



Massachusetts Paid Family and Medical Leave (MA PFML)

2024 versus 2023 benefit provision comparison

Calendar year	2024	2023																								
	0.88% of employee's weekly wages, up to annual maximum	0.63% of employee's weekly wages, up to annual maximum																								
State combined rate	<table border="0"> <tr> <td></td> <td>Medical</td> <td>Family</td> </tr> <tr> <td></td> <td>0.70%</td> <td>0.18%</td> </tr> <tr> <td>Employer:</td> <td>0.42%</td> <td>0.0%</td> </tr> <tr> <td>Employee:</td> <td>0.28%</td> <td>0.18%</td> </tr> </table>		Medical	Family		0.70%	0.18%	Employer:	0.42%	0.0%	Employee:	0.28%	0.18%	<table border="0"> <tr> <td></td> <td>Medical</td> <td>Family</td> </tr> <tr> <td></td> <td>0.52%</td> <td>0.110%</td> </tr> <tr> <td>Employer:</td> <td>0.312%</td> <td>0.0%</td> </tr> <tr> <td>Employee:</td> <td>0.208%</td> <td>0.110%</td> </tr> </table>		Medical	Family		0.52%	0.110%	Employer:	0.312%	0.0%	Employee:	0.208%	0.110%
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Employee maximum contribution rates	0.46% of employee's wages, up to the SSI limit Medical: 0.28% Family: 0.18%	0.318% of employee's wages, up to the SSI limit Medical: 0.208% Family: 0.110%																								
Maximum employee annual contribution	\$775.56 (combined rate 0.46%) Medical: \$472.08 (rate 0.28%) Family: \$303.48 (rate 0.18%)	\$509.44 (combined rate 0.318%) Medical: \$333.32 (rate 0.208%) Family: \$176.22 (rate 0.110%)																								
Social Security Income (SSI) limit	\$168,600	\$160,200																								
Benefit percentage	80% of the portion of the covered person's average weekly wage (AWW) that is equal to or less than 50% of the state average weekly wage (SAWW), <i>plus</i> 50% of the portion of the covered person's AWW that is more than 50% of the SAWW, up to maximum weekly benefit	80% of the portion of the covered person's average weekly wage (AWW) that is equal to or less than 50% of the state average weekly wage (SAWW), <i>plus</i> 50% of the portion of the covered person's AWW that is more than 50% of the SAWW, up to maximum weekly benefit																								
Maximum weekly benefit (64% of SAWW)	\$1,149.90	\$1,129.82																								
Massachusetts SAWW*	\$1,796.72 50% of SAWW - \$898.36	\$1,765.34 50% of the SAWW - \$882.67																								
Employee eligibility earning requirement	30 times the employee's weekly benefit amount and at least \$6,000 earned in the previous 12 months	30 times the employee's weekly benefit amount and at least \$6,000 earned in the previous 12 months																								

The Guardian Life Insurance Company of America
guardianlife.com

New York, NY

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.