2024 Employer Notice to Covered Employees

MA PFML Private Plan Information

Mutual of Omaha Life Insurance Company will administer our MA PFML plan. This plan offers the same rights, protections and benefits as the state plan.

Rights and Obligations under the Massachusetts Family and Medical Leave (PFML) Law, M.G.L. c. 175M.

Explaination of Benefits

Job Protection, Continuation of Health Insurance, No Retaliation

Job Protection: Generally, if you take family or medical leave under the law you must be restored to your previous position or to an equivalent position, with the same status, pay, employment benefits, length-of-service credit and seniority as of the date of leave.

Continuation of Health Insurance: Your employer must continue to provide you and contribute to your employment-related health insurance benefits, if any, at the level and under the conditions coverage would have been provided if you had continued working continuously for the duration of such leave.

No Retaliation: It is unlawful for any employer to discriminate or retaliate against you for exercising any right to which you’re entitled under the paid family and medical leave law. An employee or former employee who is discriminated or retaliated against for exercising rights under the law may, not more than three years after the violation occurs, institute a civil action in the superior court.

How to File a Claim

Employees must file claims for paid family and medical leave benefits with Mutual of Omaha. Forms are available online at www.mutualofomaha.com/support/forms. Claim forms can be submitted online, via fax to 402-997-1878, or via email at submitgroupPFML@mutualofomaha.com.

Employees are required to provide at least 30 days’ notice to their employer of the anticipated starting date of any leave, the anticipated length of the leave, and the expected date of return. An employee who is unable to provide 30 days’ notice due to circumstances beyond his or her control is required to provide notice as soon as practicable.

Payment for Concurrent Leave

Any paid leave provided under a collective bargaining agreement or employer policy for the same qualifying reasons and paid at the same or higher rate than paid leave available under this law shall count against the allotment of leave benefits available under this law.

Private Plan Exemption

An employer that offers paid leave with benefits that are at least as generous as those provided under the law may apply for an exemption from paying the Department of Family and Medical Leave Family and Employment Security Trust Fund contribution. An employer may apply for an exemption from the medical leave contribution, family leave contribution, or both. The details of any private plan must be provided to employees by an employer at the same time as this Notice. Employees enjoy rights to job-protected leave and from discrimination and retaliation under the law even if their employer is approved to provide leave benefits through a private plan.

More Information is Available

For more detailed information, please consult the Department’s website: www.mass.gov/DFML.

ACKNOWLEDGEMENT

Your signature below acknowledges your receipt of the information above within 30 days from the start date of your employment, whichever is later.

Signature

Name (Print)

Date

Your signed acknowledgement will be retained by your employer. Please retain a copy for your own reference.

Effective Rates: 2024

Family Leave Contribution: _____%  Medical Leave Contribution: _____%  Total Leave Contribution: _____%

Under the law, employees cannot contribute more under a private plan that they would under the state plan.

Family Leave Contribution: ______%  Medical Leave Contribution: ______%  Total Leave Contribution: ______%