



EQUITABLE



MA Paid Family & Medical Leave

Benefit Summary

Techneeds LLC

Effective Date: January 01, 2021

Policy Number: 009143

Class Definition: Class 1: All employees working in MA who meet the financial eligibility test

MA Paid Family & Medical Leave benefits can replace income in challenging times

Even with careful saving and planning, most people count on a steady paycheck to cover their monthly expenses. Unfortunately, it only takes a brief time away from work to upset the balance. You can protect the income you depend on with paid family and medical leave insurance. Whether you need to take time off to recover from an illness or injury or bond with a new child, paid family leave insurance can provide a portion of lost income for a period of time, helping alleviate the financial hardship and cover regular expenses-from paying rent to buying groceries.

What your benefits cover:

Medical Leave Benefit Plan and Features	Benefit Amount
Medical Leave Weekly Benefit ¹	80% of the employee's average weekly wage up to 50% of the state average weekly wage, plus 50% of the employee's average weekly wage in excess of 50% of the state average weekly wage.
Medical Leave Maximum Weekly Benefit ¹	\$1,084.31 ²
Medical Leave Elimination Period	7 Days
Medical Leave Maximum Benefit Period	20 Weeks in a Benefit Year (maximum combined duration between medical and family leaves is 26 weeks in a benefit year)

Family Leave Benefit Plan and Features	Benefit Amount	
Family Leave Weekly Benefit ¹	80% of the employee's average weekly wage up to 50% of the state average weekly wage, plus 50% of the employee's average weekly wage in excess of 50% of the state average weekly wage.	
Family Leave Maximum Weekly Benefit ¹	\$1,084.31 ²	
Family Leave Elimination Period	7 Days	
Family Leave Maximum Benefit Period	Bonding with a new child	12 weeks in a benefit year
	Qualifying military exigency	12 weeks in a benefit year
	Caring for an injured service member	26 weeks in a benefit year
	Care for a family member with a serious health condition (effective 7/1/2021)	12 weeks in a benefit year
	The maximum combined duration between medical and family leave is 26 weeks in a benefit year	

¹ Reduced by other income benefits

² Applies to leaves that are initialized on or after January 1, 2022

Manage Your Benefits

Go to www.equitable.com/employeebenefits and log on to **EB360**[®] to view your account details.

If you have any questions, please don't hesitate to contact us at 1-866-274-9887.

We look forward to helping you manage your benefits with confidence and ease.

What is not covered?

Exclusions: *What leaves are not covered?*

Benefits will not be payable for any Family Leave or Medical Leave:

1. that did not commence while claimant was a Covered Individual;
2. that commenced prior to the Policy Effective Date;
3. that commenced prior to the Effective Date of Inclusion Under The Policy indicated on the Policy Data page for any Employees of Included Employers indicated on the Policy Data page;
4. for any period of Medical Leave during which the Covered Individual is not under the care of a Health Care Provider who, when requested by Us, shall certify within the scope of the practitioner's practice, the Serious Health Condition of the Covered Individual, the probable duration and, where applicable, the medical facts within the practitioner's knowledge;
5. for any period of Medical Leave caused by the Covered Individual's commission of or attempt to commit a felony or other criminal act;
6. for any period of Medical Leave caused by intentionally self-inflicted injury; or
7. for any period during which the Covered Individual is incarcerated.

Notwithstanding any other provisions of the Policy, benefits will not be payable for any Medical Leave:

1. for any Serious Health Condition sustained as a result of doing any work for pay or profit; or
2. for any Serious Health Condition for which worker's compensation benefits may be payable.

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1290 Avenue of the Americas, New York, NY 10104. (212) 554-1234.

GE-2839754 (6/20) (Exp. 6/22)

PAID FAMILY AND MEDICAL LEAVE NOTICE TO EMPLOYEES (25 or more Workers)

Please read this notice carefully. It contains important information about your rights, obligations, and eligibility under the Massachusetts Paid Family and Medical Leave law. Please keep this notice for your records.

The Massachusetts Paid Family and Medical Leave (PFML) law provides most Massachusetts employees the right to paid family and medical leave. These rights are described further below and include both (1) job protection when the employee returns to work and (2) partial wage-replacement benefits while the employee is out of work. Employers can provide these benefits either by (1) participating in the PFML Trust Fund operated by the Massachusetts Department of Family and Medical Leave (the Department), or (2) providing an exempt private plan that offers benefits at least as generous as those available through the Department.

