



Washington Increases 2026 Paid Family and Medical Leave Premium

Issued date: 01/15/26

The Washington Employment Security Department (“ESD”) announced an increase in the premium rate for Washington Paid Family and Medical Leave (“WA PFML”). The premium rate will increase to 1.13% of employee wages, up from the 2025 rate of 0.92%. The increase is effective for the first quarter of 2026 and should be reflected in contributions and reporting for all pay dates on or after January 1, 2026.

■ Background

Effective January 1, 2020, all employers with at least one (1) employee performing services in Washington must provide paid family and medical leave through the state insurance fund or an approved voluntary plan. WA PFML benefits are funded by premiums paid by employer and employee contributions based on employee wages up to the social security cap (\$184,500 in 2026). Employers are also required to report employee wages and hours when premiums are remitted to ESD.

■ 2026 Premium Changes

Effective for payrolls on or after January 1, 2026:

- The premium amount is increasing to 1.13% of employee wages.
- The wages subject to premiums are increasing to \$184,500 to reflect the higher social security wage cap for 2026.
- The employer portion of the premium is increasing slightly to 28.57% and the employee portion is decreasing to 71.43%.
- Employers with fewer than 50 employees are not required to pay the employer portion of the premium.

Example of annual premium amount for an employee earning \$75,000 in 2025 and 2026

Total annual premium in 2025: $\$75,000 \times 0.92\% = \690

- Employee cost: \$493.49
- Employer cost: \$196.51

Total annual premium in 2026: $\$75,000 \times 1.13\% = \847.50

- Employee cost: \$605.37
- Employer cost: \$242.13

■ Other 2026 WA PFML Changes

There are several changes to the WA PFML program for 2026, including:

- **Job protection.** Employers with 25 or more employees must provide job protection to employees taking WA PFML.
- **Benefits continuation.** If an employee qualifies for job protection under WA PFML, employers must maintain health insurance coverage as if they are still working. Employees can be asked to pay their share of the premium.
- **Minimum leave increments.** Minimum leave increment is reduced from eight (8) to four (4) hours.
- **Coordination with FMLA (“stacking”).** Permits employers to count FMLA protected leave against an employee’s WA PFML job restoration period. This provides a maximum period of job protection of 16 weeks (18 weeks in certain cases) in a 52-week period when an employee takes FMLA leave that is also eligible for WA PFML. Employers must provide notice if FMLA leave is counted against this period.

■ Employer Action

Employers should confirm their payroll systems are prepared to deduct the new higher rates from employee paychecks beginning January 1, 2026. Employers that fail to deduct the maximum allowable employee share from wages for a pay period are considered to have elected to pay that uncollected portion of the employee share for that pay period. This means that deductions in arrears to make up for missed employee contributions are prohibited.