

MAPFRE Massachusetts Employee

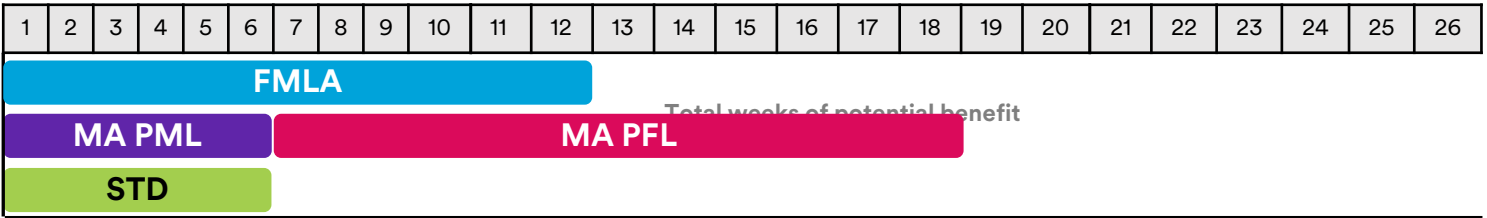
Disability & Absence Management Guide



For questions or to submit a claim,
please call MetLife at 1-833-622-0135.

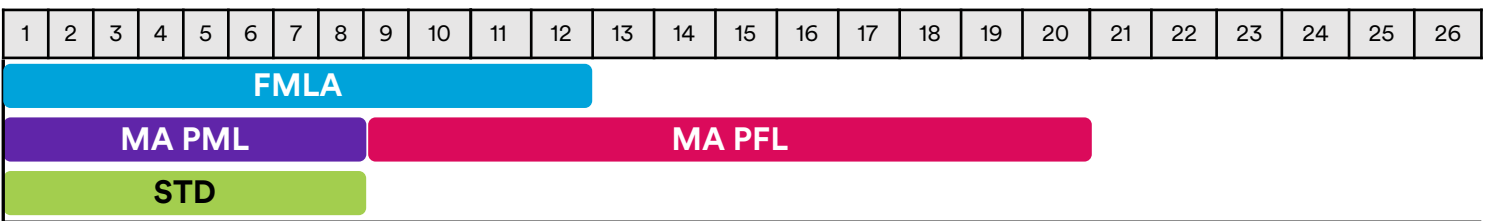
Your Leave of Absence could look like this

Vaginal Birth (no complications)



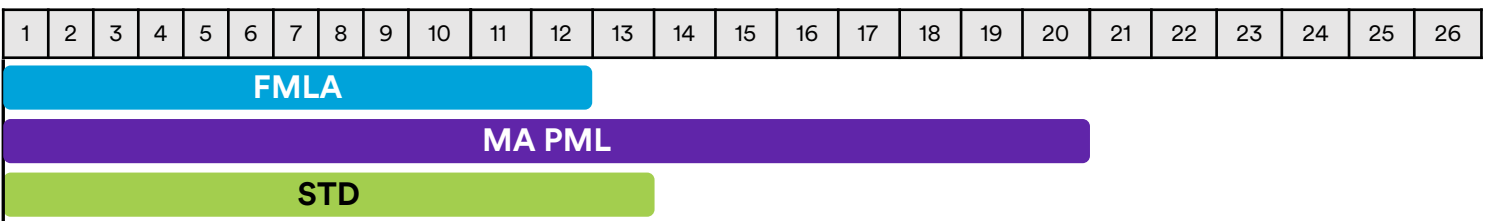
Scenario: Rose was pregnant and went into labor. She was hospitalized the same day she gave birth to her baby. Her FMLA, MA PML and MetLife STD all began on the same day after the waiting period. Rose continued on MA PML, STD and FMLA for 6 weeks total as medical recovery leave. After the 6th week, Rose’s STD and MA PML end; FMLA continued for another 6 weeks, and **Rose filed a MA PFL claim directly with the state.** If approved, Rose may have up to 12 weeks of paid child bonding leave. After her 12th week of leave, Rose’s FMLA was exhausted, and she continued on MA PFL with the state for up to another 6 weeks.

