



ZOLL and Broadspire

SDI/PFL Resource Guide



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BY CRAWFORD & COMPANY

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California

If you work in California and file for medical or family leave:

You must file a claim directly with the California Employment Development Department (EDD). Once your claim is approved, payments you receive from ZOLL will be automatically offset by the amount you are eligible to receive from California State Disability Insurance (SDI) or Paid Family Leave (PFL).

Key Links & Contacts

<u>EDD SDI Homepage</u>	How to apply, eligibility, benefits
<u>EDD PFL Homepage</u>	Application process, eligibility, benefit details
EDD Phone (SDI & PFL)	1-800-480-3287

Programs

1. **SDI:** Income replacement for non-work-related illness, injury, or pregnancy
2. **PFL:** Income replacement to care for a seriously ill family member or bond with a new child.

How to Apply

1. **Online:**
 - SDI Online Filing Portal
 - PFL Online Filing Portal
2. **Paper Forms:**
 - SDI: DE 2501
 - PFL: DE 2501F
 - Download from the EDD website.

Information You'll Need

1. SSN and California driver's license or ID
2. Employer name, address, employment dates, and wages

3. Medical certification from a licensed provider
4. For PFL caregiving: family member's medical certification
5. For PFL bonding: proof of relationship (birth certificate, adoption papers, foster placement record)

Benefit Details

1. Amount: 70% of salary (high earners) or 90% (lower earners)
2. Maximum Weekly Benefit (2026): \$1765
3. Waiting Period: SDI has a 7-day waiting period; PFL has none.
4. Payment Options: Direct deposit (online claims only), debit card, or check
5. ZOLL benefits will be reduced by the amount received from CA SDI/PFL

Checking Claim Status

Check online via your EDD account or call 1-800-480-3287.

Appeals

If your claim is denied, follow instructions in your determination notice or visit the EDD Appeal Process page.

Colorado

If you work in Colorado and file for medical or family leave:

Broadspire will file a claim on your behalf under the Colorado Family and Medical Leave Insurance Program (FAMLI). No separate application is required from you. Employees should work directly with Broadspire for their claim.

Programs

Colorado FAMLI provides income replacement for:

- Personal Medical Leave
- Family Caregiver Leave
- Parental Leave
- Military Family Leave
- Domestic Violence/Assault Leave

How to Apply

1. Broadspire will file on your behalf. No action is required from you.
2. If you have questions, contact your Absence Specialist.
3. Broadspire will review all required documentation and process your claim.

Benefit Details

1. Amount: Based on a percentage of your earnings, subject to a weekly cap
2. Payment Options: Direct deposit via ZOLL Payroll
3. Approvals that occur after ZOLL payroll processing deadlines will be distributed on the next available pay date.
4. ZOLL Short-Term Disability (STD) payments may be reduced by any applicable state benefit.

Checking Claim Status

Contact your Broadspire Absence Specialist directly for updates.

Appeals

If your Colorado FAMI claim is denied, refer to the instructions in your decision letter. Next steps are determined on a case-by-case basis.

Connecticut

If you work in Connecticut and file for medical or family leave:

You must file a claim directly with the Connecticut Paid Family and Medical Leave (PFML) program. Broadspire will assist with your leave claim, but you will work directly with the state for benefits.

Once approved, payments from ZOLL may be reduced by the amount you are eligible to receive from Connecticut PFML.

Key Links & Contacts

CT PFML Overview & Application Portal:	https://portal.ct.gov/dss/health-and-home-care/disability-services/disability-services?language=en_US
CT DSS Client Information Line	1-855-626-6632
TTY (for speech/hearing difficulties)	1-800-842-4524
Email for accommodations	Accommodation.DSS@ct.gov

Programs

Connecticut PFML provides income replacement for:

- Personal Medical Leave
- Family Caregiver Leave
- Parental Leave
- Military Family Leave
- Family Violence Leave
- Organ or Bone Marrow Donation

How to Apply

3. Broadspire will assist with your leave claim, but you must work directly with the state to receive PFML benefits.

4. No separate application is required for ZOLL leave benefits.
5. CT PFML allows up to 45 days to make a completed claim decision.

