



> Massachusetts Paid Family and Medical Leave



Life can throw challenges your way. We offer benefits that help provide stability and some peace of mind so you can focus on what matters.

As an active employee of American Consumer Credit Counseling, you have access to benefits from United of Omaha Life Insurance Company.

Things can happen in life where you are forced to miss work. These benefits provide security when you need it the most.

Coverage guidelines and benefits are outlined in the chart below.



ELIGIBILITY - ALL ELIGIBLE MA EMPLOYEES

Eligibility Requirement	As set by the Massachusetts PFML statute and regulations.
Premium Payment	The premiums for Paid Family and Medical Leave are shared by you and the policyholder.

BENEFITS

Types of Leave Covered	<ul style="list-style-type: none"> - Employee's Own Serious Health Condition - Bonding - Family Member's Serious Health Condition - Qualifying Military Exigency - Care for a Service Member
PFL Elimination Period	If you take leave, there is an elimination period before benefits are payable. Your benefits begin on the 8th day of your family leave.
PML Elimination Period - Accident	If you take leave, there is an elimination period before benefits are payable. Your benefits begin on the 8th day of your medical leave due to an accident.
PML Elimination Period - Sickness	If you take leave, there is an elimination period before benefits are payable. Your benefits begin on the 8th day of your medical leave due to a sickness.
Weekly Benefit Calculation	The portion of your Average Weekly Wage that is equal to or less than 50% of the State Average Weekly Wage is paid at a rate of 80%, and the portion of your Average Weekly Wage that is more than 50% of the State Average Weekly Wage is paid at a rate of 50%.

Maximum Weekly Benefit	\$1,149.90
Maximum Benefit Period	19 weeks - Employee's Own Serious Health Condition 11 weeks - Bonding - Qualifying Military Exigency - Family Member's Serious Health Condition 25 weeks - Care for a Service Member
Combined Maximum Benefit	25 weeks

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this summary, the certificate booklet will prevail. Benefits availability is subject to final acceptance and approval of the application by the underwriting company. Paid Family and Medical Leave is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide, except in New York.