

Massachusetts Paid Family Medical Leave

The Massachusetts Paid Family Medical Leave (PFML) provides eligible employees¹ full-time or intermittent job & benefits protected leave in [qualifying circumstances](#). PFML leave entitlement runs concurrent with corresponding leave entitlements under federal law (eg, the Family Medical Leave Act/FMLA), state law and collective bargaining agreements.

To apply for PFML employees must do the following at least thirty (30) calendar days in advance of leave, or, if unable, as soon as practicable:

- Submit a written request for leave to their University of Massachusetts Amherst Human Resources representative, providing any required supporting documentation.
- Submit their [PFML leave application](#) to the [Massachusetts Department of Family Medical Leave](#) (DFML). DFML's website provides an overview of [what to expect when applying for PFML](#).

Income while on PFML

Employees may use accrued time to secure income, or elect to be unpaid, during the first seven (7) calendar days of approved PFML after which the employee is on an **unpaid** leave from the University. The DFML will issue partial income replacement to an employee for approved PFML thereafter. DFML provides an [online PFML income calculator](#). DFML makes these payments directly to an employee. Accrued time cannot be used to supplement income paid under the PFML.

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Impact of PFML on Benefits for GIC-Eligible Staff

The following provides an overview of the impact of PFML leave (paid through DFML) on benefits.

Sick and Vacation Accruals & Paid Personal Time: no sick, vacation or personal time is accrued while on unpaid leave.

Holidays and Campus Closure Days: no pay is issued for holiday or campus closure days while on unpaid leave.

GIC Health, Life & Long-term Disability Insurances: you remain eligible for and enrolled in your current Group Insurance Commission (GIC) health, basic life and (if elected) optional life & long-term disability insurances. The GIC will invoice you at home for premiums that would have been payroll-deducted.

Please note, the GIC will cancel your insurances in the absence of timely premium payment. If this occurs you may be ineligible to re-enroll for health insurance until your next GIC open enrollment as a benefited employee and may become permanently ineligible for long-term disability and optional life insurances.

¹ Most non-student employees are eligible for PFML coverage so long as they have earned at least \$5,100 in the past 12 months from a Massachusetts employer. Employees who live outside of Massachusetts but work in the Commonwealth are covered by the PFML. Employees who are employed by the University but whose primary work location is outside of the Commonwealth may not be covered by the PFML.

Within 30 days of unpaid leave you may elect to cancel some, or all, of your GIC insurance coverages by completing a GIC Status Change Form (“Form 1a”) online via MyGICLink (<https://mygiclink.force.com/GenerateDocuSignPage>) or in person at the Human Resources Employee Service Center (please note location, hours of operation and building access information: www.umass.edu/humres/employee-service-center).

If you elect to cancel GIC insurance coverages, please note return from unpaid leave is not an opportunity to re-establish GIC insurance coverages.

- Health and/or basic life insurances - you may re-enroll for these coverages during annual open enrollment for coverage effective the following July 1 or within (and with proof of) involuntary loss of coverage under another plan
- Optional life and/or long-term disability insurances – you may apply for these coverages. The GIC’s insurance vendor will initiate a medical evidence of insurability review and approve or deny benefits based on their review.

The GIC is agency of record for all GIC benefits (tel: 617.727.2310).

GIC Flexible Spending Accounts (please reference [Benefits Strategies FSA Participant Handbook](#) for full information). All requests to change enrollment must be made online with Benefits Strategies (benstrat.com/gic-fsa) within 30 calendar days of the start of unpaid leave.

