

Minnesota PFML Employer Compliance Checklist

Complete guide to meeting all PFML obligations • Updated for 2026

■ BEFORE DECEMBER 1, 2025 — Notice Requirements

- Register with Minnesota DEED in the PFML employer portal
- Download official PFML workplace poster from DEED website
- Post PFML poster in conspicuous location at each work site
- Download multilingual posters if 10%+ employees speak non-English language
- Prepare written employee notification with all required information
- Distribute written notice to ALL current employees
- Obtain signed acknowledgment from each employee
- Update employee handbook with PFML policy section
- Train HR staff on PFML requirements and procedures
- Brief managers on anti-retaliation requirements

Penalty for missing deadline: Up to \$1,000 per violation

■ BEFORE JANUARY 1, 2026 — Payroll Setup

- Configure payroll system for PFML premium withholding
- Add employee deduction code: 0.38% of gross wages
- Add employer contribution tracking: 0.50% of gross wages
- Test payroll calculations before live implementation
- Update pay stub template to show PFML deduction
- Coordinate with payroll provider on PFML compliance
- Set up premium tracking system for quarterly reporting
- Budget for employer premium costs (0.50% of total payroll)
- Create calendar reminders for quarterly due dates

■ JANUARY 1, 2026 & ONGOING — Premium Collection

- Begin withholding 0.38% from ALL employee paychecks
- Track employer contribution (0.50%) for each pay period
- Maintain accurate records of all premium withholdings
- Include PFML deduction on every pay stub
- Provide PFML notice to all new hires within first week
- Keep signed acknowledgments for all new hires

■ QUARTERLY REPORTING — Payment Schedule

Quarter	Period	Due Date	Action Required
Q1 2026	Jan 1 - Mar 31	April 30, 2026	■ Submit wage report + pay premiums

Q2 2026	Apr 1 - Jun 30	July 31, 2026	■ Submit wage report + pay premiums
Q3 2026	Jul 1 - Sep 30	October 31, 2026	■ Submit wage report + pay premiums
Q4 2026	Oct 1 - Dec 31	January 31, 2027	■ Submit wage report + pay premiums

■ WHEN EMPLOYEE REQUESTS LEAVE (Starting May 1, 2026)

- Receive and log employee leave notification
- Complete employment verification form within 5 business days
- Submit verification to DEED PFML program
- Continue health insurance during leave period
- Document all communications with employee
- Do NOT contact employee's healthcare provider directly
- Plan for workload coverage during absence
- Prepare job restoration upon return

■ RECORD KEEPING — Retain for 4+ Years

- Payroll records with PFML withholdings
- Quarterly wage reports submitted to DEED
- Premium payment confirmations
- Employee notice acknowledgment forms
- Employment verification forms submitted
- Leave request documentation
- Poster display proof (photo with date)
- All DEED correspondence

■ PROHIBITED ACTIONS — Avoid Penalties

- ✗ Do NOT pass employer premium (0.50%) to employees
- ✗ Do NOT require employees to use PTO before PFML
- ✗ Do NOT retaliate against employees using PFML
- ✗ Do NOT reduce existing leave benefits due to PFML
- ✗ Do NOT contact employee's healthcare provider
- ✗ Do NOT fail to restore position after leave

Penalty for violations: \$1,000 - \$10,000+ plus back pay and legal fees