

## Notice of Private Plan for Massachusetts Paid Family & Medical Leave (MA PFML) Law for 2024

Reliance Standard Life Insurance Company is the private carrier for our MA PFML plan. The plan through Reliance Standard offers the same rights, protections and benefits as the state plan. Below are highlights of the plan and key information for you to be aware of as an employee.

### Explanation of Benefits

- **Leave Allotments:**
  - You may be entitled to a maximum of:
    - 12 weeks of paid family leave in a benefit year for the birth, adoption, or foster care placement of a child, to care for a family member with a serious health condition, 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.
    - 20 weeks of paid medical leave in a benefit year if you have a serious health condition that incapacitates you from work.
    - 26 weeks of paid family leave in a benefit year to care for a family member who is a covered service member undergoing medical treatment or otherwise addressing consequences of a serious health condition relating to the family member's military service.
    - 26 total weeks, in the aggregate, of paid family and medical leave in a single benefit year.
- **Your weekly benefit amount** will be based on your earnings, with a maximum benefit of \$1,149.90/ per week.
- **Eligibility:** You are eligible for leave and wage-replacement benefits if you meet the financial earnings test. You must have earned at least \$6,300 in wages from Massachusetts employment in the four completed quarters prior to your application for MA PFML benefits. You must also have earned at least 30x your maximum potential MA PFML benefit amount.
- **Wage Replacement Payments:** When you take leave for any of the reasons described above, you will be eligible to apply for wage replacement benefits. These benefits will be a proportion of your average weekly earnings. Your maximum potential benefit amount will be as follows:
  - 80% of earnings up to 50% of the State Average Weekly Wage
  - 50% of earnings above the State Average Weekly Wage
  - Maximum Benefit for 2024: \$1,149.90.

## **Job Protection, Continuation of Health Insurance, No Retaliation**

- **Job Protection:** Generally, if you take family or medical leave under the law, you must be restored to your previous position or to an equivalent position, with the same status, pay, employment benefits, length-of-service credit and seniority as of the date of leave.
- **Continuation of Health Insurance:** Your employer must continue to provide for and contribute to your employment-related health insurance benefits, if any, at the level and under the conditions coverage would have been provided if you had continued working continuously for the duration of such leave.
- **No Retaliation:** It is unlawful for any employer to discriminate or retaliate against you for exercising any right to which you're entitled under the paid family and medical leave 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.

## **How to File a Claim**

Employees must file claims for paid family and medical leave benefits directly with Reliance Standard using the Reliance Standard forms. Completed claim forms and accompanying documentation can be submitted to Reliance Standard by any of the following methods:

- Online at: <https://rsclaims.com>
  - Either the employee or employer can initiate the claim.
  - If employee initiated, be prepared to include the name and email address of the individual at your company who will complete the employer section of the claim.
- Email to: [claimsintake@rsli.com](mailto:claimsintake@rsli.com)
- Fax to: 267-256-3519
- Mail to: Reliance Standard Life, P.O. Box 7749, Philadelphia, PA 19101-7749

To access the MA PFML claim forms, visit <https://customercare.rsli.com/Forms/> and select "Massachusetts" in the drop-down menu.

Employees are required to provide at least 30 days' notice to their employer of the anticipated starting date of any leave, the anticipated length of the leave and the expected date of return. An employee who is unable to provide 30 days' notice due to circumstances beyond his or her control is required to provide notice as soon as practicable.

## **Reliance Standard Contact Information**

**Customer Care Team**

(800) 351-7500

## **Effective Rates**

Under the law, employers are responsible for a minimum of 60% of the medical leave contribution but are permitted to deduct from employees' wages up to 40% of the medical leave contribution and up to 100% of the family leave contribution. For 2024, the **MA PFML state rates** are as follows:

**MA PFL (100% employee paid) - .18%**

**MA PML (60% employer) - .42%**

**MA PML (40% employee max contribution) - . 28%**

Employees cannot pay more than the amount they would pay under the state plan.

