

# Your FAML I Contributions Start in January.



Starting January 1, 2023, most Colorado workers (full-time, part-time and seasonal) will see a new deduction on their paychecks of 0.45% of their wages.

This small deduction covers your contribution to Colorado's new, voter-approved Paid Family and Medical Leave Insurance Program (FAML I). For someone making \$45,000/year that's a deduction of less than \$8 per biweekly paycheck. To see what your estimated deduction will be, visit [famli.colorado.gov](https://famli.colorado.gov).

You will be able to apply for FAML I benefits—like paid leave for up to 12 weeks when you or a family member experiences a qualifying health issue—starting in January 2024.

## Frequently Asked Questions

*Why am I paying now for a benefit I cannot use for a year?*

The FAML I program is funded by premiums made by both employers and employees. Contributions made in 2023 will establish the fund that will eventually pay out benefits to Colorado workers in 2024. The gap year is needed to build the funds before benefits can be paid.

*I did not vote for this, why must I contribute part of my paycheck?*

When Colorado voters passed Prop 118 in 2020, that established the FAML I Act for all of Colorado. With the law now in effect, most businesses and most workers across the state are required to comply.

*Can I opt out?*

No. The FAML I Act does not allow employees to opt out of the program.

*I don't plan on ever using this benefit, do I still need to contribute?*

Yes. The FAML I program is a social insurance program, and does not operate like a personal health savings account. Your individual contributions are not tied to when you apply for benefits. Contributions made by both employees and employers will fund the social insurance pool that will eventually pay out benefits in 2024.

*Can I file a claim now?*

No. FAML I benefits will not be available until 2024. We are in the process of building the technology and corresponding processes to accept claims. Expect to see more guidance from the FAML I Division on how to apply for benefits in the second half of 2023.

[famli.colorado.gov](https://famli.colorado.gov)



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Family and Medical Leave Insurance Program (FAML I)

Department of Labor and Employment