



MA PFML private plan exemptions

If you currently have the MA PFML program with the state or through a different insurance carrier and you would like to transfer to Sun Life's MA PFML private plan, we've outlined the steps you need to follow to apply for an exemption from the state and how to transfer or renew your private plan with us.

Transferring from a different carrier to Sun Life's private plan

Switching from a different carriers private plan to Sun Life's private plan can happen at any time.

If you would like to transfer from a different carrier to a Sun Life private plan you must notify the DFML on MassTaxConnect within 30 days of the change. You'll have to send a message to the DFML via your MassTaxConnect account explaining that you intend to switch to Sun Life's private plan and attach the completed Confirmation of Insurance document.

Transferring from the state plan to Sun Life's private plan

If you are switching from the state plan to Sun Life's private plan the change can only happen on the first of the quarter.

Sun Life offers self-insured or fully insured private plans for MA PFML.



Step 1: Determine the private plan effective date

Your effective date will be the first of the quarter following the approval of the private plan exemption application. Until that effective date, you will be required to continue to remit premium on a quarterly basis to Massachusetts and your covered individuals' MA PFML claims will be submitted to the state plan. Private plans may not become effective prior to the approval of the private plan exemption by the state.

For example, if you apply for a private plan approval with the state on January 2nd, the private plan effective date will be April 1st.

Your Sun Life sales and service team can help you plan your private plan effective date and coordinate with the effective date of your other group coverages.

Step 2: Comply with private plan requirements

Private plan requirements differ between self-insured and fully insured plans. Learn more about the basic requirements for a private plan [here](#).

Your Sun Life representative will be able to provide the contact information for you to place this bond.

Step 3: Identify employer Tax ID numbers

Massachusetts requires that each separate entity that has an employer Tax ID number have its own private plan exemption. Therefore, even if your insurer partner or TPA has agreed to cover all employees of a parent company, you will need to apply for a private plans for each Tax ID if you want them covered by the same plan. You must upload the same Confirmation of Insurance or Self-Insured Insurance Declaration and any applicable bond form to the private plan exemption for each individual FEIN.

Step 4: Apply for a private plan exemption

You will need to apply for a private plan exemption via www.masstaxconnect.com by following these steps:

1. Your username and password.
2. Workforce information for your business including:
 - Number of employees working in Massachusetts
 - Percentage of 1099 employees working for you in Massachusetts
3. Whether you are applying for an exemption for a family leave or medical leave or both. Please note that if you choose Sun Life, we only provide combined medical and family leave private plans.
4. Whether you are applying for a fully insured or self-insured plan. You will need to upload either a completed Confirmation of Insurance Document or a Self-Insured Insurance Declaration Document from Sun Life.
5. If filing for a self-insured private plan, you will need information on your private plan bond completed by your surety partner. Here is a [blank form](#) that you can use.

To understand the application process, watch this [video](#) posted by the Department of Revenue. There are additional helpful videos including how to set up a MasTaxConnect account.

Renewing your private plan with Sun Life

Employers must renew their Sun Life self-insured and fully insured private plan exemptions through MasTaxConnect every 12 months or as otherwise directed by the DFML.

The following documents should be submitted to the DFML when renewing your Sun Life private plan:

Self-insured plans

- Self-Insured Insurance Declaration (signed by Sun Life)
- [Surety bond form](#)

Fully insured plans

- **Updated** Confirmation of Insurance document (signed by Sun Life) along with the policy form number

If you fail to renew your private plan, the DFML will place you back into the state plan for MA PFML administration and the Commonwealth may assess historical premium fees. Sun Life is unable to help subsidize the cost of this assessment.

We will continue to manage any claims incurred during our coverage period, and premium may be due for any partial periods of coverage until the state plan is effective.

Visit us at www.sunlife.com/pfml for more resources and education on PFML.

The information in this document is based on our knowledge of the current MA PFML law and regulations. If the regulations are revised or if the law itself is amended, we will update this document. This document is not intended to be and should not be construed as legal advice. Employers are encouraged to consult employment law counsel for legal advice. Sun Life's self-funded or administrative-services-only MA PFML solution is administered by Sun Life Assurance Company of Canada (Wellesley Hills, MA). This service is not insurance. Sun Life's fully-insured MA PFML solution is issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 20-PFML-GP-01-MA.

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