Information You'll Need

1. Social Security Number
2. Employer name, address, employment dates, and wages
3. Medical certification from a licensed provider
4. For caregiving: family member's medical certification
5. For bonding: proof of relationship (birth certificate, adoption papers, foster placement record)

Benefit Details

1. Amount: Based on a percentage of your earnings, subject to a weekly cap.
2. Payment Options: Direct deposit or check from the state.
3. ZOLL STD payments may be reduced by the amount received from CT PFML

Checking Claim Status

Contact your Broadspire Absence Specialist directly for updates.

Appeals

If your CT PFML claim is denied, follow the instructions in your decision letter from the state. Next steps are determined on a case-by-case basis.

District of Columbia

If you work in DC and are filing a medical or family leave:

You will need to file a claim directly with the state. Once your claim is approved, payments you receive from ZOLL will be automatically offset by the amount you are eligible to receive from the DC Paid Family Leave plan.

Key Links & Contacts

1. Visit the DC Paid Family Leave website for details on how to apply, eligibility requirements, and benefit specifics:
 - [Twelve Weeks Family Leave](#)
 - [Twelve Weeks Medical Leave](#)
 - [Twelve Weeks Parental Leave](#)
 - [Two Weeks Prenatal Leave](#)
2. Website: dcpaidfamilyleave.dc.gov
3. Phone: 202-899-3700

Programs

DC Paid Family Leave provides income replacement for:

- Parental Leave (birth, adoption, foster placement)
- Medical Leave (your own serious health condition)
- Family Leave (to care for a seriously ill family member)
- Prenatal Leave
- Pregnancy

How to Apply

You can apply online at dcpaidfamilyleave.dc.gov or by calling 202-899-3700.

Information You'll Need

1. **For Parental Leave:**
 - Birth certificate

- Hospital admission form
- Medical provider documentation
- Court custody document
- Adoption or foster care placement confirmation

2. Required details:

- Date of birth or placement
- Proof of parental relationship (e.g., claimant's name, child's name, spouse's name)

3. For Family Leave:

- Family Medical Certification Form (PFL-FMC)
- Family Certification of Family Relationship Form (PFL-FR) or equivalent documentation

4. For Medical Leave:

- Medical Certification Form (PFL-MMC)

Benefit Details

1. Amount: Based on weekly wages
2. Maximum weekly benefit: \$1190 (as of 10/1/25)
3. No waiting period
4. Payment Options: Direct deposit or prepaid debit card
5. ZOLL benefits will be reduced by the amount received from DC Paid Family Leave

Checking Claim Status

Check your claim status online at dcpaidfamilyleave.dc.gov or call 202-899-3700.

Appeals

If your claim is denied, follow the instructions in your determination notice. You may appeal through the portal or by contacting the call center.

Forms and Publications

- Employee Handbook available on the DC Paid Family Leave website

Hawaii

If you work in Hawaii and file for medical or family leave:

Broadspire will partner with New York Life to file a medical or family leave claim on your behalf. No separate application is required from you.

Once approved, payments from ZOLL may be reduced by the amount you are eligible to receive from Hawaii's Family and Leave Law (HFLL).

Key Links & Contacts

1. [NY Life Disability Benefits Claimant Page](#)
2. Broadspire Absence Specialist: Contact directly for claim updates.

Programs

Hawaii provides income replacement benefits for:

- Personal Medical Leave
- Family Caregiver Leave
- Parental Leave

How to Apply

1. Broadspire will file on your behalf. No action is required from you.
2. If you have questions, contact your Absence Specialist.

Information You'll Need

1. Broadspire will collect and submit necessary documentation.

2. New York Life will review all information received from Broadspire.

Benefit Details

6. Amount: Based on a percentage of your earnings
7. ZOLL benefits will be offset (reduced) by the amount received from New York Life
8. Payments will be issued via your choice of check or direct deposit from New York Life

Checking Claim Status

Contact your NY Life Specialist directly for updates.

Appeals

If your HFLL claim is denied, refer to the instructions in your decision letter from New York Life or visit the [NY Life Disability Benefits Claimant Page](#) for guidance. Next steps are determined on a case-by-case basis.