Cesarean Birth (no complications)



Scenario: Ashley was pregnant and had a scheduled c-section for which she was hospitalized the same day she gave birth to her baby. Her FMLA, MA PML and MetLife STD all began on the same day after the waiting period. Ashley continued on MA PML, STD and FMLA for 8 weeks total as medical recovery leave. After the 8th week, Ashley’s STD and MA PML end; FMLA continued for another 4 weeks; and **Ashley filed a MA PFL claim directly with the state.** If approved, she may have up to 12 weeks of paid child bonding leave. After her 12th week of leave, her FMLA was exhausted, and she continued on MA PFL with the state for up to 8 more weeks.

Own personal injury



Scenario: Nick broke his leg. After satisfying the waiting period, Nick’s FMLA, MA PML and MetLife STD began. It was determined that the medical proofs on file supports Nick’s STD benefits up to the full 13 weeks and 12 weeks of FMLA. The medical information also supports his MA PML for up to 20 weeks total – or until his recovery and he’s able to return to work.

Family and Medical Leave Act (FMLA) – Unpaid, job protected leave for qualified medical reasons to care for self or family.

Short Term Disability (STD) – Helps protect income by providing paid benefits when you’re unable to work due to a covered injury, illness or pregnancy.

Massachusetts Paid Medical Leave (MA PML) – Paid, job protected leave filed with and administered by MetLife for qualified medical reasons to care for self.

Massachusetts Paid Family Leave (MA PFL) – Paid, job protected leave filed with and administered by the state for qualified reasons* to care for family.

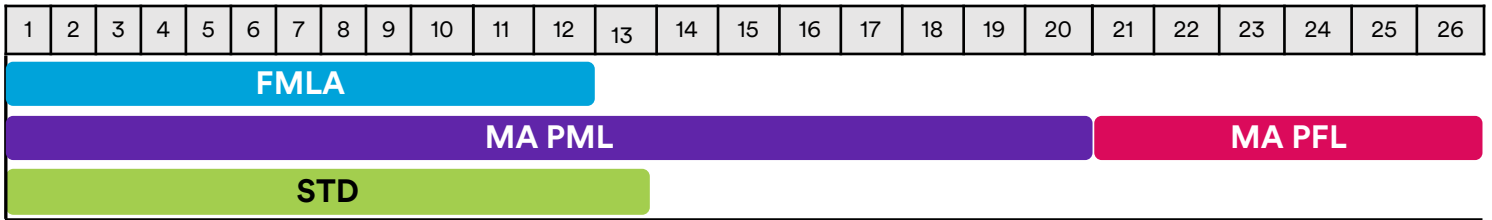
Employee must file this leave type with MetLife. Employee must file MA PFL directly with the state.

Note: These scenarios are not exact representations of actual claims administered/processed. Your leave may be slightly different. Also, "Total weeks of potential benefit" is for the specific scenario presented. STD Benefits only apply to full-time employees who have completed 90 days of service.

Additional leave scenarios

Own personal injury + care of a family member

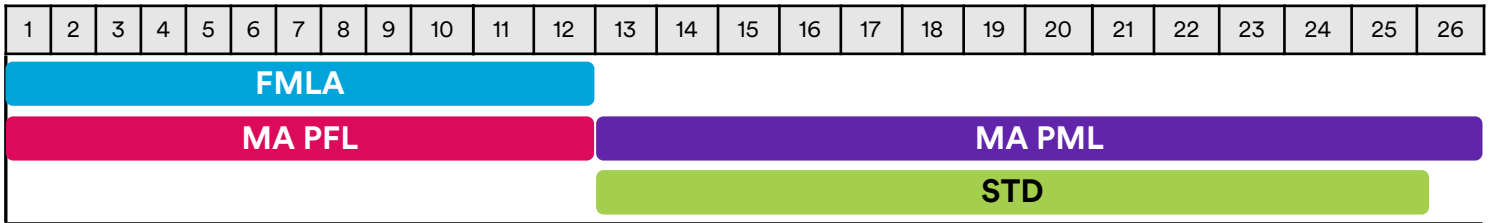
Total weeks of potential benefit



Scenario: Lily broke her arm. After being approved with supporting medical information and satisfying the 7-day unpaid waiting period, Lily’s FMLA, MA PML and MetLife STD began. After the 12th week, Lily’s FMLA ends; however, she continued with her STD for up to one more week and her MA PML for up to 8 more weeks – or until her recovery and she’s able to return to work. Lily recovers from her arm injury and returns to work after the 20th week of leave. Later that year, Lily needs to take a leave of absence to care for a sick relative. **Lily would file for MA PFL directly with the state** and if approved and after she satisfies the 7-day unpaid waiting period, she’d only be able to take up to 6 weeks of MA PFL as a person can only take up to 26 weeks total leave in a benefit year. (20 weeks of MA PML + 6 weeks of MA PFL = 26 weeks total)

