



Massachusetts employees Paid family and medical leave

As a Massachusetts resident, you may be eligible for a state-run program, [Massachusetts paid family and medical leave \(PFML\)](#). Both employees and employers are required to pay into the plan.

As allowed by Massachusetts law, Lam provides you better benefits than the state provides.

What you need to know

Lam has created a paid family and medical leave (PFML) plan for Massachusetts employees. Combined with Lam's short-term disability (STD) plan, Lam provides **benefits that are better** than the state-run program, at a cost to you that is similar to the state-run program.

- All Lam employees in Massachusetts are enrolled automatically in the Lam Massachusetts PFML plan and in the Lam STD plan. **You cannot opt out.**
- PFML benefits are coordinated with STD benefits. For the Lam STD plan, you pay 0.5% of the first \$159,000 of your pay each year (up to \$795). You do not pay anything additional for the Lam Massachusetts PFML plan.
- For comparison, the Massachusetts state plan would allow Lam to collect 0.46% of the first \$184,500 of your pay (up to \$848.70).

How family and medical leave works in Massachusetts

Under the state requirements for the PFML plan, you can take up to 26 weeks of combined family and medical leave in a 12-month period.

- Up to 20 weeks of paid medical leave to manage your own serious health condition
- Up to 12 weeks of paid family leave to care for a family member or to bond with a child
- Up to 12 weeks of paid family leave to spend with a family member who is a covered service member about to deploy overseas or who is returning from overseas deployment (military exigency)
- Up to 26 weeks of paid family leave to care for a family member who is a covered service member with a serious health condition that was received or aggravated while they were deployed on active duty

However, your Lam PFML and STD coverage enables you to take even longer leaves and receive more money than you would get from the PFML plan alone.

New York Life coordinates your benefits

You will initiate your leave by contacting New York Life (NYL). Your NYL absence manager will advise you about the benefits you will receive. When you begin your leave, you may receive separate payments for Massachusetts PFML and for STD, depending on your wages (see examples below).

Your Massachusetts PFML benefits

NYL will manage the details of your leave and will provide your Massachusetts PFML benefits, as defined by Massachusetts regulations tied to the state average weekly wage (SAWW), which is \$1,922.48 in 2026.

- The weekly PFML benefit is calculated as:
 - 80% of the portion of your average weekly wage that is less than or equal to 50% of the SAWW (\$961.24 in 2026)

Plus:

- 50% of the portion of your average weekly wage that is more than 50% of the SAWW
- The maximum weekly benefit amount is \$1,230.39 in 2026.
- PFML benefits may be taxable in Massachusetts.*

See the examples below for how this works.

Your STD benefits

NYL will provide additional STD benefits to top up your payments, as needed, to align with these amounts, per Lam's policies:

- **Medical leave:** When you can't work because of your own medical condition (including pregnancy), your STD payments will supplement your PFML payments, so you receive **75% of your base pay for up to 180 days**. Generally, these STD payments are not taxed.*
- **Family leave:** When you take time off to bond with a new baby or care for another family member, your STD payments will supplement your PFML payments, so you receive **100% of your base pay for up to 16 weeks**. Federal income tax will be withheld from your STD payments.*

When you contact NYL to initiate your leave, your absence manager can tell you more about the coordination of these payments.

* Note

There may be differences between how PFML payments and STD payments are taxed in Massachusetts.

Examples

The following examples are based on this information:

- 2026 Massachusetts state average weekly wage (SAWW): **\$1,922**
- 50% of the SAWW: **\$961**
- 80% of half the SAWW (\$961 x 80%): **\$769**

Example: Medical leave

Eric is a Lam employee in Massachusetts who makes \$72,800 per year, or \$1,400 per week. His doctor certifies the need for a medical leave that lasts 24 weeks. His payments are generally not taxable.