An employer may apply for an exemption from the medical leave contribution, family leave contribution, or both. Your employer has elected to provide benefits as follows:

<div>Techneeds, LLC</div> <div>(Employer Name)</div>	<div><input type="checkbox"/> Does not have an approved private plan and is providing all leave benefits through the Department;</div> <div><input checked="" type="checkbox"/> Has an approved private plan for both family and medical leave benefits;</div> <div><input type="checkbox"/> Has an approved private plan for family leave benefits only, and is providing medical leave benefits through the Department;</div> <div><input type="checkbox"/> Has an approved private plan for medical leave benefits only, and is providing family leave benefits through the Department.</div>
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Regardless of whether your employer participates in the state Trust Fund or has a private plan, you will be entitled to certain benefits and protections. You may be required to make contributions to the Trust Fund or to fund your employer’s private plan, but only up to a certain amount. You will also need to tell your employer when you need leave, and you will need to file a claim for benefits with the Department or through your employer’s private plan.

I. Explanation of Benefits

Leave Allotments. Under the PFML Law, you may be entitled to up to:

- 12 weeks of paid family leave in a benefit year for the birth, adoption, or foster care placement of a child; to care for a family member with a serious health condition; or because of a qualifying exigency arising out of the fact that a family member is on active duty or has been notified of an impending call to active duty in the Armed Forces;
- 20 weeks of paid medical leave in a benefit year if they have a serious health condition that incapacitates them from work;
- 26 weeks of paid family leave in a benefit year to care for a family member who is a covered service member undergoing medical treatment or otherwise addressing consequences of a serious health condition relating to the family member's military service;
- 26 total weeks, in the aggregate, of paid family and medical leave in a single benefit year.

A "benefit year" is the 12 months preceding the Sunday immediately before your leave begins.

Other Leaves. Any leave you take – paid or unpaid – for the same qualifying reasons listed above will count towards your amount of leave for that benefit year. However, no leave taken before January 1, 2021 will count towards your available leave. Similarly, leave to care for a family member with a serious health condition that was taken before July 1, 2021, also will not count towards your family leave allotment.

Eligibility. You will be eligible for leave and wage-replacement benefits if you meet the earnings test. You must have earned at least \$5,700 in wages in Massachusetts in the four completed quarters before you apply for benefits. In the same period, you also must have earned at least 30 times your maximum potential benefit amount. (This is the amount calculated in the "Wage Replacement Payments" section below.)

Wage Replacement Payments. When you take leave for any of the reasons described above, you will be eligible to apply to the Department or to your employer's private plan for wage replacement benefits. These benefits will be a proportion of your average weekly earnings. Your maximum potential benefit amount will be as follows:

- 80% of earnings up to 50% of the State Average Weekly Wage
- 50% of earnings above the State Average Weekly Wage
- In no event more than a maximum amount. For 2023, this maximum benefit amount is \$1,129.82. This amount will be adjusted annually based on increases in the State Average Weekly Wage.

Private plans may choose to provide higher benefits but may not provide lower amounts than what the Department would pay.

Concurrent Benefits Payments. If you receive benefits from other sources while you are also receiving benefits from the Department, the benefits you receive from the Department may be reduced. Certain types of other benefits will cause a one-for-one reduction in benefits you receive from the Department. This means that for each dollar you receive from these benefits, your benefit from the Department will decrease by a dollar. Benefits that will have this effect include:

- Workers' Compensation
- Unemployment Insurance
- Permanent Disability Policies or Programs
- Extended Illness Leave Bank Leave

Other forms of benefits will not reduce the benefits you receive from the Department unless you are receiving more than your average weekly wage in total benefits. Benefits that will have this effect include:

- Temporary Disability Policies or Programs (including both Short-Term Disability and Long-Term Disability)
- Employer-run Family and/or Medical Leave Policies or Programs

WARNING: TAKING PAID TIME OFF AND PFML. Paid Time Off (PTO) includes sick time, vacation days, or personal days (or any other similar form of paid time off not listed in the section above that you earn over time or at a specific time, like at the start of every calendar year). You can *only* take PTO while on paid family and medical leave in specific situations:

- During your waiting week, when no benefits are paid;
- In a single, continuous block of time immediately after your waiting week;
- After you take PFML leave.

If you take PTO at any other point while you receive PFML benefits, your benefits will be cancelled.

II. Employee Rights and Protections

Job Protection. Generally, if you take family or medical leave, once you return to work, your employer must restore you to your previous position or to an equivalent position, with the same status, pay, employment benefits, length-of-service credit, and seniority as of the date you started your leave. This may not apply if your position was eliminated due to economic reasons unrelated to your use of leave.

Continuation of Health Insurance. Your employer must continue to provide for and contribute to your employment-related health insurance benefits, if any, at the level and under the conditions coverage would have been provided if you had continued working for the duration of such leave. Your employer may require you to continue to pay your portion of your health insurance premium on the same terms and conditions as before your leave.

