## Filing your MA PFML private plan exemption application

Here are the steps you, your dedicated employee benefits broker or consultant, and Sun Life need to follow to gain approval for your fully insured or self-insured MA PFML private plan. We’ve also provided information on upcoming milestones, along with other considerations to help you comply with MA PFML.

### Step 1: You/Your broker
- Reach out to your dedicated employee benefits broker or consultant to request a quote.
- Include a census with MA PFML benefit eligible employees, **work Zip code, gender, age or date of birth and annual salary**.

### Step 2: Sun Life
- **For fully insured plans**: We will send you an illustrative Proposal and a Declaration of Insurance pre-filled with your information and MA PFML benefit details, signed by Sun Life.
- **For self-insured plans**: We will send you an illustrative Proposal and a private plan template. The state requires self-insured employers to secure a bond. Learn more [here](#).

### Step 3: You
- **For fully insured plans**: Add the Client contact information, sign, scan and upload the Declaration of Insurance as part of your private plan exemption application process through MassTax Connect.
- **For self-insured plans**: Edit the self-insured private plan template as needed. Upload it as part of your private plan exemption application process through MassTax Connect.
- You may use our "MA PFML Private Plan exemption application questions - guided by Sun Life" for help. You can find it on [www.sunlife.com/mapfml](http://www.sunlife.com/mapfml).

### Step 4: You
- The state will send you a provisional notification of approval. If the state has questions for you, our team of experts can help you respond.

**If you get provisional approval prior to December 20, 2019, you will not have to pay the first-quarter premium to the State.**

### Step 5: Sun Life
- Prior to 1/1/21, you will be required to upload an insurance contract if you received a private plan exemption approval for a fully insured private plan. We will provide you with a policy and instructions on amending your filing.

### Step 6: You/Your broker in 2020
- You’ll need to renew your private plan exemption every 12 months, so in 2020 you’ll need to renew your exemption for 2021.
- Send us an updated census when you’re working on your exemption renewal.

### Step 7: Sun Life in 2020
- Upon receipt of your updated census, we will notify you if there is any change to the quoted rate. If the rates are acceptable:
  - **For fully insured plans**: We will send an Application for Insurance which finalizes our working relationship for MA PFML.
  - **For self-insured plans**: We will send you a Service Agreement which finalizes our working relationship for MA PFML.

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### Continued

**MASSACHUSETTS PAID FAMILY AND MEDICAL LEAVE (MA PFML)**

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Sun Life
Per the State’s website:
MA PFML is available to all Massachusetts W-2 full- and part-time employees who meet the threshold for unemployment compensation. An employee must have 15 weeks or more of earnings and have earned more than $4,700 in the previous 12 months. Terminated employees are also eligible for MA PFML benefits for up to 26 weeks after termination. Self-employed individuals may also be covered under the state's PFML program as long as required contributions have been made for at least 2 of the last 4 completed calendar quarters. Visit mass.gov to learn more.

Upcoming milestones

Notifying employees – September 30, 2019
• Display the MA DFML poster by September 30, 2019.
• Provide written notice to employees by September 30, 2019, and within 30 days of first day of employment thereafter.
  - If you intend to offer a private plan, you must include information about the administrator. Here’s a tip: If you are not sure about offering a private plan yet, you can say that you are considering it but have not decided, and you will update employees. If you plan to choose Sun Life, you may list us as your fully insured or self-insured MA PFML plan administrator.
  • Decide and state in the notice whether you intend to deduct employee premium, and how much. Here’s a tip: If you are not sure, you can say that you will not initially deduct premium but may revise this at a later date. You can send written updates and can only collect premium going forward.

Deducting premium – Can start October 1, 2019
• If you will deduct premium, begin deductions on October 1, 2019. If you miss that deadline, you can start at a later date, but you can only collect premium going forward; you cannot collect premium retroactively to October 1, 2019. You will also have to send a new notice to employees.
  • Employers who choose the state plan will be required to pay both the employee and employer share of the premium for the first quarter to the state by January 31, 2020. If you have fewer than 25 employees, you do not owe the employer share of the premium.
  • If you choose a private plan and you receive provisional approval prior to December 20, 2019, you will not have to pay the first quarter premium to the State. If you do not meet that date, you may still file for a private plan exemption. The private plan will go into effect for purposes of premium payment on the first of the quarter after it is approved, and you will continue to owe premium to the state until that time.

The information in this document is based on our knowledge of the current MA PFML law and regulations. If the DFML revises the regulations, adopts new policies or if the law itself is amended, we will update this document. This document is not intended to be and should not be construed as legal advice. Employers are encouraged to consult employment law counsel for legal advice.

Subject to regulatory approval, Sun Life’s fully insured MA PFML coverage will be underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, Mass.). When available, Sun Life’s fully insured and self-insured MA PFML solutions will be administered by Sun Life Assurance Company of Canada. This service is not insurance.
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