?	Yes. Similar to the mechanism under unemployment insurance, where an employee is "localized" to the State of Colorado and their out of state employer would pay into Colorado's Unemployment Insurance, the FAMILI program follows the same model. This best practice has also been adopted by other states with paid family medical leave programs.	5
Premiums	What size employers does FAMILI apply to?	Employers of all sizes including self employed individuals are welcome to participate. Employers sized 2-9 will be required to only remit employee premiums and allow employees to take leave when needed. Employers 10 and above will be required to remit both an employee and an employer share of the premium and allow employees to take leave when needed.	8
Premiums	Our company has 10 employees. Does this affect our business?	Yes, all Colorado businesses of 2 and more employees will be impacted by FAMILI. Businesses with 10 or more employees will be required to pay a quarterly premium equal to 0.9% of each employee's wage into the FAMILI fund, beginning 1 January 2023, with the first payment due 1 April 2023. The employer may choose to split the premium cost 50/50 with the employee, and is permitted to deduct half of the premium cost (0.45%) from the employee's wages, but they must submit the full amount (0.9%) to the Division.	10
Premiums	Will this be required of all employers or specific to employers with a certain amount of employees	Yes, All Colorado businesses of 2 or more employees are required to comply with FAMILI by law. Employers of 2-9 people are not required to pay an employer premium. Employers with 2-9 employees will be required to submit to the Division the employee share of the premium, which is equal to 0.45% of the employee's qualifying wages.	11
Premiums	Does this apply to reimbursable employers?	Yes, this will apply to all employers. Employers will be required to submit wage data (from which we calculate the premium amount) and pay a premium quarterly to the Division. Only local governments have the ability to opt out of FAMILI coverage after a public vote.	12
Premiums	Does this apply to owner/employees?	Sole proprietors may choose to opt into the program but they are not required by law to do so.	13
Premiums	Is this gross wages or adjusted gross, after cafeteria deductions?	In progress - visit famli.colorado.gov for more.	18
Premiums	We are an employer who's home base is out of state and have 1 employee in CO, would we be responsible for the ER portion of the contributions?	Yes, depending on the size of the company. See 7 CCR 1107-1 (1.5.6 C) for further clarification.	21
Premiums	Can you explain the 9 or fewer employee requirements?	In progress - visit famli.colorado.gov for more.	22
Premiums	The intention of the program is great, the execution and operation of it is more of a challenge for the increasing costs of small businesses (and over 9 employees is still a small business and creates a lot of additional cost). Also, it's not really a talent retention or attraction for small businesses if everyone is mandated to do it. It actually levels the playing field across companies. But maybe I'm missing this, but in terms of making it more affordable to small businesses, are you saying that the Government is subsidizing businesses to better be able to fund this mandated program, or do you mean it's more affordable because employees are contributing as well?	At this time there is not a mechanism to subsidize employer premiums. Yes, the cost of the premiums is split between the employee and the employer. Neither employees or employers are required to pay more than the 50/50 split or (0.45%) of wages into the program.	23
Premiums	Will a person living in Colorado working remotely for a company in a different state still be subject to this "tax" similar to Colorado state tax, or is this only for Colorado employers with Colorado employees?	TBD response	26
Premiums	How will these funds be collected?	Employers need to submit to the Colorado Department of Labor and Employment both their share (if required) and their employee's share of the premium through an online system at the end of each quarter. These quarterly filings should be similar to how most companies submit their unemployment insurance today.	27

	Question	Response	Question Number
Premiums	Do we have to setup online account to make the payment? when can we start setting up the account?	There will be a need to register. We'll begin supporting setting these up in Q4 2022	28
Premiums	SSA announced the 2022 social security wage base as \$147,000 can you please correct the example with the 2022 information?	Yes, we will make this correction on the powerpoint. Thank you for the feedback.	29
Premiums	For a person making a tipped minimum wage of \$9.30 an hour plus tips, what wage is the amount figured?	The FAMILI rules were carefully crafted as to not redefine the definition of wages for Colorado employers and employees. Tips reported by the employee to the employer have been and remain part of the wages calculations for workers.	30
Premiums	Does this apply to all types of wages, including bonuses?	Yes. There are a few exemptions, (see 7 CCR 1107-1 (1.5.4)). Bonuses are normally seen and counted as wages in Colorado. The FAMILI rules were carefully crafted as to not redefine the definition of wages for Colorado employers and employees.	31
Premiums	Why does the calculator use wages in excess of the social security wage base in the calculation of premium? I put in \$160,000 and got an answer of annual contribution \$720.20. The answer should be \$661.50 = \$147,000 X .0046.	Premiums are paid on wages up to the Federal Social Security Wage Cap. The 2020 Legislative Blue Book estimates a higher amount in 2023 which may be closer to \$161,700. The calculator was built with this in mind, and caps out after that amount or higher is entered at \$ 727.48.	34
Premiums	Is this paid with the quarterly unemployment taxes?	Yes, the timing mirrors UI with premiums being paid quarterly. We are working to make the process as simple and familiar as possible for employers.	36
Premiums	Are churches exempt from paying the employer portion of the tax?	No, Churches are included in the FAMILI program.	39
Premiums	Is there a cap \$\$ amount for the account, after a period of time?	No, FAMILI is a social insurance program with people working in Colorado contributing to the insurance pool.	40
