



New Hampshire Employment Security

**BIA Presentation
May 19, 2023**

First Voluntary PFML Plan in United States

- Employers decide whether to offer PFML to their employees
- If the employer is sharing the premium cost with the worker then the worker has the option to participate
- If the employer does not offer PFML coverage or equivalent coverage then the worker can decide to purchase NH PFML insurance through the individual plan



MetLife is the State's PFML Insurance Partner

Benefits of purchasing NH PFML Insurance through MetLife



50% BET on premiums employers pay for 6-week plan



6-week or 12-week coverage options



Premium funding plan options



NH PFML Group Plan

Base Plan

- 6 weeks of coverage
- 60% wage replacement (up to the Social Security wage cap)
- BET tax credit of 50% of premium paid by employer
- Can enhance STD existing programs

Options

- Premium funding: 100% by employer, shared cost with workers, 100% paid by workers
- 12 weeks of coverage
- 60-100% wage replacement benefits (up to the Social Security wage cap)

Who is eligible?

- **NH Employers:** Location in NH
- **NH Workers:** Designated as working for a NH employer
- Verified by MetLife during the enrollment process

Qualifying Events

- One's own serious health condition(s) when disability coverage doesn't apply, including childbirth
- Child bonding due to birth, adoption or fostering
- Serious health condition(s) of a family member
- Qualifying need arising from military deployment or service
- Caring for a qualifying military service member

Qualifying Family Members

- Child - biological, adoptive, foster, or stepchild; legal ward; child of a person standing in loco parentis (child is under 18 years of age or 18 years of age or older and incapable of self-care because of a mental or physical disability)
- Child's spouse or domestic partner
- Spouse or a domestic partner
- Parent - biological, adoptive, foster, or stepparent; legal guardian of the worker; worker's spouse or domestic partner
- Grandparent - biological, adoptive, foster, or step grandparent

NH PFML Individual Plan

- Workers can enroll if employer does not offer NH PFML or equivalent plan
- Enroll during 60-day annual open enrollment period: December 2023-January 2024
- 6 weeks of wage replacement at 60% up to the Social Security wage cap
- Leave can be taken all at once, reduced schedule or partial days
- A single unpaid work week before benefits may be paid
- A 7-month waiting period before a claim may be submitted
- Premiums of no more than \$5 per week
- Not eligible for the tax credit



Highlights from First Quarter

- 5,400 New Hampshire workers have PFML coverage available in just 3 months
- Nearly 70% of employers are fully covering PFML premium for their workers
- 60% of employers did not offer any comparable coverage prior to PFML
- 644 individuals enroll during first open enrollment period
- 78% of individual enrollees are female
- 64% of individual enrollees are under the age of 45 years old

For more information

1. **On the web:** www.paidleave.nh.gov
2. **Social media:**
 - facebook.com/NHpaidleave
 - instagram.com/NHpaidleave
 - linkedin.com/company/NHpaidleave
 - twitter.com/Nhpaidleave
3. **Arrange for a speaker:** contact Gail Crowdes:
gail.a.crowdes@das.nh.gov, 603.271.1444
4. **For general questions:** call the MetLife Customer Solution Center for NH PFML 1.866.595.PFML (7365)

On our website

- Employer Toolkit
- Employee Communication Tools
- Claim Processing Tools
- Equivalent Plan Checklist
- Employer Webinars
- And More!

Recruitment and Retention Programs Available through NHES

Monthly Virtual
Job Fairs for every
Region of the
State

Post jobs and
search for
candidates on the
NHES Job Portals

Recruitment
Events at your
closest NH Works
One Stop Center

WorkInvestNH
Training
Reimbursement
Program

Virtual Job Fairs

- NHES hosts events every month for every region of the state
- +11,000 job seekers attended in 2022
- NHES hosts and administers the events
- Free to all NH employers
- View upcoming schedule and register @ virtualjobfairs.nh.gov

New Hampshire Job Fair and Recruitment Event Portal

Upcoming Events

Time

[9th, 2023 - NH's Capital and Southern Regions Virtual Job Fair](#)

NH Employment Security and Business and Economic Affairs are proud to partner to showcase the positions in the Capital and Southern Regions of New Hampshire.

