Frequently Asked Questions: Minnesota Paid Leave (MN PL) Employee Claims

Madison National Life
a Horace Mann company

Question	Answer
Whose responsibility is it to file a Paid Leave claim — the employer or the employee?	It is the employee's responsibility to submit a claim for MN Paid Leave benefits. Employees will file directly with Madison National Life Insurance Company, Inc. (Madison National Life) at this website (mnlpaidleave.com). Employers must verify employment information if requested but do not file claims on behalf of employees.
How soon must an employee inform their employer that they will be taking Paid Leave?	Employees should provide at least 30 days' notice for foreseeable events. If not practicable, notice must be given as soon as possible. Employers may maintain internal policies as long as they comply with state requirements.
If an employee doesn't give 30 days' notice, can their claim be denied or reduced?	Employees must provide at least 30 days' advance notice for foreseeable events (e.g., expected birth, planned medical treatment, adoption, or foster placement). If advance notice isn't possible due to an emergency or unexpected event, employees must notify us and their employer as soon as practicable. Failure to provide notice will not automatically disqualify an employee but may delay or reduce benefits.
How long does it take for a claim to be approved or denied?	Once a *complete claim and documentation are submitted*, we will determine eligibility within approximately 5 business days. Incomplete or missing documentation will delay processing.
Does an employee have to file a new claim for each day of leave?	No. Once a claim is made and approved, employees may take leave continuously or intermittently during the benefit year. A new claim is needed only for a new qualifying event or if more than three months pass with no claim activity. Once an employee is approved for an intermittent claim, they should submit their requests for intermittent time to their employer in alignment with the paid time away policy. In addition, they should report to Madison National Life within 24 hours of their requested time to ensure payment continuity. If you are unable to report your requested days within 24 hours due to an emergency or unexpected event, employees must notify us and their employer as soon as practicable. Delayed reporting may impact payment continuity.

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<table>
<tr><th>Question</th><th>Answer</th></tr>
<tr><td>Where should employees send claim forms or file their claim?</td><td>Employees may submit claims in one of 3 ways:

1. You may call the contact center at 866-253-7201 to submit your claim. An Intake Specialist will assist you with questions and take the necessary details to initiate your claim. We are available Monday through Friday from 8:30 am until 5:00 pm EST.
2. If you prefer to report online and you are reporting your first claim with Madison National Life, please come back to this link (mnlpaidleave.com) to provide your claim details and submit your claim.
3. If have already opened a previous claim and have access to our portal, you may submit your claim online using the “Start a Claim” feature and you will be guided through a series of short questions about your need for leave to create your claim. Once complete, click submit.</td></tr>
<tr><td>What does a “partial denial” mean under MN Paid Leave?</td><td>A partial denial means the employee is eligible for benefits, but part of the requested time or weeks may not be approved or available. This can occur if:
• the employee exceeds the maximum of 12 weeks of family leave or 12 weeks of medical leave (20 weeks combined);
• the employee provides late notice;
• the employee files late; or,
• the documentation from the employee’s treating physician does not support the full requested duration.</td></tr>
<tr><td>What happens if a leave crosses over two calendar years?</td><td>The benefit amount that is in effect at the time the leave began applies for the full duration of the Paid Leave for that event, even if a new calendar year with increased benefit levels falls within that period.

For example, if your leave started in November of 2026, and was approved to end in February of 2027, benefits would be paid at the 2026 level for the entire duration of your leave.</td></tr>
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