



Massachusetts paid family and medical leave (MA PFML)

2023 vs 2022 benefit provision comparison

Calendar year	2023	2022																								
	0.63% of employee's weekly wages, up to annual maximum	0.68% of employee's weekly wages, up to annual maximum																								
State combined rate	<table border="0"> <tr> <td></td> <td>Medical</td> <td>Family</td> </tr> <tr> <td></td> <td>0.52%</td> <td>0.110%</td> </tr> <tr> <td>Employer:</td> <td>0.312%</td> <td>0.0%</td> </tr> <tr> <td>Employee:</td> <td>0.208%</td> <td>0.110%</td> </tr> </table>		Medical	Family		0.52%	0.110%	Employer:	0.312%	0.0%	Employee:	0.208%	0.110%	<table border="0"> <tr> <td></td> <td>Medical</td> <td>Family</td> </tr> <tr> <td></td> <td>0.560%</td> <td>0.120%</td> </tr> <tr> <td>Employer:</td> <td>0.336%</td> <td>0.0%</td> </tr> <tr> <td>Employee:</td> <td>0.224%</td> <td>0.120%</td> </tr> </table>		Medical	Family		0.560%	0.120%	Employer:	0.336%	0.0%	Employee:	0.224%	0.120%
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Employee maximum contribution rates	0.318% of employee's wages, up to the Social Security income limit Medical: 0.208% Family: 0.110%	0.344% of employee's wages, up to the social security income limit Medical: 0.224% Family: 0.120%																								
Maximum employee annual contribution	\$509.44 (combined rate 0.318%) Medical: \$333.32 (rate 0.208%) Family: \$176.22 (rate 0.110%)	\$505.68 (combined rate 0.344%) Medical: \$329.28 (rate 0.224%) Family: \$176.40 (rate 0.120%)																								
Social security income limit	\$160,200	\$147,000																								
Benefit percentage	80% of the portion of the covered person's average weekly wage (AWW) that is equal to or less than 50% of the state average weekly wage (SAWW), plus 50% of the portion of the covered person's AWW that is more than 50% of the SAWW, up to maximum weekly benefit.	80% of the portion of the covered person's average weekly wage (AWW) that is equal to or less than 50% of the state average weekly wage (SAWW), plus 50% of the portion of the covered person's AWW that is more than 50% of the SAWW, up to maximum weekly benefit.																								
Maximum weekly benefit (64% of SAWW)	\$1,129.82	\$1,084.31																								
Massachusetts state average weekly wage*	\$1,765.34 50% of the SAWW - \$882.67	\$1,694.24 50% of SAWW - \$847.12																								
Employee eligibility earning requirement	30 times the employee's weekly benefit amount and at least \$6,000 earned in the previous 12 months	30 times the employee's weekly benefit amount and at least \$5,700 earned in the previous 12 months																								

The Guardian Life Insurance Company of America
guardianlife.com

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This document presents a brief overview of the Massachusetts PFML law. The law and its implementing regulations, as well as the PFML policy documents issued to covered employers, will govern the actual administration of the PFML benefits and control in case of any conflict in or absence of information. This is not intended as legal advice. Please consult with appropriate professionals for legal, compliance and tax advice. GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America® ©Copyright 2022 The Guardian Life Insurance Company of America.