

# Massachusetts Paid Family Leave and Medical Leave (PFML)



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Arch Insurance Group, a market leader in the New York and New Jersey statutory disability and paid family leave markets, has developed an insured product to meet the specifications of the new Massachusetts PFML law. The product is built specifically for Massachusetts employers who wish to file for a “Private Plan Exemption.”

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## Massachusetts Law

All Massachusetts employers are automatically enrolled into the state plan for PFML coverage. [MGL c.175M Paid Family Medical Leave](#) establishes a system for paid family leave.

Employers who file for a private plan exemption and receive approval from the state will be exempt from state contributions beginning the first date of the quarter immediately following. Employers will remain exempt from state contributions for any future quarters in which they retain an approved private plan for their employees. Employers who file for an exemption that is approved by the state must show proof of a private plan.

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## Arch PFML Product Points

- Compliant with MA PFML laws.
  - The Arch MA PFML Product will be sold as a “standalone” product; no other Arch products are required to purchase this plan.
  - Companies who opt out of the state plan and place coverage with Arch will not be required to make quarterly contributions to the state fund.
  - Each policy is underwritten using company-specific demographic and employee census data.
  - Rates guaranteed for one year.
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## The Arch Advantage

- Excellent claim service; most claims are processed in five days or less.
- Arch has a history of success working with state mandated STD and PFL products.
- Access to Arch's online claims reports, and the online claim submission and management portal
- Arch private plan offers employers the ability to allow employees to top-off benefits using accrued paid time off

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## Massachusetts Paid Family Medical Leave (MA PFML) Plan Coverage

### Earnings Requirement

Employee must have earned at least \$6,000 during the last 4 completed calendar quarters, and at least 30 times more than how much you would be eligible to get each week from your Paid Family Medical Leave benefits in the 12-month period before application for leave.

### Required Employers

All private employers with eligible employees working in Massachusetts. Law covers all employers (1 or more employees). Self-employed individuals are not required to participate.

### Leave Benefits

#### Family Leave

- Bonding (birth, adoption, foster placement).
- Qualifying military exigency.
- Family member's serious health condition.

#### Medical Leave

- Employee's own serious health condition.

### Covered Relationships

Family member is defined as spouse, domestic partner, child, parent or parent of a spouse or domestic partner; a person who stood in loco parentis to the employee when the employee was a minor child; or a grandchild, grandparent, or sibling of the employee.

### Benefit

Employees may be entitled to one of the following leaves each year:

- Up to 12 weeks of family leave (includes active duty family military leave +bonding time).
- Up to 12 weeks of care of family member with a serious health condition.
- Up to 20 weeks of personal medical leave.
- A total of 26 weeks for a combination of paid family and medical leave.

During the leave period, eligible employees will be paid a percentage of their gross wages, not to exceed the annual maximum state benefit.



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