Massachusetts

If you work in Massachusetts and file for medical or family leave:

Broadspire will file a medical or family leave claim on your behalf under ZOLL's self-funded Massachusetts Paid Family and Medical Leave (PFML) program. No separate application is required from you. Employees should work directly with Broadspire for their claim.

Programs

Massachusetts PFML provides income replacement for:

- Personal Medical Leave
- Family Caregiver Leave
- Parental Leave
- Military Family Leave

How to Apply

1. Broadspire will file on your behalf. No action is required from you.
2. If you have questions, contact your Absence Specialist.
3. Massachusetts PFML allows up to 90 days to make a completed claim decision.

Information You'll Need

1. Broadspire will collect and review all required documentation.
2. You may be asked to provide medical certification or proof of qualifying events depending on the type of leave.

Benefit Details

1. Amount: Based on a percentage of your earnings, subject to a weekly cap
2. ZOLL Short-Term Disability (STD) payments may be reduced by any applicable PFML benefit.
3. Payment Options: Direct deposit via ZOLL Payroll
4. Approvals that occur after ZOLL payroll processing deadlines will be distributed on the next available pay date.

Checking Claim Status

Contact your Broadspire Absence Specialist directly for updates.

Appeals

If your MA PFML claim is denied, refer to the instructions in your decision letter. Next steps are determined on a case-by-case basis.

Minnesota

If you work in MN and are filing a medical or family leave:

You will need to file a claim directly with the state. Once your claim is approved, payments you receive from ZOLL will be automatically offset by the amount you are eligible to receive from the MN Paid Leave plan.

Key Links & Contacts

Visit the MN Paid Leave website for details on how to apply, eligibility requirements, and benefit specifics:

<https://paidleave.mn.gov/>

<https://pl.mn.gov/resources/calculators/estimate-your-payments>

Programs

You can take Paid Leave to care for your own serious health condition, or to care for someone else. You may be able to take Paid Leave if you have a qualifying event that lasts at least seven days. These days do not need to be in a row. For example, if you experience chronic migraines or need to attend regular medical appointments that total at least seven days, you could get payments for the days or hours you were out on leave.

Qualifying events for Paid Leave include:

Medical Leave

- To care for your own serious health condition.
- This can include pregnancy or childbirth, surgery, a chronic condition, injury, or other health needs your provider certifies.
- Family Leave
- To bond with a child through birth, adoption, or foster placement
- To care for a family member with a serious health condition
- To support a military family member called to active duty.
- To respond to certain personal safety issues such as domestic violence, sexual assault, or stalking, for you or a family member.

How to Apply

You can apply online at the MN website. [Get ready to apply | Minnesota Paid Leave](#)

Information You'll Need

Caring Leave

You'll need one of the following for each Caring Leave request:

- A Paid Leave certification form completed by a provider for the person who needs care.
- A Family and Medical Leave Act (FMLA) certification form completed by a provider for the person who needs care.
- Bonding Leave
- Any document you choose to use to certify Bonding Leave must be signed by a provider and include the child's name and date of birth, and the names of the parents who will take leave. You can start your application for Bonding Leave in advance and then submit one of these documents once the child has arrived.

Medical Leave

- To care for your own serious health condition.
- This can include pregnancy or childbirth, surgery, a chronic condition, injury, or other health needs your provider certifies.

Family Leave

- To bond with a child through birth, adoption, or foster placement
- To care for a family member with a serious health condition
- To support a military family member called to active duty
- To respond to certain personal safety issues such as domestic violence, sexual assault, or stalking, for you or a family member.

Military Family Leave

For each Military Family Leave request, you'll need a document that shows your family member was called to active duty, such as a copy of their active duty orders.

Safety Leave

You'll need at least one of the following for each Safety Leave request.