Child bonding + own serious health condition

Total weeks of potential benefit



Scenario: Mike’s wife had a baby. **Mike filed for MA PFL directly with the state** and filed FMLA with MetLife, and if approved, Mike would be able to take up to 12 weeks of MA PFL and FMLA for child bonding leave. After the 12th week, Mike returns to work. Later that year, Mike has a serious health condition and can’t work. If approved with supporting medical information and after satisfying the 7-day unpaid waiting period, Mike may be eligible for MA PML (up to 14 weeks) and MetLife STD (up to 13 weeks) benefits. Mike is only eligible to take up to 14 weeks of MA PML as a person can only take up to 26 weeks total leave in a benefit year. (12 weeks of MA PFL + 14 weeks of MA PML = 26 weeks total)

<p>Family and Medical Leave Act (FMLA) – Unpaid, job protected leave for qualified medical reasons to care for self or family.</p>	<p>Short Term Disability (STD) – Helps protect income by providing paid benefits when you’re unable to work due to a covered injury, illness or pregnancy.</p>
<p>Massachusetts Paid Medical Leave (MA PML) – Paid, job protected leave filed with and administered by MetLife for qualified medical reasons to care for self.</p>	<p>Massachusetts Paid Family Leave (MA PFL) – Paid, job protected leave filed with and administered by the state for qualified reasons* to care for family.</p>

Employee must file this leave type with MetLife. Employee must file MA PFL directly with the state.

Note: These scenarios are not exact representations of actual claims administered/processed. Your leave may be slightly different. Also, "Total weeks of potential benefit" is for the specific scenario presented.

Special Considerations: If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")¹, you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

Like most group life insurance policies, MetLife’s group life insurance policies contain certain exclusions, limitations and terms for keeping them in force. Please contact MetLife for more information.

* Qualifying reasons may include child bonding, family or military caregiver, military exigency. Please refer to your Plan details or contact MetLife for additional information.

1. These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Maryland, Delaware, Minnesota, and Maine as of 2026.)

Coordination with other benefits

MA PFML and the federal FMLA can be taken at the same time and should be taken at the same time, when applicable. Employees may qualify for more than one benefit based on the leave reason. Employee cannot receive more than 100% of their normal wages while receiving multiple benefit payments. Some common events are listed below:

Leave Reason	MA PFML		FMLA	STD	Other
	MA PML	MA PFL			
Employee has complications due to pregnancy	Yes	No	Yes	Yes	
Employee has a serious health condition requiring multiple days/weeks/months away from work	Yes	No	Yes	Yes Continuous or reduced leave schedules with partial disability. No intermittent leave.	
Employee is injured at work	Yes	No	Yes	No	Workers Comp
Employee is bonding with newborn or fostering or adopting a child	No	Yes	Yes	No	
Employee needs to care for a parent, child, and/or spouse with a serious health condition	No	Yes	Yes	No	Maybe (Sick leave/PTO)
Employee needs to care for other family members: grandparent, sibling or grandchild with a serious health condition	No	Yes	No	No	Maybe (Sick leave/PTO)
Former employee receiving unemployment (less than 26 weeks post termination) has a qualifying event	Yes	Yes	No	No	Unemployment
Former employee not working and not on unemployment (less than 26 weeks post termination) has a qualifying event	Yes	Yes	No	No	

