



**PAID FAMILY AND MEDICAL LEAVE (PFML) –
FAMILY CAREGIVING & QUALIFYING EXIGENCY LEAVE:
PAYROLL DEDUCTIONS AND BENEFITS**

Effective Date: January 1, 2026

Revision Date: N/A

Application: Executive Branch Agencies

Supersedes: N/A

This document provides information for eligible Executive Branch employees requesting Paid Family and Medical Leave (PFML) under the Family Caregiving (FCG) and Qualifying Exigency (QE) income replacement benefit. Elected Officials and Judiciary Members may elect to adopt and administer the Paid Family and Medical Leave (PFML) Family Caregiving & Qualifying Exigency Leave Policy and this Payroll Deductions and Benefits document at their offices and with their employees.

1. Pension Service Credit

- FCG or QE Leave paid by the Delaware Department of Labor (DDOL) Division of Paid Leave will not be considered pension-creditable compensation, consistent with how Worker's Compensation is treated today.
- Pension contributions will be based on wages paid through the employee's paycheck.
- Employees who supplement their FCG or QE Leave with available and accrued leave will continue to receive pension service credit for those pay periods.
- If an employee does not supplement their leave and therefore does not receive compensation through their paycheck for a pay period, they will not receive pension service credit for that time. Leave without pay may be purchased at retirement, consistent with existing pension rules.

2. Health, Dental, and Vision Insurance

- Under the State of Delaware's Group Health Insurance Plan (GHIP), coverage may continue for employees on approved FCG or QE Leave, as long as the payment of premiums is made per the [GHIP Eligibility and Enrollment Rules](#).
- Payment of premiums is deducted from the employee's paycheck.
- If an employee does not have sufficient pay from which payment of the premiums can be deducted, the employee may waive coverage or submit payment for the premiums directly to their Agency HR. The Agency HR will provide the employee with the schedule of payments.
 - If a payment is not received by the due date, benefits will be canceled effective the first of the month for which payment was due.
 - If coverage is waived or canceled, the employee may re-enroll in coverage upon their return to work.
- Employees on approved FCG or QE Leave are eligible for state share, as long as the payment of premiums is made.
- In accordance with PFML regulations, an employee who fails to return to work at the conclusion of their FCG or QE Leave shall be responsible for repayment of any premium amount paid by the State on behalf of the employee under the GHIP.

3. State Group Universal Life (GUL) Insurance and Accident & Critical Illness Insurance

- Coverage may continue for employees on approved FCG or QE leave, as long as the payment for premiums is made. Premiums are deducted from the employee's paycheck. If an employee goes six (6) consecutive pays (3 months) with no premium deductions, the employee will be billed directly by the vendor for the duration of the leave.

4. Flexible Spending Account (FSA)

- Employees may be eligible to adjust their annual election(s) and should consult with their Agency HR prior to going on FCG or QE Leave.

5. Pre-Tax Commuter Benefit Program

- Employees may be eligible to adjust their coverage and should consult with their Agency HR prior to going on FCG or QE Leave.

6. Deferred Compensation Retirement Plans

- Contributions to a DEFER 457b or 403b are deducted from the employee's paycheck, as long as the employee has sufficient pay from which the DEFER contribution can be deducted.
- If an employee does not have sufficient pay from which the DEFER contribution can be deducted, the entire deduction will not be taken out of the paycheck.
- The employee may elect to stop, start, or change their DEFER contributions at any time by logging into their account at delawaredefer.com.

Note: If employees have other payroll deductions and benefits not listed in this document, they should reach out to their Agency HR with questions.