| Weeks 1–20 | | Payments |
|----------------------------|---|-----------------|
| PFML per state formula | 80% of half the state average weekly wage (SAWW) (\$961 x 80%) | \$769 |
| PFML per state formula | 50% of the amount of Eric's weekly base pay that is above half the SAWW (\$439 x 50%) | \$220 |
| PFML per state formula | Weekly payment | \$989 |
| STD from Lam (through NYL) | The amount necessary to bring Eric to 75% of his weekly base pay (\$1,050 – \$989) | \$61 |
| | Weeks 1–20 weekly total | \$1,050 |
| Weeks 21–24 | | |
| PFML per state formula | None, since state medical leave ends after 20 weeks | \$0 |
| STD from Lam (through NYL) | 75% of Eric's weekly base pay (\$1,400 x 75%) | \$1,050 |
| | Weeks 21–24 weekly total | \$1,050 |

Example: Family leave

Xiao is a Lam employee in Massachusetts who makes \$88,400 per year, or \$1,700 per week. He takes 16 weeks of family leave to bond with his new daughter. His payments are generally taxable.

| Weeks 1–12 | | Payments |
|----------------------------|---|-----------------|
| PFML per state formula | 80% of half the state average weekly wage (SAWW) (\$961 x 80%) | \$769 |
| PFML per state formula | 50% of the amount of Xiao's weekly base pay that is above half the SAWW (\$739 x 50%) | \$370 |
| PFML per state formula | Weekly payment | \$1,139 |
| STD from Lam (through NYL) | The amount necessary to bring Xiao to 100% of his weekly base pay (\$1,700 – \$1,139) | \$561 |
| | Weeks 1–12 weekly total | \$1,700 |
| Weeks 13–16 | | |
| PFML per state formula | None, since state family leave ends after 12 weeks | \$0 |
| STD from Lam (through NYL) | \$100% of Xiao's weekly base pay | \$1,700 |
| | Weeks 13–16 weekly total | \$1,700 |

Frequently asked questions

Why can't I opt out of Lam's STD plan in Massachusetts?

Under the law, all employees in Massachusetts must participate in the state's PFML plan or an employer plan.

Lam's PFML and STD plans work together to provide excellent benefits to Lam employees, and they save you money. The total amount you pay for both the Lam PFML plan and the Lam STD plan is comparable to the amount you would have to pay for the Massachusetts state PFML plan. You pay 0.5% of your pay (up to \$795) for the Lam plan; you would pay 0.46% of your pay (up to \$848.70) for the Massachusetts plan.

Could my costs increase in the future?

In 2026, Lam is paying all costs for the PFML plan, and you pay up to \$795 per year for the STD plan.

Under Massachusetts law, Lam must provide Massachusetts PFML benefits and can collect contributions from your pay, up to the state limits. In the future, Lam may deduct PFML contributions from your pay, but your combined contributions for STD and PFML will not be more than the amount required by the state plan.

Why are payments during a leave so complicated?

Massachusetts created a specific structure for PFML payments, and Lam's plan must adhere to those requirements. However, Lam has chosen to provide a higher level of benefits to our employees, which is why our STD plan tops up the PFML payments, as needed, to equal the benefits Lam provides all U.S. employees.

NYL coordinates the payments, so you receive the full amount you're eligible for under Lam's STD plan.

How to request a leave of absence

If you plan to take a leave of absence, you should notify your supervisor at least one month prior to the leave (if foreseeable) or as soon as reasonably possible (when leave is not foreseeable).

After you've notified your supervisor and as soon as you know the start date for your leave, visit the NYL portal at myNYLGBS.com, and select **Employee Login**, then **Register here**. You can also call NYL at 855-710-1903.

Be prepared to supply the following information:

- Company name: Lam Research
- Employee ID or Social Security number
- Reason for your absence
- Expected start and end dates for your leave
- Your regular work schedule
- If your absence is related to illness or injury: the name, fax, and telephone number of the treating physician
- If you're caring for a qualified family member: their relationship to you

Learn more

Visit the state website for [Massachusetts paid family and medical leave](#).

Visit LamBenefits.com for more information about your pay and benefits when [taking a leave of absence](#).

If you have questions, contact NYL at 855-710-1903.