

SUN LIFE

Self-Bill Administration for MA Paid Family and Medical Leave

As a self-administered Client, you will need to complete a summary statement. Use this guide to help you calculate your MA Paid Family and Medical Leave (MA PFML) premium accurately.

Get the latest on MA PFML law by visiting us at www.sunlife.com/mapfml.

Terminology you should know before you get started

- **MA PFML qualifying earnings:** The MA PFML uses the same definition of earnings that is used for the MA Unemployment Compensation law. This includes various forms of remuneration and is not limited to salary. We recommend that you consult your payroll administrator or accountant for guidance about what earnings should be included. You do not need to include terminated employees in your billing calculation.
- **Total volume:** This is the sum of your employees' qualifying earnings.
- **Covered employees:** W-2 employees. Also report earnings for MA 1099-MISC workers if they make up more than 50% of your total MA workforce.

Calculate your bill

STEP 1: Calculate your total volume for the billing period

Your total volume is the sum of each employee's qualifying earnings. This means, you will need to account for each employee in your calculation.

Your employees may fall within two categories:

1. **Employees who earn less than the Social Security limit of \$142,800.** Use your payroll records to calculate your total volume for these employees.
2. **Employees who earn more than the Social Security limit of \$142,800.** PFML follows the annual income limits set by the Social Security Administration for the Social Security Program. This limit typically resets annually and remains in effect for the calendar year. For employees earning above the Social Security income limit, you will need to cap their earnings at \$142,800 once it's met for the year.

STEP 2: Calculate the MA PFML premium

MA PFML premium is the total volume for the billing period times the sold rate.

$$\text{Total Volume} \times \text{Sold Rate} = \text{MA PFML Premium}$$

Example: \$262,800 MA qualifying earnings payroll \times 0.0075 = \$1,971.00 Premium Due

This example presumes a sold rate of 0.75%.

STEP 3: Populate the Summary Statement (see example of summary statement)

The Sun Life Self-Admin Summary Statement will reflect rates for MA PFML effective 1/1/21. In order to update the statement based on the above calculations, the lives and volumes need to be provided/updated for the billing period. Please note the rates used are for example purposes only.

Sun Life Assurance Company of Canada



Summary Statement

Client Number

999999

Client Service Center

800-247-6875

Payment AddressSun Life
PO Box 843201
Kansas City, MO 64184-3201**Billing Group Number**

0001

Website

www.sunlife.com/us

Contact Name
Policy ABC
123 Street Name
City, State Zip**Please be sure to include an updated
copy of this Summary Statement with
Payment or email to
premium.statements@sunlife.com.****Payment Due Date**

01/01/2021

Benefit	Option	Lives	Rate	Calculate	Volume	Current Period	Adjustments	Total Premium
MA PFML	Fully Insured	53	0.75%	Percentage of Payroll	\$262,800	\$1,971.00	\$ -	\$1,971.00
							Total	\$1,971.00

The rates shown include insurance premium and fees for service.

If you have any questions about calculating your premium, contact your Client Relationship Executive or call us at 800-247-6875, Monday through Friday, 8 a.m. to 8 p.m. ET.