The Prudential Insurance Company of America

Massachusetts Paid Family and Medical Leave (MA PFML)
For Massachusetts employees of Franklin Covey Co.

Effective January 1,2027

The document reflects 2026 benefits and rates. Please note that 2027 benefits and rates will apply effective 1/1/2027.

Eligibility and Effective Date of Coverage:

- Massachusetts employee who is full-time, part-time and seasonal employees as well as some 1099-MISC contractors are eligible for MA PFML benefits.
- A former employee continues to be eligible for benefits if the employee has been separated from employment for not more than 26 weeks at the start of the leave.

Amount of Benefit: Effective 1/1/2027, weekly benefits are paid at the rate of:

- 80% of the portion of the individual's Average Weekly Wage (AWW) that equals or is less than 50% of the State Average Weekly Wage (SAWW)

  PLUS

- 50% of the portion of the AWW that is greater than 50% of the SAWW.

Benefit Duration: MA PFML benefits are payable:

- 12 Weeks: Bonding, Family Leave and Military Exigency
- 20 Weeks: Medical Leave
- 26 Weeks: Military Caregiver

Note: Employee may not take more than 26 weeks combined in a benefit year.

Waiting Period:

- 7 days
- None if bonding leave immediately follows maternity medical leave.

Cost to Employee: Employee contributes up to 0.18% for Medical Leave and 0.28% for the Family Leave (maximum of 0.46%) up to the defined Social Security wage cap.

Qualifying Leave Reason: If you meet the eligibility requirements, you can receive benefits if you need to take time off from work for:

- Your own serious health condition
- to care for a serious ill family member
- to bond with a newborn, adopted or foster child
- for a qualifying exigency for a family member's active or impending active-duty *OR*
- to care for an ill or injured service member

Leave Schedules:
Leave can be taken on the following basis:

- Continuous;
- Reduced scheduled *OR*
- Intermittent (only if the employer and employee agree to the schedule)

Qualified Family Member: A family member means:

- Spouse or domestic partner
- Child
- Parent
- Parent-in-law
- Grandchild
- Grandparent
- Sibling ***and***
- A person who stood in *loco parentis* to the covered individual when the covered individual was a minor child

Additional Information: This document provides a brief summary of your coverage under MA PFML Leave program. You may access additional information on the MA PFML website listed below:

https://www.mass.gov/orgs/department-of-family-and-medical-leave

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GL.2026.179

