

Unlock Potential PFML Tax Credits

Section 45S Credits Made Permanent. Expanded for 2026.

Internal Revenue Code Section 45S provides for federal tax credits to encourage the provision of **Paid Family and Medical Leave [PFML]** by employers. These credits can reach **25% of qualifying leave wages or insurance premiums**.

Parental leave, short-term disability, and family caregiving may all qualify, depending on the purpose of the leave, policy terms, and employee eligibility. Your existing PFML program may qualify for unclaimed tax credits. **Here's how BeneSphere can unlock this value.**

From Existing Benefits to Credit Readiness

Powered by BENEFITSCAPE, BeneSphere™ provides a system-agnostic RegTech solution for **Section 45S** credit readiness, execution, and compliance.

BeneSphere's embedded domain intelligence supports three areas of execution:

- **Credit identification:** policy, eligibility, and funding data assembled and verified to support assessment by qualified tax advisors and inform the employer's PFML strategy.
- **Ongoing execution:** leave, payroll, premium, plan, carrier, and workforce data & workflows orchestrated across the employer's end-to-end benefits supply chain.
- **Credit substantiation:** calculations, documentation, and traceability maintained, with audit-ready evidence assembled to support credit claims.

A continuous view of potential credit value, outstanding issues, and audit readiness is provided by **BeneSphere's live dashboard**.

THE RESULT: Confidence in Section 45S credit readiness, execution, and substantiation. Value that might otherwise go unclaimed — helping to fund PFML programs.



Scan here to request a PFML Credit Review

Explore your existing program's eligibility, potential credit value, and any changes needed to proceed.

Benefits Assurance

delivered by • **BeneSphere™**