- A Safety Leave certification form from Paid Leave, signed by one of the following:
 - Licensed mental health professional or practitioner
 - Licensed healthcare professional
 - Domestic abuse advocate or sexual assault counselor
 - Victim's advocate employed by, under contract, or appointed by the court.
 - Judge, referee, court administrator, prosecutor, or probation officer.
 - Title IX coordinator at a school
 - Law enforcement officer or peace officer
- A court or legal document, such as:
 - Order for Protection (OFP)
 - Harassment Restraining Order (HRO)
 - Domestic abuse no contact order (DANCO)
 - Judicial complaint

Medical Leave

You'll need at least one of the following for each Medical Leave request:

- A Paid Leave certification form completed by your provider
- A Family and Medical Leave Act (FMLA) certification form completed by your provider

Certification forms.

Benefit Details

Paid Leave offers partial wage replacement. You'll be able to get part of your normal wage, but not the full amount. If you earn less, you'll get more of your usual pay. The most anyone can get is the average weekly wage in Minnesota. **For 2026**, this is \$1,423 per week. You will get paid weekly while on leave.

- Payments are based on your average weekly wage. Different amounts you earn are paid at different rates. Here is how it works:
- For weekly wages between \$0 and \$711.50 (half of the current state average), you get paid 90%.
- For weekly wages between \$711.50 and \$1,423 (the current state average), you get paid 66%.
- For weekly wages above \$1,423, you get paid 55%.
- To receive payments, you must have earned at least 5.3% of the state's average annual wage in the past year. **As of 2026**, this is about \$3,900.
- Checking Claim Status

After filing your leave, you can access the portal at any time through my.delaware.gov.

Appeals

If your claim is denied, follow the instructions provided by the state.

New Jersey

If you work in New Jersey and are filing for a medical or family leave:

You will need to file a claim directly with the state. Once your claim is approved, payments you receive from ZOLL will be automatically offset by the amount you are eligible to receive from the New Jersey State Temporary Disability and Family Leave Insurance plan.

Key Links & Contacts

- myleavebenefits.nj.gov: Application process, eligibility, and benefit details
- Division of Temporary Disability and Family Leave Insurance: 609-292-7060

Programs

New Jersey offers two separate programs:

- **Temporary Disability Insurance (TDI)**: For non-work-related illness, injury, or disability (up to 26 weeks)
- **Family Leave Insurance (FLI)**: For bonding with a new child, caring for a seriously ill loved one, or handling matters related to domestic/sexual violence (up to 12 weeks)

How to Apply

1. Online:

- TDI: Submit via the TDI Online Filing Portal
- FLI: Submit via the FLI Online Filing Portal

2. Paper Forms:

- TDI: Form DS-1
- FLI: Form FL-1
- Download from myleavebenefits.nj.gov

Information You'll Need

1. For TDI:

- SSN, contact info, date of birth.
- Date disability began.
- Medical providers contact info.

- Emergency care/hospitalization dates
- Employment history (last 18 months)
- Paid time off or other benefits received.
- Expected recovery/return-to-work date.
- Medical certification from your provider

2. For FLI:

- Medical certification for caregiving
- Proof of relationship (birth certificate, adoption papers, foster placement record)

Benefit Details

1. Amount: ~85% of average weekly wage
2. 2025 Maximum Weekly Benefit: \$1,080
3. **Waiting Period:**
 - TDI: 7-day waiting week (benefits begin on day 8)
 - FLI: No waiting period
4. **Payment Method:** Prepaid debit card (Money Network/My Banking Direct Visa)

Offset and Payroll Questions

ZOLL benefits will be automatically offset (reduced) by the amount received from NJ TDI or FLI.

Checking Claim Status

Check your claim status online at myleavebenefits.nj.gov or call 609-292-7060.

Appeals

If your claim is denied, follow the instructions in your determination notice or visit the myleavebenefits appeals page.

New York

If you work in New York and file for medical or family leave:

Broadspire will partner with New York Life to file a New York State Disability (DB) or New York Paid Family Leave (NYPFL) claim on your behalf. No separate application is required from you.

Once approved, payments from ZOLL may be reduced by the amount you are eligible to receive from New York DB or NYPFL.

Key Links & Contacts

- [NY Life Disability Benefits Claimant Page](#)
- Broadspire Absence Specialist: Contact directly for claim updates.

Programs

New York provides income replacement benefits for:

- Disability Benefits
- Paid Family Leave
- Military Leave

How to Apply

1. Broadspire will file on your behalf. No action is required from you.
2. If you have questions, contact your Absence Specialist.
3. NYPFL allows up to 30 days to make a completed claim decision.