- Dependent Care Assistance Program (DCAP): unpaid leave is an opportunity to pro-actively change your annual DCAP election online with Benefits Strategies (www.benstrat.com/gic-fsa/). You must initiate this change within 30 days of unpaid leave.
- Health Care Spending Account (HCSA):
 - You may elect to have no HCSA coverage during leave and adjust your HCSA election amount upon return from leave. Payroll-deductions following your return from unpaid leave are recalculated based on your newly adjusted election and the number of payperiods remaining in the plan year (through June 30). The HCSA debit card is inactive during unpaid leave and no eligible expenses may be incurred while on leave. When you return to work you must contact Benefits Strategies to resume and/or adjust your deductions. Returning from an unpaid leave is not a qualifying event to terminate an HCSA enrollment.
 - If you wish to incur eligible expenses while on an unpaid leave you must continue coverage by choosing one of the following **prior to** the start of your unpaid leave:
 1. Prepaying your contributions: You may complete an Enrollment/Status Change e-form online with Benefits Strategies (www.benstrat.com/gic-fsa/) electing to have a lump-sum, pre-tax deduction taken from your last check before unpaid leave starts. This will cover the period of time that no payroll deductions are taken. If you prepay, your debit card will remain active during unpaid leave and you may continue using funds and submitting claims through the prepaid time period.
 2. Direct bill payment: You may complete an Enrollment/Status Change e-form online with Benefits Strategies (www.benstrat.com/gic-fsa/) and request that Benefits Strategies invoice you for your contributions. You must then pay the premium and contribution post-tax in order for your HCSA debit card to remain active and for eligible expenses to be covered by the HCSA. Benefits Strategies writes “There is no grace period for a missed direct payment. If a payment is not paid by the due date, then coverage is discontinued until the employee’s return to active status.”

3. Payment upon return: When you return to employment any missed deductions will be payroll-deducted on a pre-tax basis over the balance of the plan year (ie, through June 30). Note **this may significantly increase your bi-weekly HCSA deduction** and you cannot change your election amount at that time. The HCSA debit card will be inactive during unpaid leave. Once payroll-deductions are re-initiated the debit card is reactivated and coverage will be backdated to the beginning of the leave, allowing you to claim HCSA expenses incurred while on leave.

Dental: dental insurance (dental/vision insurances for PSU and AFSCME employees) coverage is not impacted by unpaid leave. Non-Unit employees for whom dental insurance premium is not payroll-deducted must directly pay the employee contribution toward premium in order to retain coverage.

Massachusetts Mandatory Retirement Plans – GIC eligible employees are members of either the Massachusetts State Employees' Retirement System (MSERS / pension plan) or the Optional Retirement Program (ORP, investing with TIAA or Fidelity). If you are a member of the:

- MA State Employees' Retirement System (MSERS / pension system / defined benefit plan): The MA State Retirement Board is agency of record for MSERS benefits (tel: 617.367.7770). No creditable service toward retirement is earned while on leave paid by the DFML.
- Optional Retirement Program (ORP): currently neither employee nor employer funds are contributed while an employee is on unpaid leave. While employed in an ORP-covered position, each month during which an employee contributes to the ORP yields a month of service toward GIC retiree insurance eligibility.

Voluntary Retirement: if you contribute to a University 403(b) or Massachusetts 457b/SMART plan these payroll deductions will continue to the extent allowed by your University earnings (and cannot be withheld while on unpaid leave). You can adjust your contributions to the 403b plan online biweekly in the Fidelity NetBenefits system (<https://nb.fidelity.com/public/nb/umass/transition-home>). Changes to 457b/SMART plan contributions take effect the next calendar month and can be modified online in Empower Retirement's system (<https://www.empower-retirement.com/>).

Note if you are on unpaid leave and do not adjust your 403(b) and/or 457/SMART Plan deductions your existing elections will resume upon return to University payroll.

Corestream deductions: post-tax Corestream payroll deductions generally represent a MetLife and/or home/auto insurance premium (MetLife, Liberty Mutual or Travelers). These premiums are payroll-deducted to the extent allowed by your University earnings but cannot be withheld while you are on a fully unpaid leave. Please contact your home/auto insurance company directly to arrange for direct payment and ensure your coverages remain intact.

UMass Amherst On-Campus Parking Fees: payroll deduction of parking fees resume upon return from unpaid leave.

Please always review your paystatement carefully - this document is intended to provide a general overview of benefits and the impact of an unpaid leave on those benefits. You may have other benefits deducted from your paycheck (eg, you may be enrolled in a union-based short- or long-term disability insurance plan which the University does not administrate). You may wish to look at and consider deductions not mentioned in this document.