11:00 AM - 1:00 PM

[11th, 2023 - NH's Lakes Region Virtual Job Fair](#)

NH Employment Security and Business and Economic Affairs are proud to partner to showcase the positions in the Lakes Region of New Hampshire.

11:00 AM - 1:00 PM

[16th, 2023 - NH's Seacoast Region Virtual Job Fair](#)

NH Employment Security and Business and Economic Affairs are proud to partner to showcase the positions in the Seacoast Region of New Hampshire.

11:00 AM - 1:00 PM

[18th, 2023 - NH's Monadnock and Dartmouth Regions Virtual Job Fair](#)

NH Employment Security and Business and Economic Affairs are proud to partner to showcase the positions in the Monadnock and Dartmouth Regions of New Hampshire.

11:00 AM - 1:00 PM

[23rd, 2023 -](#)

[NH's Great North Woods and White Mountains Regions Virtual Job Fair](#)

NH Employment Security and Business and Economic Affairs are proud to partner to showcase the positions in the Great North Woods and White Mountains Regions of New Hampshire.

11:00 AM - 1:00 PM

NH Jobs Portal + Job Match System

- State hosted job portals for NH employers
- Ability for candidates to quickly connect
- Ability for employers to post and search
- Free to all NH employers
- Check it out @ nhjobs.nh.gov
- Jobs loaded into NH Jobs portal when you register for the state's Job Match System
- Go to nh.gov/nhes and click the link to the Job Match System

The screenshot shows the New Hampshire Job Search Portal interface. At the top, there is the NHESS logo (New Hampshire Employment Security) and the text "NHES Homepage" next to the state seal. Below this is a dark blue header with the text "New Hampshire Job Search Portal".

The main search area contains four dropdown menus: "Select Region(s)" (Please select...), "Select Town(s)" (1 filter selected), "Select Occupation(s)" (1 filter selected), and "Select Position Type" (Full Time, Part Time). A large blue "SEARCH" button is positioned below these filters.

