

Massachusetts Leave Income Replacement Illustrations

Example 1: Mary has a natural childbirth with no medical complication. In this illustration, we assume Mary has been with the company for 3 years, that she meets all eligibility factors, and that the employer is using the **public** MA PFML option.

- Mary has a salary of \$85,000
- STD elimination period is 14 days and capped at 60% of salary up to a max of \$1,200 per week
- PFML wait period is 7 days and benefit is capped at a max of \$850 per week ([based on PFML Benefit Calculator](#))
- Unpaid FMLA begins on day of leave
- MPLA is for the purpose of giving birth, not for medical needs arising out of pregnancy
- The Health Care Provider (HCP) has certified the employee needs 6 weeks medical recovery of a natural pregnancy
- Bonding leave will begin when the HCP certifies that there is no longer a need for medical recovery (no additional wait period)
- This employer's policy clearly requires that PFML, FMLA, and MPLA run concurrently when used for reasons eligible under all leaves
- Mary returns to work week 19

BENEFIT TYPE	WEEK 1	WEEK 2	WEEKS 3-6	WEEKS 7 - 8	WEEKS 8 - 12	WEEKS 13 - 18
MA Paid Family Medical Leave (PFML)	\$0 (7-day wait)	\$850 per week (Medical Leave)	\$850 per week (12 weeks of Bonding Leave)			
Family Medical Leave Act (FMLA)	12 weeks <i>unpaid</i> job-protected FMLA					N/A
MA Parental Leave Act (MPLA)	8 weeks job-protected <i>unpaid</i> MPLA				N/A	
Short-Term Disability (STD)	\$0 (14-day elimination)		\$131 per week			
Accrued Paid Time Off	1 week of accrued PTO for 100% pay	Employees may not receive paid family or medical leave benefits and use paid earned time off at the same time. If employee chooses to use accrued paid leave while taking paid leave, the amount of days that their claim has been approved for may be reduced in order to offset benefits.				
Total Benefit	\$1,634 per week	\$850 per week	\$981 per week	\$850 per week		

Example 2: John must go out of work due to his own serious illness. In this illustration, we assume John has been with the company for 6 months, that his condition meets the serious illness requirements under the MA PFML, and that the employer is using the **public** MA PFML option.

- John has a salary of \$50,000
- STD elimination period is 7 days and capped at 60% of salary, and warrants a total of \$519 weekly benefit
- PFML wait period is 7 days and benefit is capped at a max of \$695 per week ([based on PFML Benefit Calculator](#))
- John is not eligible for FMLA, has not worked 12 months, or met the 1,250 eligibility hours
- John returns to work week 9

BENEFIT TYPE	WEEK 1	WEEK 2 - WEEK 8
MA Paid Family Medical Leave (PFML)	\$0	\$695 (Medical Leave)
Short-Term Disability (STD)	\$0 (already met the max allowance)	
Accrued Vacation/Sick	\$961	Employees may not receive paid family or medical leave benefits and use paid earned time off at the same time. If employee chooses to use accrued paid leave while taking paid leave, the amount of days that their claim has been approved for may be reduced in order to offset benefits.
Total Benefit	\$961 per week	\$695 per week