No Retaliation. It is unlawful for any employer to discriminate or retaliate against you for exercising any right to which you are entitled under the paid family and medical leave law. An employee or former employee who is retaliated against for exercising rights under the law may, not more than three years after the violation occurs, institute a civil action in the superior court.

II. Contribution Amounts

To help fund paid leave benefits available under the PFML law, your employer may make a contribution, funded in part by a deduction from your wages, which will either be remitted to the Trust Fund or to the operator of your employer's private plan. An employer who contributes to the Trust Fund will be required to contribute the following amounts:

Family Leave Contribution	Medical Leave Contribution	Total Contribution Amount
0.11% of earnings*	0.52% of earnings*	0.63% of earnings*

Because your employer has 25 or more covered workers, the total contribution amount is 0.63% of wages. Of that 0.63% total contribution amount, there is a split: 17.5% is a family leave contribution and 82.5% is a medical leave contribution.

Under the law, employers are responsible for a minimum of 60% of the medical leave contribution (.312% of wages) but are permitted to deduct from employees' wages up to 40% of the medical leave contribution (.208% of wages) and up to 100% of the family leave contribution (.11% of wages) for a total of .318% of wages. Whether your employer has a private plan or participates in the state Trust Fund, your employer cannot deduct more than these percentages from your wages.

Your employer has elected to allocate the contribution amount as follows:

Medical Leave	Total Required Contribution: .52%*		
	Techneeds, LLC (Employer Name)	will contribute	<u>60</u> % of the medical leave contribution
		and the remaining	<u>40</u> % will be deducted from your earnings

Family Leave	Total Required Contribution: .11%*		
	Techneeds, LLC (Employer Name)	will contribute	<u>0</u> % of the family leave contribution
		and the remaining	<u>100</u> % will be deducted from your earnings

Please initial here to indicate that you understand that this percentage of your wages earned in a pay period will be deducted from your pay each pay period: _____

* The numbers provided are through 2023. These rates may be adjusted on an annual basis, effective January 1 of each calendar year.

III. Notifying your Employer

BEFORE you take leave or apply for benefits, you **MUST** notify your employer that you need to take leave. You are required to provide at least 30 days' notice of your need for leave. If 30 days' notice is not possible due to circumstances beyond your control, you must provide notice as soon as practicable, and in any event, before you file any application for benefits.

When you notify your employer of your need for leave, you must provide the following information:

1. The anticipated start date of leave;
2. The anticipated length of the leave;
3. The expected date of return from leave;
4. Whether you will need intermittent leave (leave taken in separate blocks of two or more) or reduced leave (leave that involves a reduced schedule of fewer hours or days per week), and;
5. If you need intermittent or reduced leave schedule, the expected frequency of leave and expected duration of each instance of leave.

If any of this information changes, you must tell your employer as soon as you are aware of the change.

IV. Filing a Claim

To apply for Paid Family and Medical Leave benefits, you will need the following information about your employer:

Techneeds, LLC
(Employer Name)
18 Pelham Road
(Employer Street Address)
Salem, NH 03079
(Employer City, State, Zip)
02-0485740
(Federal Employer ID Number) (FEIN)

If your employer has an exempt private plan, you must file a claim for benefits with the provider of that plan. Your employer must provide you information about the private plan and the application process. Your employer has made that information available:

- ☐ As an attachment to this Notice
☒ Available at <https://www.techneeds.com/current-employees/employee-benefits/>
☐ Other: _____
☐ N/a (Employer contributes to Trust Fund)

If your employer contributes to the Trust Fund, you must file a claim for benefits with the Department. You may file this claim in one of two ways:

1. You can create an account to apply online through the Department's Claimant Portal at <https://paidleave.mass.gov/login/>
2. You can call the Department's call center at (833) 344-7365 to complete an application over the phone.

Forms and claim instructions are available on the Department's website at <https://www.mass.gov/info-details/documents-needed-to-complete-your-paid-family-and-medical-leave-pfml-application>.

V. For More Information

For more detailed information, please consult the Department's website: www.mass.gov/DFML.

You may contact the Department of Family and Medical Leave at:

The Massachusetts Department of Family and Medical Leave
PO Box 838
Lawrence, MA 01842
Contact Center: (833) 344-7365
www.mass.gov/DFML

ACKNOWLEDGMENT

Your signature below acknowledges your receipt of the information above within 30 days from the start date of your employment.

Signature

Date

Name (Print)

Your signed acknowledgement will be retained by your employer. Please retain a copy for your own reference.