Information You'll Need

1. Broadspire will collect and submit necessary documentation.
2. New York Life will review all information received from Broadspire.

Benefit Details

1. Amount: Based on a percentage of your earnings, subject to a weekly cap
2. ZOLL STD payments may be reduced by any applicable DB or NYPFL benefit.

3. Payments will be issued via your choice of check or direct deposit from New York Life
4. Approvals that occur after ZOLL payroll processing deadlines will be distributed on the next available pay date.

Checking Claim Status

Contact your NYLife Specialist directly for updates.

Appeals

If your NY DB or NYPFL claim is denied, refer to the instructions in your decision letter from New York Life or visit the [NY Life Disability Benefits Claimant Page](#) for guidance. Next steps are determined on a case-by-case basis.

Oregon

If you work in Oregon and file for medical or family leave:

You must file a claim directly with the State. Once approved, payments from ZOLL may be reduced by the amount you are eligible to receive from Paid Leave Oregon.

Key Links & Contacts

- [Paid Leave Oregon Official Website](#): Application process, eligibility, and benefit details
- Paid Leave Oregon Contact Center: 833-854-0166 (Monday–Friday, 9 a.m.–4 p.m.)

Programs

Paid Leave Oregon provides income replacement for:

- Medical Leave (your own serious health condition)
- Family Leave (to care for a seriously ill family member or bond with a new child)
- Safe Leave (for survivors of domestic violence, sexual assault, harassment, or stalking)

How to Apply

1. Broadspire will assist with your leave claim, but you must work directly with the state to receive PFML benefits.
2. No separate application is required for ZOLL leave benefits.
3. Paid Leave Oregon allows up to 30 days to make a completed claim decision.

Information You'll Need

1. Broadspire will collect and review all required documentation.
2. You may be asked to provide medical certification or proof of qualifying events depending on the type of leave.

Benefit Details

1. Amount: Based on a percentage of your earnings, subject to a weekly cap
2. ZOLL STD payments may be reduced by any applicable Paid Leave Oregon benefit.

3. Payments will be issued via your choice of check or direct deposit from the state.
4. Approvals that occur after ZOLL payroll processing deadlines will be distributed on the next available pay date.

Checking Claim Status

Contact your Broadspire Absence Specialist directly for updates.

Appeals

If your Oregon Paid Leave claim is denied, follow the instructions in your decision letter or visit the [Paid Leave Oregon website](#) for guidance. Next steps are determined on a case-by-case basis.

Puerto Rico

If you work in Puerto Rico and are filing for the Temporary Non-Occupational Disability Insurance Program (SINOT):

You will need to file a claim with Triple-S Vida, INC. Once your claim is approved, payments you receive from ZOLL will be automatically offset by the amount you are eligible to receive from the SINOT plan.

Key Links & Contacts

- [Departamento del Trabajo y Recursos Humanos – SINOT Program](#)
- DTRH General Line: 1-787-754-5353

Programs

SINOT provides income replacement for:

- Illness or injury not related to employment or automobile accidents.
- Must be under treatment by a licensed physician or chiropractor.
- Childbirth recovery is not considered a qualifying disability.

How to Apply

1. Use the SI-1 form, “Application for Disability Benefits”
2. Complete all sections, including employer-paid leave details.
3. Obtain the form from DTRH local offices, the Central Office, or online.
4. Submit in person at:

Ave. Muñoz Rivera 1052, Río Piedras, PR 00927

5. Or by mail to:

Triple-S Vida, INC
PO Box 363786
San Juan, PR 00936-3786

Information You'll Need

1. Full name, address, phone number

2. Social Security Number
3. Date disability began.
4. Employer details for the past two years
5. Medical provider information
6. For caregiving or bonding: name, DOB, SSN, and relationship documentation

Benefit Details

1. Duration: Up to 26 weeks in any 52-week period
2. Weekly Amount:
 - Minimum: \$12
 - Maximum: \$55 (agricultural), \$113 (industrial)
3. Benefits begin on the 8th consecutive day of disability or the first day of hospitalization.

