



MASSACHUSETTS' PAID FAMILY AND MEDICAL LEAVE

Providing your employees protection and peace of mind outside of the workplace

At USable 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 USable Life, you provide your employees with coverage that will give them the financial security they need.

For over 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 Massachusetts' Paid Family and Medical Leave?

On Jan. 1, 2021, most of the workers in Massachusetts became eligible for paid family and medical leave under 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. For 2025, the maximum weekly benefit is \$1,170.64 per week.¹

PRODUCT HIGHLIGHTS

USable 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 USable Life's MA PFML-Compliant Plan (requires custom underwriting quoting)*
- *USable Life offers additional protection with flexible benefits or Short Term Disability companion coverage*

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

USable Life is solely responsible for all insurance products outlined above.

USable LifeSM



Why choose US Able 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

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 INCOME.²

MA PFML Statutory Plan Benefits	Weeks of Paid Family Leave ²
An employee's serious health condition	up to 20 weeks ³
The birth, adoption, or foster care placement of a child	up to 12 weeks ³
A family member called to active duty	up to 12 weeks ³
To care for a family member with a serious health condition	up to 12 weeks ³
To care for a family member in the military with a serious health condition	up to 26 weeks ³

Contact your local US Able Life or Indigo Insurance Services representative to enroll today

¹The maximum weekly benefit will be updated annually.

²Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2016.

³Covered individuals can receive a maximum of 26 total weeks of paid family and medical leave in a single benefit year.

This document provides a brief description of US Able 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.

US Able LifeSM is used with the consent of US Able Mutual Insurance Company.

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