



How to file a claim

Massachusetts Paid Family & Medical Leave Act (“MA PFML”)

Over the phone (preferred)

1 | Gather the necessary information, including:

- Employer name
- Group policy number
- Last day of work
- Manager and/or HR contact name and phone number
- Reason for leave
- Medical providers’ information (names, addresses, & phone numbers)

2 | Call our disability team at (866) 274-9887 and select:

- The prompt for employees.
- Then, the prompt for disability or Massachusetts paid family and medical leave claims.

3 | The Equitable benefit analyst will collect all of the information needed from you as well as your verbal authorization to contact your healthcare provider.

4 | The Equitable benefit analyst will then contact your healthcare provider and your employer to obtain the other necessary information to process your claim.

Paper

1 | Obtain an Equitable MA PFML claim form from your employer or download it from equitable.com/employee-benefits/customer-service/forms

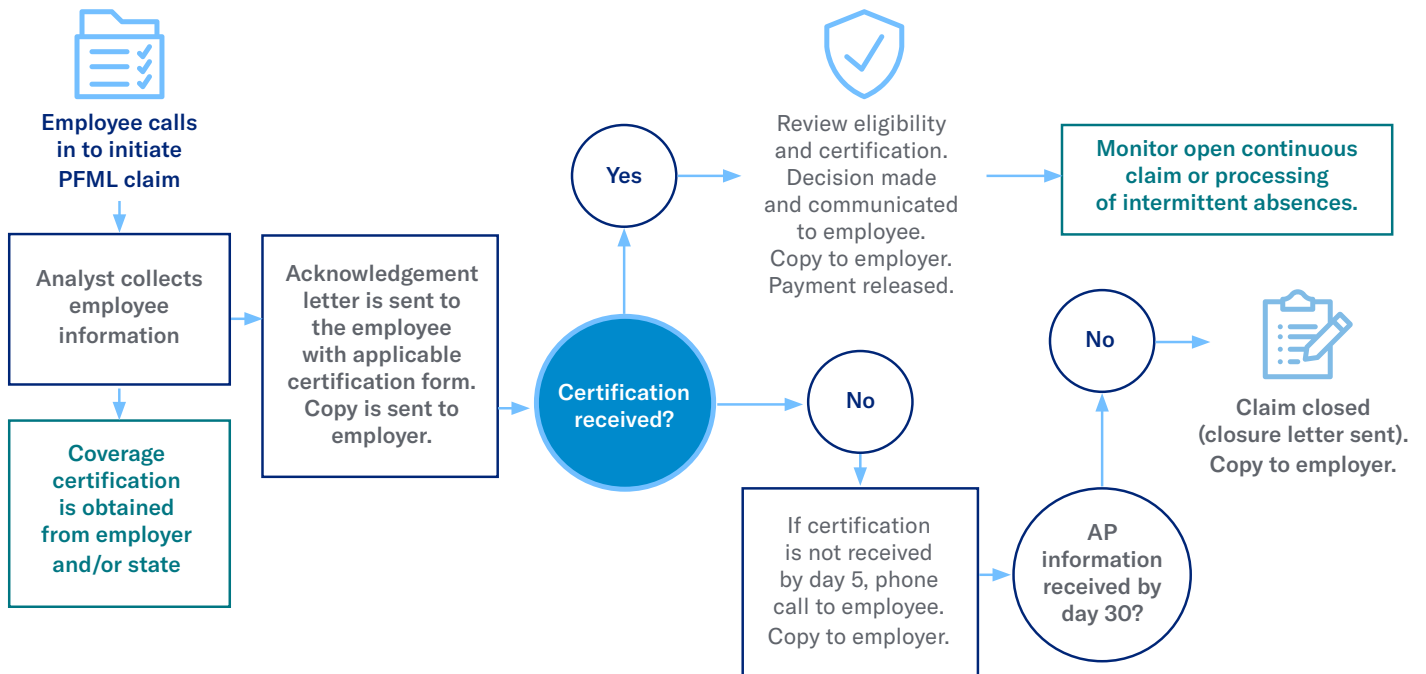
2 | Complete the employee statement

3 | Have your employer and healthcare provider complete their sections

4 | Fax the completed claim packet to (855) 864-0530; or scan and e-mail the completed claim packet to claimsubmission@groupclaims.com; or

