



MASSACHUSETTS' PAID FAMILY AND MEDICAL LEAVE



PRODUCT HIGHLIGHTS

At US Able Life, you are our priority

Taking care of your employees means more than just providing a safe place to work; it also means providing them and their families with protection and peace of mind outside of the workplace. When you partner with US Able Life, you provide your employees with coverage that will give them the financial security they need.

For more than 40 years, we've been a trusted name among insurance carriers. With us, you're never just a number.

We care about the well-being and financial security of you and your employees, and that's why we pay claims quickly and accurately. Our top priority is to make a meaningful difference and provide you with an exceptional customer experience.

What is MA PFML?

On January 1, 2021, most of Massachusetts' workers will become eligible for paid family and medical leave under the Massachusetts' Paid Family and Medical Leave law (MA PFML). MA PFML allows employers to cover employees for paid family and medical leave.

This coverage pays a weekly benefit for a serious medical condition for an employee or their family members, for birth, adoption or foster care placement, or a leave associated with a family member called to active duty. The weekly benefit amount is based on the employee's earnings, with a maximum of \$850 per week.

US Able Life offers compliant plan options that meet your business's needs and provide your employees with quality protection, backed by streamlined, industry-leading support.

- **Employers with 25 or more employees are eligible** for US Able Life's MA PFML-Compliant Plan (requires custom underwriting quoting)
- US Able Life offers **additional protection** with **flexible benefits** or Short Term Disability companion coverage

US Able Life is an independent company and operates separately from Indigo Insurance Services.

US Able Life is solely responsible for all insurance products outlined above.

More than half of American adults say they don't have three months of living expenses saved in the event they lose their source of income¹



Why choose USAbLe Life?

- Seamless and convenient multi-line benefit coordination for MA PFML, Short Term Disability, and Long Term Disability
- Personalized customer service and experienced claims benefit administration
- Higher maximums protect employees and allow more income replacement
- Availability of coordinated Short Term Disability Plan protects higher earners

MA PFML statutory plan benefits

| Benefits | Weeks of Paid Family Leave ² |
|---|---|
| An employee's serious health condition | up to 20 weeks ² |
| The birth, adoption, or foster care placement of a child | up to 12 weeks ² |
| A family member called to active duty | up to 12 weeks ² |
| To care for a family member with a serious health condition | up to 12 weeks ² |
| To care for a family member in military with a serious health condition | up to 26 weeks ² |

Enroll today!

Contact your local **USAbLe Life** or **Indigo Insurance Services** representative for more information.

This document provides a brief description of USAbLe Life's Massachusetts Paid Family Medical Leave Insurance. This is not an insurance policy. Policy provisions will conform with the requirements of M.G.L. c. 175M and 458 CMR 2.00 as updated and/or revised, and benefits will be administered in compliance with those requirements.

¹Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2016.

²Covered individuals can receive a maximum of 26 total weeks of paid family and medical leave in a single benefit year.

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