

Employees in Massachusetts may be eligible for Paid Family and Medical Leave, which provides income during qualifying life events that require you to miss work. Employers in Massachusetts are required by law to provide this benefit to you, and your employer has chosen to provide these benefits through Arch Insurance Company.

Employee Frequently Asked Questions

What is Paid Family and Medical Leave?



Paid Family and Medical Leave coverage ensures that qualified employees have up to 26 weeks paid leave for medical or family reasons. The most common reasons are for the birth of a child or to care for a sick family member. For a full list of

reasons, please refer to the section below.

Who is eligible for MA PFML benefits?

Individuals are eligible for PFML benefits if they are:

- Employees working for a Massachusetts business or a state agency.
- Self-employed individuals for whom an employer is required to report payment for services on IRS form 1099-MISC and required to make contributions under the MA PFML law.

Before applying for benefits, workers must have earned an amount set by the state annually during the last 4 completed calendar quarters and at least 30 times more than you would get each week from your Paid Family and Medical Leave benefits.

When can I use PFML?

Paid Family Leave can be used for:

- Care for a sick family member
- Bond with a child after adoption or foster care placement
- Bond with a newborn child
- Manage family affairs when a family member is on active duty in the armed forces

Paid Family Leave is used to take time away from work when you need to care for a family member.



Paid Medical Leave may be taken to manage a personal serious health condition.

What are my benefits under PFML?

Unless otherwise noted, benefits will be available upon the effective date of the policy:

12 week benefits

- Care for a family member due to a serious health condition
- Bond with a child (newborn, adoption or foster)
- Military exigency

20-week benefits

- Own serious health condition

26-week benefits

- Care for a family member due to a serious health condition, due to military service
- Maximum leave: combined medical and paid family leave



Aggregate Limit

The total aggregate time an employee can take between medical and family leave is 26 weeks in one calendar year

Is there a waiting period?

A waiting period may apply to the first seven calendar days of the leave. Waiting period is waived for an employee who is on medical leave due to childbirth that transitions directly into family leave.

What are the Maximum Benefits?

The maximum weekly benefit amount for any individual will be \$1,170.64 for 2025 which is 64% of the SAWW. Before October of each year, the MA Department of Family and Medical Leave will establish a maximum weekly benefit amount at a level that is 64% of the then-applicable Commonwealth average weekly wage. The adjusted maximum weekly benefit amount will take effect on January 1 of the year following the new calculation.

How are benefits calculated?

The portion of an individual's average weekly wage that is equal to or less than 50% of the Commonwealth average weekly wage will be replaced at a rate of 80%; and the portion of an individual's average weekly wage that is more than 50% of the Commonwealth average weekly wage will be replaced at a rate of 50%.



The state of Massachusetts has an online calculator to help you run specific scenarios:

<https://calculator.digital.mass.gov/pfml/yourbenefits/>

How do I request benefits under PFML?

You may file for benefits between 30-60 days in advance of the anticipated start date of the leave, or anytime thereafter. To apply, complete the approved claims forms and submit for processing. Your employer will need to complete their portion of the claim forms, and if applicable, so will your physician.



Claims can be reported online, by email, by paper form, and over the telephone. Visit the Disability Claims section on <https://www.archinsurance.com/disability> to learn more.

Types of Benefits and Protections

Paid Family Leave

Eligibility

All employees (full-time, parttime, permanent, or seasonal) are eligible for family leave benefits. This includes 1099 contractors if the business meets the criteria.

Weekly Benefit

The weekly paid benefit amount from Arch Insurance is greater than or equal to the amount by the PFML program administered by Department of Family and Medical Leave. In 2025, the maximum weekly benefit is \$1,170.64.

Intermittent Leave

Leave may be taken intermittently or on a reduced leave schedule, with the weekly benefit amount being prorated.



Military Family Care

Up to 26 weeks of paid leave to provide care to a family member with a serious health condition suffered while on active duty in the armed forces.

Military Exigency

Up to 12 weeks of paid leave for an employee whose spouse, child or parent is a member of the Armed Forces and is on covered active duty or notified of an impending call or order to covered active duty.

Family Bonding

Up to 12 weeks of paid leave to bond with a child during the first 12 months after a child's birth, or the first 12 months after adoption or foster placement of a child under the age of 18.

Family Care

Up to 12 weeks of paid leave to provide care to a family member with a serious health condition.

Presumptions

The private plan states that all presumptions shall be made in favor of the availability of leave and the payment of leave benefits.

Paid Medical Leave

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Duration

The Arch Insurance private plan offers a maximum of 20 weeks of paid medical leave if a covered individual is unable to work due to a serious health condition.

Intermittent Leave

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Presumptions

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*These scenarios are based on hypothetical facts, provided for illustrative purposes only and is not based on real claims adjudicated.

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