



## Colorado employees Paid family and medical leave

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Colorado voters approved Proposition 118 in 2020, creating a state-run paid family and medical leave insurance ([FAMLI](#)) program, effective Jan. 1, 2024. Both employees and employers are required to pay into the Colorado plan.

As allowed by Colorado law, Lam provides you better benefits than the state provides.

### *What you need to know*

Lam has created a paid family and medical leave (PFML) plan for Colorado employees. Combined with Lam's short-term disability (STD) plan, **Lam provides benefits that are at a higher level** than the state-run program, at a cost to you that is similar to the state-run program.

- All Lam employees in Colorado are enrolled automatically in the Lam Colorado PFML plan and in the Lam STD plan. **You cannot opt out.**
- PFML benefits are coordinated with STD benefits. For the Lam STD plan, you pay 0.5% of the first \$159,000 of your pay each year (up to \$795). You do not pay anything additional for the Lam Colorado PFML plan.
- For comparison, the Colorado state plan would allow Lam to collect 0.44% of the first \$184,500 of your pay (up to \$811.80).

### *How family and medical leave works in Colorado*

Under the state requirements for the PFML plan, you can take up to a total of 12 weeks of PFML in a 12-month period for these reasons:

- Family leave, which includes bonding after the birth or adoption of a child or time needed to care for a family member with a serious health condition
- Medical leave, to care for yourself when you have a serious health condition
- Safe leave, for survivors of sexual assault, domestic violence, harassment, or stalking
- Military family members (exigency)

You could be eligible for an additional four weeks of PFML if you experience pregnancy or childbirth complications. You could also receive up to 12 additional weeks of PFML while your newborn child is in a neonatal intensive care unit (NICU) or higher level of care.

Your Lam PFML and STD coverage enables you to take longer paid leaves and receive more money than you would get from the PFML plan alone.

### *New York Life coordinates your benefits*

You will initiate your leave by contacting New York Life (NYL). Your NYL absence manager will advise you about the benefits you will receive. When you begin your leave, you may receive separate payments for Colorado PFML and for STD, depending on your wages (see examples below).

## Your Colorado PFML benefits

NYL will manage the details of your leave and will provide your Colorado PFML benefits, as defined by state regulations tied to the state average weekly wage (SAWW), which is \$1,534.94 in 2026.

The weekly PFML benefit is calculated as:

- 90% of the portion of your average weekly wage that is less than or equal to 50% of the SAWW (\$767.47 in 2026)

*Plus:*

- 50% of the portion of your average weekly wage that is more than 50% of the SAWW

**See the examples below** for how this works.

## Your Lam STD benefits

NYL will provide additional STD benefits to top up your payments as needed to align with these amounts, per Lam's policies:

- **Medical leave:** When you can't work because of your own medical condition (including pregnancy), your STD payments will supplement your PFML payments, so you receive **75% of your base pay for up to 180 days**. Generally, these STD payments are not taxed.\*
- **Family leave:** When you take time off to bond with a new baby or care for another family member, your STD payments will supplement your PFML payments, so you receive **100% of your base pay for up to 16 weeks**. Federal income tax will be withheld from your STD payments.\*

When you contact NYL to initiate your leave, your absence manager can tell you more about the coordination of these payments.

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### \* Note

There may be differences between how PFML payments and STD payments are taxed in Colorado.

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## Examples

The following examples are based on this information:

- 2026 Colorado state average weekly wage (SAWW): **\$1,535**
- 50% of the SAWW: **\$767**
- 90% of half the SAWW (\$767 x 90%): **\$691**

**Example: Medical leave**

Eric is a Lam employee in Colorado who makes \$72,800 per year, or \$1,400 per week. His doctor certifies the need for a medical leave that lasts 20 weeks. His payments are generally not taxable.