Mail the completed claim package to:

Group Claims Department
 P.O. Box 14294
 Lexington, KY 40512-4294



Claims frequently asked questions

If an employee has a serious health condition that started prior to January 1, 2021, are they eligible for MA PFML benefits as of January 1, 2021?

Yes, the employee would be eligible for up to 20 weeks of medical leave beginning on January 1, 2021, assuming they meet the financial eligibility test.

If an employee gives birth prior to January 1, 2021, what MA PFML benefits will they be eligible for?

It depends on when the employee gave birth and whether or not the resulting period of disability stretches into 2021. If the employee remains disabled as of January 1, 2021, then they would be eligible for paid medical leave under MA PFML. The MA PFML medical leave would continue until the employee no longer has a serious health condition, up to a maximum of 20 weeks. Following their medical leave, they would be eligible for up to 12 weeks of family leave to bond with the new child. If they take the family leave immediately following the end of the medical leave, they will not have to satisfy the 7-day benefit waiting period for the family leave.

Does an employee that gives birth to a child have to take family leave immediately following the end of their medical leave?

No. An employee can choose to take family leave to bond with a new child any time following the birth as long as it's within 12 months of the birth.

Does an employee need to submit separate claims for MA PFML and STD if it's for their own serious health condition?

If both coverages are provided by Equitable, then no. An employee will only need to submit one claim form which will initiate both the MA PFML and STD claims. If Equitable only provides the STD or MA PFML coverage, then a coverage specific claim form will need to be submitted to Equitable and the employee will need to file the other claim with the other provider.

What is the amount of the benefit?

The portion of the employee's average weekly wage that is equal to or less than 50% of the statewide average weekly wage will be replaced at a rate of 80%; and

The portion of the employee's average weekly wage over 50% of the statewide average weekly wage will be replaced at a rate of 50%.

The maximum weekly benefit is \$1,084.31.

Can an employee use any type of PTO time to "top off" their MA PFML benefit?

Under a plan insured by Equitable, yes, if the employer allows it. An employee will be able to utilize PTO or

accrued paid leave to supplement the benefit payable under the Equitable MA PFML policy. An employee cannot receive more than their regular earnings between the MA PFML benefit and PTO/accrued paid leave.

How often will claim payments be made?

Equitable will issue benefit checks on a weekly in arrears basis for both medical and family leaves once the 7-day benefit waiting period has been satisfied.

Will the claim payment frequency vary for intermittent leaves?

No, Equitable will still issue benefit checks on a weekly basis, however the benefit payable will be based on the total amount of leave taken in the prior week.

How does Equitable know how much time was taken for intermittent leaves?

The employee is responsible for notifying Equitable as soon as possible (within 24 hours) when they have taken leave. This information may also be verified with the employer.

Is direct deposit available for MA PFML benefits?

Yes, and Equitable encourages it as it eliminates the lag time associated with mailed paper checks.

Is there a form that employees need to fill out for direct deposit?

No. The Equitable benefit analyst can secure all the required information and necessary authorization right over the phone.

Are there notice requirements the employee must abide by?

Yes, the MA PFML law indicates that employees must provide at least 30 days notice to the employer of the anticipated start date, the anticipated duration, and the expected date of return. If there are reasons out of the employee's control, they must provide notice as soon as is practicable.

What if the employee does not provide the required notice?

The MA PFML regulations allow for the leave to be delayed or denied.

What if an employee does not return to work following an approved MA PFML leave?

The MA PFML regulations indicate that an employee may be subject to discipline from the employer if they fail to return to work following the expiration of an approved leave period.

To learn more visit
equitable.com/employeebenefits/pfml-ma

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