



Washington Paid Family and Medical Leave Premium Rate Update

Issued date: 11/02/26

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 **1.2%** of employee wages, up from the 2026 rate of 1.13%. The increase is effective for the first quarter of 2027 and should be reflected in contributions and reporting for all pay dates on or after January 1, 2027.

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 (**\$192,300** in 2027). Employers are also required to report employee wages and hours when premiums are remitted to ESD.

2027 Premium Changes

Effective for payrolls on or after January 1, 2027:

- The premium amount is increasing to **1.2%** of employee wages.
- The wages subject to premiums are increasing to **\$192,300** to reflect the higher social security wage cap for 2027.
- The employer portion of the premium is increasing slightly to **29.3%** and the employee portion is decreasing to **70.7%** (changing from 28.57% and 71.43% in 2026).

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 2026 and 2027

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

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

Total annual premium in **2027**: $\$75,000 \times 1.2\% = \mathbf{\$900.00}$

- Employee cost: \$636.30
- Employer cost: \$263.70

■ Employer Action

Employers should confirm their payroll systems are prepared to deduct the new higher rates from employee paychecks beginning January 1, 2027. 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.

First quarter premiums and reports are due by the end of April 2027.