MASSACHUSETTS PAID FAMILY AND MEDICAL LEAVE (MA PFML)

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.

Step 1: You/Your broker
- Reach out to your dedicated employee benefits broker or consultant to request a quote for either a fully insured or self-insured MA PFML private plan.
- 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
If your request for a quote is approved:
- 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 commonwealth requires self-insured employers to secure a bond. Learn more here.

Step 3: You
File your Private Plan exemption:
- 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 MassTaxConnect.
- 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 MassTaxConnect.
- 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.

Step 4: You
- The commonwealth 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, you will no longer have to submit premium to the commonwealth beginning the quarter following your approval.

Step 5: You/Your broker
- You’ll need to renew your private plan exemption every 12 months. Send us an updated census when you’re working on your exemption renewal.

Step 6: Sun Life
- We require a final group census which should be provided 30-90 days prior to the January 1, 2021 effective date.
- 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.

Step 7: 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.

continued
About your MA PFML census

MA PFML requires a new way to build your census. You must include all part-time employees who meet the eligibility requirements (see below) and, if more than 50% of your workforce are 1099-misc. contractors, you may need to include them as well. In addition, eligibility for MA PFML benefits is based on where employees work.

Per the commonwealth’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 commonwealth’s PFML program as long as required contributions have been made for at least 2 of the last 4 completed calendar quarters. Visit www.mass.gov to learn more.

Your Sun Life policy

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.

Sun Life will deliver policies to our fully insured Clients to update their private plan exemption filings once policies become available.

Visit our website at www.sunlife.com/pfml to learn more.