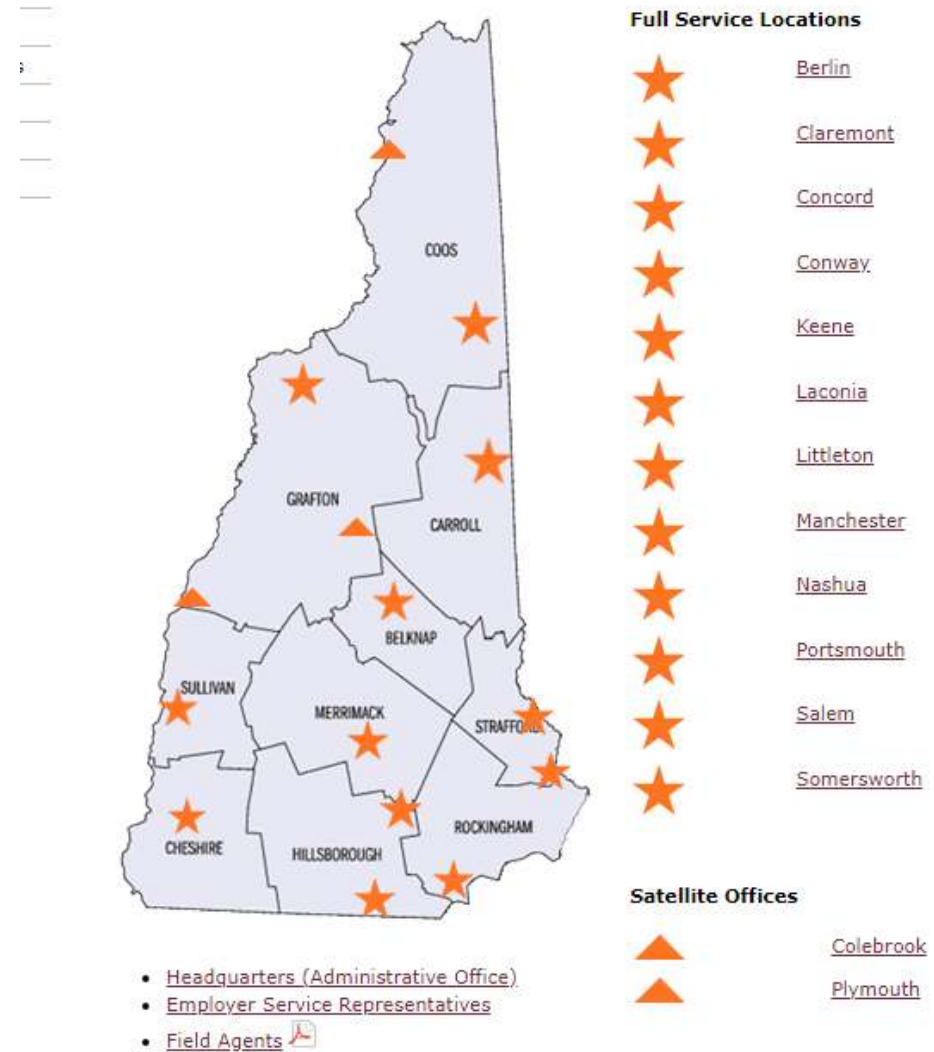
Below the search button, it indicates "4 Jobs Match Your Result:" with filters for "Merrimack" and "Customer Service", and a "CLEAR RESULTS" link.

The results are displayed in a table with the following columns: Position Title, Employer, Town, Full or Part Time, and More Info. Each row includes an "INQUIRE" button.

Position Title	Employer	Town	Full or Part Time	More Info
Customer Relationship Advocate	Fidelity Investments	Merrimack	FullTime	INQUIRE
Workforce Planning Associate	Fidelity Investments	Merrimack	FullTime	INQUIRE
Call Center Inside Sales	Ellis Crow Enterprises, Inc	Merrimack	FullTime PartTime	INQUIRE
Financial Customer Associate	Fidelity Investments	Merrimack	FullTime	INQUIRE

In Person Recruitment

- Recruit in person at your closest NH Works office
- NHES coordinates with scheduled workshops
- Employers are able to directly address audience
- Employers can work 1-on-1 with candidates
- Contact us at **(603) 271-7700** and ask to be connected with your closest office



