

# Sun Life's PFML Solution for Council Members

- As you are aware, Massachusetts enacted legislation to create a statewide Paid Family and Medical Leave Program (PFML) providing benefits beginning in January 1, 2021 and July 1, 2021.
- With limited exception, all employers with employees in Massachusetts will be required to provide paid family and medical leave benefits to their full-time and part-time employees through either the state program or an approved private plan.
- If providing benefits through the state program, employers must begin withholding contributions on October 1, 2019, to be paid to the state with the quarterly payroll tax beginning with the period ending December 31, 2019.
- Sun Life, our preferred vendor partner for Life and Disability, has confirmed that they will be offering both fully insured and self-funded private plans.
- As you consider your next steps, one significant advantage of opting for a private insured plan is a 15 month contribution delay. With a plan approved before December 20, 2019, no state contribution will be required and insured premiums will not be payable until January 1, 2021, thereby saving 15 months of contributions. As an example, assuming annual payroll of \$5 million, total contribution would be \$37,500.
- Also, by insuring with their private plan, you (and your employees) will be dealing with Sun Life rather than the state for administration, claims, etc.
- For updates, resource material, and education about the law, Sun Life is maintaining a website, [www.sunlife.com/mapfml](http://www.sunlife.com/mapfml).

For more information on Sun Life's plans, please contact the Providers' Council endorsed business partner, USI Insurance Services.

Julie Barnett ([julie.barnett@usi.com](mailto:julie.barnett@usi.com)) or

Michelle Martone ([michelle.martone@usi.com](mailto:michelle.martone@usi.com))