Offset and Payroll Questions

ZOLL benefits will be automatically offset (reduced) by the amount received from the SINOT plan.

Checking Claim Status

If your SINOT claim is denied, follow the instructions in your determination notice. You have the right to appeal.

Rhode Island

If you work in Rhode Island and are filing a medical or family leave:

You will need to file a claim directly with the state. Once your claim is approved, payments you receive from ZOLL will be automatically offset by the amount you are eligible to receive from the Rhode Island State Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance (TCI) plans.

Key Links & Contacts

- [DLT State of Rhode Island Website](#): Application process, eligibility, and benefit details
- Department of Labor and Training (DLT): 401-462-8420

Programs

Rhode Island offers two separate programs:

- **Temporary Disability Insurance (TDI)**: For non-work-related illness or injury (up to 30 weeks)
- **Temporary Caregiver Insurance (TCI)**: For caregiving or bonding (up to 8 weeks, reduces TDI eligibility)

How to Apply

1. Apply online via the DLT website or call 401-462-8420.
2. Be prepared with personal, employer, and medical provider information.
3. For TCI: Provide documentation for the person being cared for or bonded with (e.g., birth certificate, hospital record)

Information You'll Need

1. Full name, address, phone number
2. Social Security Number
3. Date you became unable to work.
4. Employer details for the past two years
5. Medical provider information (TDI only)

6. For TCI: Name, DOB, SSN, and relationship documentation for the person being cared for

Benefit Details

1. TDI claims begin on the Sunday of the week you became unable to work.
2. TCI has no waiting period but requires at least 7 days out of work.
3. Payment Options: Direct deposit or electronic payment card (EPC)
4. ZOLL benefits will be reduced by the amount received from RI TDI or TCI

Checking Claim Status

Check your claim status via the Application Status Search page or call 401-462-8420.

Appeals

If your claim is denied, you may appeal by submitting a written request to the TDI/TCI Appeals Coordinator:

- Email: DLT.TDI@DLT.RI.GOV
- Mail: PO Box 20100, Cranston, RI 02920-0941
- Fax: 401-462-8466

Your case will be assigned to a Referee at the Board of Review who will schedule a hearing.

Forms and Publications

- TDI/TCI FAQs
- TDI/TCI Pamphlet

Washington

If you work in Washington and are filing a medical or family leave:

You will need to file a claim directly with the state. Once your claim is approved, payments you receive from ZOLL will be automatically offset by the amount you are eligible to receive from the Washington State Paid Medical Leave (PML) or Paid Family Leave (PFL) programs.

Key Links & Contacts

- [Washington Paid Family & Medical Leave Website](#): Application process, eligibility, and benefit details.
- Paid Leave Customer Care Team: 833-717-2273

Programs

Washington provides income replacement benefits for:

- **Paid Medical Leave (PML):**
 - Your own serious health condition
 - Prenatal or postnatal care, including complications.
 - Postnatal leave for birthing parents
- **Paid Family Leave (PFL):**
 - Care for a family member with a serious health condition.
 - Bonding with a new child
 - Military exigency leave.

How to Apply

1. Apply online via the [Paid Leave Portal](#)
2. If you don't have an SSN or ITIN, call 833-717-2273 for a paper application.
3. Separate applications are required for medical and family leave if both are being used consecutively.

Information You'll Need

1. Basic personal and employment history
2. Medical documentation for PML
3. Proof of relationship for bonding or caregiving under PFL
4. Weekly claims must be filed to receive payment.

Benefit Details

1. Amount: Up to 90% of weekly pay, subject to an annual maximum
2. Waiting Week: First approved week is unpaid (except for bonding, postnatal, loss of child, or military exigency leave)
3. Payment Options: Direct deposit or U.S. Bank ReliaCard
4. ZOLL benefits will be reduced by the amount received from WA Paid Leave

Checking Claim Status

Check your claim status through your online Paid Leave account or call 833-717-2273.

Appeals

If your claim is denied, follow the instructions in your determination notice. You can also log into your Paid Leave account and click “Request Review” under the Claim Review(s) section.

Forms and Publications

- Documents and Forms available on the [Paid Leave Washington website](#)