<b>Weeks 1–12</b>		<b>Payments</b>
PFML per state formula	90% of half the state average weekly wage (SAWW) (\$767 x 90%)	\$691
PFML per state formula	50% of the amount of Eric's weekly base pay that is above half the SAWW (\$633 x 50%)	\$317
PFML per state formula	Weekly payment	\$1,008
STD from Lam (through NYL)	The amount necessary to bring Eric to 75% of his weekly base pay (\$1,050 – \$1,008)	\$42
	<b>Weeks 1–12 weekly total</b>	<b>\$1,050</b>
<b>Weeks 13–20</b>		
PFML per state formula	None, since PFML ends after 12 weeks	\$0
STD from Lam (through NYL)	75% of Eric's weekly base pay (\$1,400 x 75%)	\$1,050
	<b>Weeks 13–20 weekly total</b>	<b>\$1,050</b>

**Example: Family leave**

Xiao is a Lam employee in Colorado who makes \$88,400 per year, or \$1,700 per week. He takes 16 weeks of family leave to bond with his new daughter. His payments are generally taxable.

<b>Weeks 1–12</b>		<b>Payments</b>
PFML per state formula	90% of half the state average weekly wage (SAWW) (\$767 x 90%)	\$691
PFML per state formula	50% of the amount of Xiao's weekly base pay that is above half the SAWW (\$933 x 50%)	\$467
PFML per state formula	Weekly payment	\$1,158
STD from Lam (through NYL)	The amount necessary to bring Xiao to 100% of his weekly base pay (\$1,700 – \$1,158)	\$542
	<b>Weeks 1–12 weekly total</b>	<b>\$1,700</b>
<b>Weeks 13–16</b>		
PFML per state formula	None, since PFML ends after 12 weeks	\$0
STD from Lam (through NYL)	\$100% of Xiao's weekly base pay	\$1,700
	<b>Weeks 13–16 weekly total</b>	<b>\$1,700</b>

## *Frequently asked questions*

### **Why can't I opt out of Lam's STD plan in Colorado?**

Under the law, all employees in Colorado must participate in the state's PFML plan or an employer plan.

Lam's PFML and STD plans work together to provide excellent benefits to Lam employees. The total amount you pay for both the Lam PFML plan and the Lam STD plan is similar to what you would have to pay for the Colorado state PFML plan—and your benefits are much better.

### **Could my costs increase in the future?**

In 2026, Lam is paying all costs for the PFML plan, and you pay up to \$795 per year for the STD plan.

Under Colorado law, Lam must provide Colorado PFML benefits and can collect contributions from your pay, up to the state limits. In the future, Lam may deduct PFML contributions from your pay.

### **Why are payments during a leave so complicated?**

Colorado created a specific structure for PFML payments, and Lam's plan must adhere to those requirements. However, Lam has chosen to provide a higher level of benefits to our employees, which is why our STD plan tops up the PFML payments to equal the benefits Lam provides all U.S. employees.

NYL coordinates the payments, so you receive the full amount you're eligible for under Lam's STD plan.

## *How to request a leave of absence*

If you plan to take a leave of absence, you should notify your supervisor at least one month prior to the leave (if foreseeable) or as soon as reasonably possible (when leave is not foreseeable).

After you've notified your supervisor and as soon as you know the start date for your leave, visit the NYL portal at [myNYLGBS.com](https://myNYLGBS.com), and select **Employee Login**, then **Register here**. You can also call NYL at 855-710-1903.

Be prepared to supply the following information:

- Company name: Lam Research
- Employee ID or Social Security number
- Reason for your absence
- Expected start and end dates for your leave
- Your regular work schedule
- If your absence is related to illness or injury: the name, fax, and telephone number of the treating physician
- If you're caring for a qualified family member: their relationship to you

## *Learn more*

Visit the Colorado [FAMLI website](#).

Visit [LamBenefits.com](#) for more information about your pay and benefits when [taking a leave of absence](#).

If you have questions, contact NYL at 855-710-1903.