BENEFITSCAPE™

LEAVE MANAGEMENT

How to Secure New PFML Funding.

IRC 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.**

Section 45S covers **parental leave, short-term disability, and family caregiving** — with qualification depending on the purpose of the leave, policy terms, and employee eligibility. Your existing PFML program deserves a review under the expanded rules. **Here's how BeneSphere can unlock this value.**

BeneSphere at Work

Powered by BENEFITSCAPE, **BeneSphere**™ provides system-agnostic RegTech for benefits administration and compliance. Its **Section 45S** RegTech is available as a stand-alone PFML tax credit solution or as part of **BeneSphere**'s wider orchestration of employee benefits delivery.

BeneSphere's embedded domain expertise supports three areas of **Section 45S** 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 Section 45S 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.

© 2026

Benefits Assurance
delivered by • BeneSphere™

BENEFITSCAPE™ Call +1 508-655-3307 • Email: info@benefitscape.com • benefitscape.com