NOTICE OF BENEFITS AVAILABLE UNDER M.G.L. CHAPTER 175M

PAID FAMILY AND MEDICAL LEAVE

Employee Contributions

• Employers may deduct payroll contributions from a covered individual's wages or other earnings to fund the PFML Private Plan. If covered individuals contribute toward the cost of coverage for PFML, the amount cannot exceed the maximum portion of allowable contributions for covered individuals as described in M.G.L. c. 175M and 458 CMR 2.00 (MA FML Law), up to the Social Security Benefit Limit.¹

MA PFML Benefits

- Covered individuals may be entitled to up to 20 weeks of paid medical leave in a benefit year if they have a serious health condition that incapacitates them from work.
- Covered individuals may be entitled to up to 12 weeks of paid family leave in a benefit year related to the birth, adoption, or foster care placement of a child, or because of a qualifying exigency arising out of the fact that a family member is on active duty or has been notified of an impending call to active duty in the armed forces.
- Covered individuals may be entitled to up to 26 weeks of paid family leave in a benefit year to care for a family member who is a covered service member with an injury or illness related to their active duty.
- Covered individuals may be entitled to up to 12 weeks of paid family leave to care for a family member with a serious health condition.



Covered individuals are eligible for no more than 26 total weeks, in the aggregate, of family and medical leave in a single benefit year.

Who is a Covered Individual Under the Law?

Generally, an employee, and in some instances a former employee or contract worker, may be eligible for paid family and medical leave if the individual:

- Is eligible for unemployment in Massachusetts and paid wages by a Massachusetts employer; or
- Resides in Massachusetts, would have been eligible for unemployment in MA if an employee, is not an independent contractor, and is paid for contract services by a Massachusetts entity that is required to report payment for services on IRS Form 1099-MISC for more than 50% of its workforce; or
- Is self-employed and who resides in Massachusetts and chooses to opt-in to the program.



Job Protection

Generally, an employee who has taken paid family or medical leave must be restored to the employee's previous position or to an equal position, with the same status, pay, employment benefits, length-of-service credit, and seniority as of the date of leave.



These job protections may not apply to contractors performing contract services or self-employed individuals.

Weekly Benefits

To fund PFML benefits, employers may deduct payroll contributions from a covered individual's wages or other earnings. Covered individuals can apply for benefits by filing a MA Family and Medical Leave claim with The Hartford. A covered individual's average weekly earnings will determine the benefit amount. The maximum weekly benefit is \$1,084.31 in 2022.

No Retaliation or Discrimination

- It is unlawful for an employer to discriminate or retaliate against an employee for exercising any right to which they are entitled under the law.
- An employee or former employee who is discriminated or retaliated against for exercising rights under the law may, not more than three years after the violation occurs, institute a civil action in the superior court, and may be entitled to damages of as much as three times of their lost wages.

Your Private Plan from The Hartford

Your employer offers paid family leave and medical leave with benefits that are at least as generous as those provided under the law, your employer has applied for and been granted an exemption from paying contributions to the state plan. Employees continue to be protected from discrimination and retaliation under the law even when an employer opts to provide paid leave benefits through a private plan.

If you have questions or concerns about your Paid Family Medical Leave rights, please contact: MassPFML@Mass.gov or visit: https://www.mass.gov/DFML



Business Insurance Employee Benefits Auto Home

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT. The Hartford is the administrator for certain group benefits business written by Aetna Life Insurance Company and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company). © 2021 The Hartford.

This informational material is subject to change as The Hartford continues to receive guidance from states and municipalities. It shall not be considered legal advice. The Hartford assumes no responsibility for legal compliance with respect to an employer's business practices, and the views and recommendations contained herein shall not constitute The Hartford's undertaking on a company's behalf, or for the benefit of others, to determine or warrant that an employer's business operations are in compliance with any law, rule, or regulation. Employers seeking resolution of specific legal or business issues, questions, or concerns regarding this topic should consult their own attorney or business advisors; and employees should continue to consult their employers' Human Resources or other employment benefits department for guidance on the application of any law, rule, or regulation.

This notice must be posted in a conspicuous place on the employer's premises.

¹ The contribution and benefit base limit established annually by the federal Social Security Administration for purposes of the Federal Old-Age, Survivors, and Disability Insurance program limits pursuant to 42 U.S.C. 430.

1015928 10/21