Premiums	Why isn't this being taken out in payroll taxes like social security and unemployment?	The FAMILI program is an enterprise under Colorado law and the premium is a fee.	43
Premiums	Does the FAMILI deduction apply to employees who work in another state?	Yes, If you live or work in Colorado then FAMILI applies to you.	50
Premiums	Are 1099 employees included?	Yes. Most Colorado employees become eligible to take paid leave after they have earned at least \$2,500 in wages within the State within the last 4 calendar quarters. Self Employed Workers (1099 or Contract Workers) may also be eligible if they have opted into coverage and live and work in Colorado.	51
Premiums	Is there a situation when a company can opt out of PFML?	Only local government employees and self employed individuals have the option to opt out of the program. The following circumstances may exempt employees from paying the employee-portion of the FAMILI deduction: Employees of the federal government cannot access the state benefit, and therefore will not see any FAMILI-related wage deductions on their pay stubs. If an individual works for an employer who has chosen to cover their employees' full portion of the contribution as an added work perk, the employee will not see any FAMILI-related wage deductions. Employers may apply to opt out of the program only if they already have a privately funded paid family leave program in place that offers benefits comparable to FAMILI. Employees for those employers also won't see any FAMILI-related wage deductions, but may see other deductions depending on how the employer funds its private program.	54
Premiums	Ministers are not covered by social security, will the minister be subject to FAMILI?	FAMILI is a state facilitated program and not connected to social security. There is no exemption for clergy or specific job categories.	59
Premiums	So this is a mandatory law for ALL employees who work for an employer that has 2-9 or 10 or more employees MUST contribute?	Yes.	61
Premiums	Will this be taken directly out of their paycheck with employer match just like SS or MCR?	Yes, this will look similar as a mechanism.	73
Premiums	Does this apply to all types of wages, including bonuses?	Repeat question see answers to Q 31	75
Premiums	What happens to the money collected if not used by the employee and they are no longer employed with the company?	The premium amount paid stays in the FAMILI fund, and the benefit eligibility follows the employee as a portable benefit. Eligibility is not dependent on or limited by their affiliation to a business.	77
Premiums	We are a NonProfit and have two employees. By law, we are not required to pay UI - you indicated that we have to pay FAMILI if we pay UI. We don't pay UI so do we have to pay FAMILI?	Yes, all businesses including non profits sized 2-9, will be required to comply with the FAMILI program and remit premiums on behalf of employees.	80
Premiums	Will this be a separate filing or right on with the unemployment taxes?	In progress - visit famli.colorado.gov for more.	84
Premiums	We are a virtual company and currently only have 1 employee living in colorado. We have 19 employees in total across the United States. Are we still considered a part of this since we only have 1 employee in Colorado?	Yes. See 7 CCR 1107-1 (1.5.6) for more information.	85
Premiums	This seems to work similar to a UI fund - the more the employee uses it, the less the fund is, etc but is there an additional tax that will be applied like UI taxes in addition to the FAMILI contributions? Eg. A FAMILI employer contribution plus a FAMILI tax.	No. The premium is the only fee paid into the fund by either the employer or employee. There is not an additional cost to either employer or employee when a worker accesses leave.	87
Premiums	Tracy mentioned that if you pay CO unemployment tax for that employee then you are required to pay into the FAMILI. What if you pay unemployment tax to another state for the employee who doesn't work in CO, are you required to pay FAMILI for that employee since he doesn't live or work in CO?	same as question 101.	90
Premiums	Is it safe to assume that benefit is based on gross wages as adjusted by any pre-tax 401K contributions?	In progress - visit famli.colorado.gov for more.	91
Premiums	We have an employee who knows they are moving out of state at some point in 2023 (military family), do they still have to pay their employee portion?	Yes	93
Premiums	If an employee is no longer working, say retires, what happens to those monies they paid in and did not use?	FAMILI is a social insurance program and the money stays in the fund.	94
Premiums	is this tax deductible	No	97
Premiums	What will the frequency of filings look like?	Quarterly	99
Premiums	Lydia mentioned that if you pay CO unemployment tax for that employee then you are required to pay into the FAMILI. What if you pay unemployment tax to another state for the employee who doesn't work in CO, are you required to pay FAMILI for that employee since he doesn't live or work in CO?	In progress - visit famli.colorado.gov for more.	101

	Question	Response	Question Number
Private Plan	If a small business sets up a family medical leave plan that is consistent with this new proposition 118. Do we still have to participate in this FAMLII??	The ballot allows for both private plans and self insurance. Once a plan has been approved as being equal to or greater than the FAMLII program, the company receives an exemption and would not be required to pay into the state program as long as their insurance continues to meet the requirements.	3
Private Plan	Is it the employer who opts out with self insurance or third party insurance or is it the employee who opts out? The first question said it was an employee who opted out.	The employer must be the one to opt out, and may do so after the private plan application and exemption has been approved by the Division.	56
Private Plan	What's a qualified plan, short term disability?	Not exactly. A qualified private plan must convey the same or greater than level of benefits for the employee as the FAMLII leave program would, have the same length of time, rate of pay to the employee, and at the same or lesser cost to the employee.	68
			104