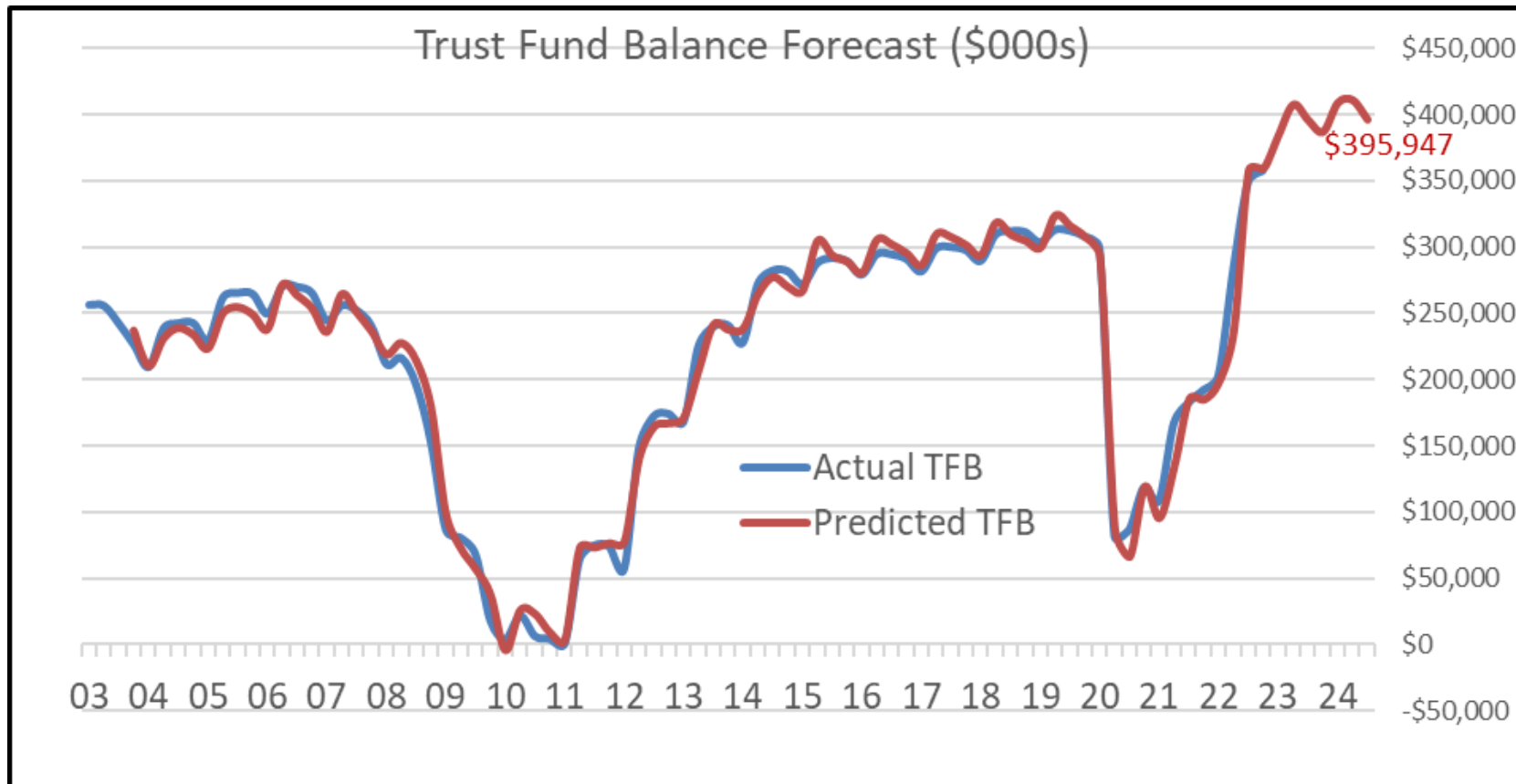
WorkInvestNH

- Training reimbursement program
- Available to all NH employers that pay into unemployment trust fund
- Provides 50% reimbursement to employers for the costs incurred for training employees
- Must apply and be approved before training starts
- To get started search for WORKINVESTNH or send us an email at jobtrainingfund@nhes.nh.gov



Even With an Expected Increase in Paid Claims in 2023 and 2024 (But Absent a Full Blown Recession) The Trust Fund Should Sustain \$400 Million During Q2 2024

Year	QTR.	FBR	Balance
2022	1	0.0%	\$202,847,827
2022	2	0.0%	\$282,929,617
2022	3	0.0%	\$349,069,074
2022	4	0.5%	\$357,830,391
2023	1	0.5%	\$359,065,987
2023	2	1.0%	\$384,156,452
2023	3	1.0%	\$407,363,261
2023	4	1.0%	\$395,651,190
2024	1	1.0%	\$386,782,880
2024	2	1.0%	\$408,743,943
2024	3	1.0%	\$410,657,989
2024	4	1.5%	\$395,946,886



With Another 0.5% FBR Forecast For Q2 2023 (a Total FBR of 1.0%), the Average Employer Tax Rate Should Soon Be at Approximately Pre-Pandemic Levels

Unemployment Insurance Employer Tax Rates

