S Guardian[®]

Massachusetts Paid Family and Medical Leave (MA PFML) Benefit Provisions — 2024

Employee eligibility for benefits	All employees who meet the financial eligibility requirements for unemployment compensation (the employee must have earned 30 times the weekly unemployment benefit that the employee would be eligib to receive and must have earned at least \$6,000 during the last four calendar quarters). There are no minim hours or service requirements.		
Covered employers	All private employers with eligible employees working in Massachusetts. Law covers all employers (one or more employees).		
Reasons for leave	Family leave: Medical leave:		
	Bonding (birth, adoption, foster placement) Employee's own serious health condition		
	Qualifying military exigency		
	Care for service member		
	Family member's serious health condition		
Covered relationships	A family member is defined as a spouse, domestic partner, child, parent or parent, of a spouse or domestic partner; a person who stood in <u>loco parentis</u> to the employee when the employee was a minor child; or a grandchild, grandparent, or sibling of the employee.		
Funding	May be shared between the employee and the employer, but an employee cannot be expected to pay more than the state allowable maximum contribution rates.		
	Family leave: 100% employee-paid, 0% employer-paid		
	Medical leave: 40% employee-paid, 60% employer-paid		
	Under a private plan, an employer may choose to pay more or all of the employee's share. However, any remaining difference in premium due becomes the obligation of the employer.		
Maximum employee contribution	 0.46% of employee's wages up to the Social Security income limit, combined for both the family leave and medical leave coverage. 		
	• Family leave: 0.18% of employee's wages up to the Social Security income limit; annual maximum of \$303.48.		
	 Medical leave: 0.28% of employee's wages up to the Social Security income limit; annual maximum of \$472.08. 		

Social Security income limit	\$168,600		
Job protection	Included		
Benefit amount	Will vary based on income:		
	 80% of the portion of an employee's weekly wage that is equal to or less than 50% of the State Average Weekly Wage (SAWW); plus 		
	• 50% of the portion of an employee's weekly wage that is more than 50% of the SAWW;		
	• Capped at the maximum weekly benefit of 64% of the SAWW, which is \$1,149.90 for 2024.		
Maximum leave per year	Family leave:	Medical leave:	
	 Bonding (birth, adoption, foster placement): up to 12 weeks 	 Employee's own serious health condition: up to 20 weeks 	
	• Qualifying military exigency: up to 12 weeks		
	 Family member's serious health condition: up to 12 weeks 		
	Care for service member: up to 26 weeks		
	Total combined MA family leave: up to 26 weeks		
Waiting period	7 calendar days		
Interacting with other laws	MA PFML will run concurrently with leave taken under the Massachusetts Parental Leave Act, Family and Medical Leave Act, and Earned Sick Time Act, if the employee is eligible for the respective laws.		

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

2023-163347 (10/25)

This document presents a brief overview of the Massachusetts PFML law. The law and its implementing regulations, as well as the PFML policy documents issued to covered employers, will govern the actual administration of the PFML benefits and control in case of any conflict in or absence of information. This is not intended as legal advice. Please consult with appropriate professionals for legal, compliance, and tax advice.

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America®. ©Copyright 2023 The Guardian Life Insurance Company of America.