



LOCAL 103, I.B.E.W. HEALTH BENEFIT PLAN



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Beginning on January 1, 2021 the Massachusetts Paid Family Medical Leave Act ("MAPFML") provides a state-funded benefit for members who work in Massachusetts. It is similar to the federal FMLA law but provides for paid leave funded through a state payroll tax which began in October 2019.

You may use MAPFML leave to manage your own serious health condition, to care for a family member with a serious health condition, to bond with a child during the first 12 months after the child's birth, adoption, or foster care placement, or to manage family affairs when a family member is on or has been called to active duty in the armed forces. Eligible full-time employees may take up to a total of 26 weeks of MAPFML leave in a benefit year. Part-time employees are eligible for MAPFML leave on a pro rata or proportional basis. Leave can be taken intermittently in separate periods of time due to a single qualifying reason.

To qualify for MAPFML leave, you must have earned at least \$5,100 in the previous 12 months and at least 30 times more than your expected weekly MAPFML benefit. The benefit amount paid is based on your average weekly wage at the time you apply for leave up to an indexed maximum weekly benefit of \$850 for 2021. Benefits may be reduced by other wages or wage replacement benefits, including unemployment benefits, workers' compensation, and permanent disability.

The law requires employers to continue to provide Health coverage while an employee is not working due to such a leave, unless the Health Plan in question contains a provision continuing coverage for the affected employee.

The Local 103, I.B.E.W. Health Benefit Plan has been amended to include a provision where Participants taking leave under the MAPFML can maintain eligibility during such leave. Since the law allows very small increments of leave to be taken, our Health Plan will work on the same basis. Our Plan will grant eligibility credit for any Participant utilizing such leave on an hour-for-hour basis without contribution from the Employer.

Such eligibility credit will only apply to reaching the 144 hours required to maintain Health Plan coverage for any month during which such leave is taken and will not apply toward either the 48 months required for coverage during unemployment nor toward the 15 years required for coverage during retirement. If such leave is taken due to the Participant's own serious medical condition, the leave, and the associated credit, will be counted toward the Participant's 60-month lifetime disability coverage. However, even if the 60 months have been exhausted, Participants will still be eligible for coverage under the MAPFML regulations. In order to be eligible for Health Plan Eligibility credit under this provision, the Participant must provide the Health Plan with documentation of the approved leave.

Upon the conclusion of your leave, MAPFML provides you with certain reinstatement rights with respect to job assignment, pay status, employment benefits, length-of-service credit, and seniority. Under the law, employers also may not reduce, pause, or stop your ability to earn vacation or sick time, seniority, length-of-service credits, bonuses, or any other employment benefits, plans, or programs you were previously eligible for because you went on leave.

You may learn more and apply for MAPFML benefits online at www.mass.gov/pfml.