FMLA, ADA, STD and MA PFL Comparison

	FMLA	ADA	STD	MA PML	MA PFL
Intent	Provides job protected, unpaid leave for qualified medical reasons to care for self or family.	Prohibits discrimination and removes barriers for employees or applicants with disabilities	Helps protect income when employees are unable to work due to a covered illness or injury (including pregnancy).	Paid, job protected leave filed with and administered by MetLife for qualified medical reasons to care for self.	Paid, job protected leave <u>filed with and administered by the state</u> for qualified reasons to care for family.
Results	Unpaid, job protected absence from work – either full-time or modified schedule.	Workplace accommodation to support your health; or unpaid leave when applicable	Financial benefits during period in which the employee meets the definition of Disability.	Financial benefits and protected absence from work	Financial benefits and protected absence from work
Eligibility Criteria	Employees must have worked 1,250 hours within the 12 months prior to leave and work at a location with 50+ employees within a 75 mile radius.	Every individual is covered, including applicants and part-time employees.	Dependent upon the Insurance Effective Date and contract. Employees are typically required to be Active and/or Actively at work, full-time and meet a 90 day Waiting Period as well as the plan’s definition of Disability. Certain exclusions may apply.	All employees working for a covered employer and meet the financial eligibility test are eligible for benefits.	All employees working for a covered employer and meet the financial eligibility test are eligible for benefits.
				Please see MA State website for additional eligibility details.	
Length	12 weeks per 12-month period per qualified event.	If leave is the accommodation, a “reasonable” period away from work or with an adjusted work schedule.	STD is 13 weeks. Employee must continue to meet definition of Disability for benefits to continue, and there are other limitations, offsets, and exclusions.	Up to 20 weeks, in a benefit year, for own serious health condition (including complications of pregnancy). Includes 6-8 weeks depending on type of delivery.	12 weeks per a 12-month period for qualified reasons to care for family and/or child bonding.
				MA PFL and MA PML cannot exceed 26 weeks per benefit year.	
Interaction with other Leaves	Can run concurrently with most leave types, including vacation, disability, and sick leave.	In general, every other type of leave must be exhausted first.	Can run concurrently with most leave types, including FMLA and MA PML.	Can run concurrently with most leave types.	Can run concurrently with most leave types.
Reasons for Leave	<ul style="list-style-type: none"> • Own serious health condition • Child bonding • Family care for child, spouse, parent w/ serious health condition • Military exigency • Military caregiver 	Employee disability.	Employee’s own serious health condition that prevents them from work, including complications of pregnancy and childbirth.	Employee’s own serious health condition that prevents them from work, including complications of pregnancy and childbirth.	<ul style="list-style-type: none"> • Child bonding • Family care for child, spouse, parent w/ serious health condition • Military exigency • Military caregiver
How it works	Process for specific notice requirements, certification methods, and leave entitlements are defined by regulation.	Employers are to engage in interactive process with employee to identify solutions to reasonably accommodate disability.	Employee, or employer representative, contacts MetLife to file a disability claim. Employee’s doctor will need to provide supportive documentation.	Employee, or employer representative, contacts MetLife to file.	Employee must file a MA PFL claim directly with the state.

Americans with Disabilities Act (ADA) & Pregnant Workers Fairness Act (PWFA)

The ADA requires that employers consider an accommodation for employees who have a disability as defined by the law. The PWFA requires that employers consider an accommodation for employees with known limitations related to pregnancy, childbirth or associated complications.

While some pregnancy related complications can qualify as a disability under the ADA, protections for pregnant workers are greater under the PWFA. As a result, pregnancy related accommodations are evaluated under the PWFA instead of the ADA.

Please note

Under the ADA or PWFA, employers may determine that a requested accommodation cannot be made because it creates an undue hardship or, for the ADA, a direct threat to the health or safety of the employee or others.

	ADA	PWFA
Intent	Prohibits discrimination and remove barriers for employees or applicants with disabilities	Provides reasonable accommodations for pregnant workers with known limitations
Result	Workplace accommodation to support your health; or unpaid leave when applicable	Workplace accommodation or unpaid leave when applicable
Eligibility Criteria	Every individual is covered, even as an applicant, and on day one; even part-timers are protected by the ADA	Every individual is covered, even as an applicant, and on day one
Length	If leave is the accommodation, a “reasonable” period away from work or with an adjusted work schedule	If leave is the accommodation, a “reasonable” period away from work or with an adjusted work schedule
Interaction with other leaves	In general, every other type of leave must be exhausted first	In general, every other type of leave must be exhausted first
Reasons for leave	Employee’s disability	Employee has a known limitation related to pregnancy, childbirth or related medical condition
How it works	Employers are to engage in an interactive process with the employee to identify solutions to reasonably accommodate the employee’s disability	Employers are to engage in an interactive process with the employee to identify solutions to reasonably accommodate the employee’s limitations
How to file	You can file a claim under ADA or PWFA by calling MetLife at 1-833-622-0135 or by visiting our MyBenefits website at metlife.com/mybenefits .	



We’re here to help

For questions, please call 1-833-622-0135.

We’re available Monday through Friday, from 8:00 a.m. – 11:00 p.m. Eastern Time.