



**Roman Catholic Archdiocese of Boston
Catholic Family and Medical Leave Program
Frequently Asked Questions
August 2025**

The RCAB Transition Assistance Program/Catholic Family Medical Leave Trust reserves the right to amend or delete these FAQs from time to time. If there is a conflict between information in this document and the CFML Plan document, the Plan document governs.

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A. General Information

1. What is the Catholic Family and Medical Leave (CFML) Program?

The CFML program was created by the Roman Catholic Archdiocese of Boston (RCAB), to provide up to 10 work weeks of CFML benefits for eligible lay employees who take approved medical and family leave. Eligible employees include benefit-eligible employees of parishes, schools, and other parts of the Archdiocese, and employees of Catholic employers who opt in to the program. This program is funded by contributions from employers and employees and benefits will be available starting in September 2025. Please check with your location's business manager or the Benefits Department to confirm eligibility. Additional information regarding eligibility and funding can be found in the following questions.

2. Does the Massachusetts Paid Family Medical Leave Law (MA PFML) apply to employees of Catholic entities?

No, the MA PFML does not apply to employees of churches, which includes both the Archdiocese and some Catholic employers.

3. Are the provisions of the CFML identical to the MA PFML?

No, the provisions of the CFML program are not the same as those under the MA PFML. The MA law was used as a guide to help create the CFML program, but there are differences in the two benefits.

4. When will CFML benefits be available?

Eligibility for CFML benefits for an employee's own medical reason begins September 1, 2025. An employee can experience a serious health condition (including pregnancy-related incapacitation or giving birth) prior to September 1, 2025, and if the serious health condition continues past September 1, 2025, a claim for CFML benefits can be filed. A 14-day waiting period applies, starting no earlier than September 1, 2025 (even if employee's serious health condition started prior to September 1, 2025 and/or the employee's period of incapacity started prior to September 1, 2025). Thus, the first day for which CFML benefits for an employee's own medical reasons will be paid is September 15, 2025. If the serious health condition continues past September 14, 2025, CFML benefits are available for up to 10 work weeks (during which the employee would otherwise be expected to work). If a separate serious health condition other than the serious health condition that started prior to September 1, 2025 occurs, a new 14-day waiting period applies. CFML benefits for leaves due to a covered family member's serious health condition and for bonding leave will be available starting in January 2026. See Question B12 for an exception for bonding leaves for birth mothers receiving CFML benefits prior to January 2026.

5. Why is the cost of CFML being shared between employers and employees?

In creating the CFML program, the Archdiocese looked to the structure of the MA PFML and other state paid family leave programs. A common feature of those programs is shared payment of premiums between employer and employee. The MA PFML allows a 50%/50% split between employer and employee for employee medical leaves but allows employers to pass 100% of the cost of family leave on to employees.

6. If the CFML program will not begin payments until September 2025, why did contributions start in September 2024?

Contributions began in 2024 to allow time to accumulate sufficient funds to help support future payments for benefits and to fund start-up administrative costs needed to administer the CFML program. A one-year initial rollout period (for employee medical leave claims) was also used during the implementation of the MA PFML. The MA PFML also required an 18-month initial rollout period prior to allowing family leave claims, while the CFML uses a 16-month period. Similar to the MA program, under the CFML program, employees must have one year of qualifying service (and contributions) after the initial rollout period prior to be eligible for CFML benefits.

7. Does CFML take the place of the federal Family and Medical Leave Act (FMLA) or the Massachusetts Parental Leave Act (MPLA)?

No, CFML, FMLA, and MPLA are separate programs that run at the same time if you are eligible for one or more of them. FMLA is a federal program that provides unpaid time off for certain employee medical and family leave situations to qualifying employees, and it also offers certain job protections. The MPLA is a state law that provides unpaid time off for employees who are giving birth or adopting a child. In contrast, CFML is a custom family and medical leave payment program offered by the RCAB Benefit Trusts that provides benefits for certain employee medical and family leave situations but does not provide any job protections.

B. Eligibility and Types of Covered Leave

1. How do I know if I am eligible to participate in the CFML program?

If you are a lay employee scheduled to work a minimum of 20 hours per week (or a minimum of 24 hours per week if a 10-month employee) and 1,000+ hours per year at a parish, parish school or cemetery, or RCAB Central Ministries, you are eligible and your location is required to participate in the program on your behalf (paying for the Baseline CFML benefit). If you meet the above eligibility requirements, you are also able to voluntarily participate by paying for the Full CFML benefit, as outlined below. Other separately-incorporated Catholic employers have been invited to join the program, so you should check with your business manager or contact the RCAB Benefits Department if you are unsure whether you are eligible to participate in the program.

2. How do I know if I am eligible to file a claim for CFML benefits?

Eligible lay employees with at least twelve (12) months of continuous service with a participating employer starting on or after September 1, 2024 are eligible for at least Baseline CFML benefits. Eligibility for Full CFML benefits requires that you have contributed to CFML through payroll deductions for at least twelve (12) continuous months just prior to a filing for CFML benefits. See Question C1 for employer and employee contributions to CFML. You will not be eligible for CFML benefits if you do not intend to return to work at the conclusion of your CFML benefit period, since CFML benefits are only available during weeks you are otherwise scheduled/expected to work. If CFML benefits have already been paid to you and you do not return from your approved leave, the TAP/CFML Trust reserves the right to recoup these benefits. See Question D19 and D20.

3. What is a “serious health condition” as it applies to me (as an employee)?

A serious health condition includes pregnancy, childbirth, and a physical or mental illness, injury, impairment, or condition that prevents you from performing your job for at least 14 consecutive calendar days and involves either inpatient care at a medical care facility or continuing treatment by a health care provider. See Question D3 regarding the 14-day waiting period.

4. What is a “serious health condition” as it applies to my covered family member(s)?

A serious health condition for a covered family member includes pregnancy, childbirth, and a physical or mental illness, injury, impairment, or condition that involves either inpatient care at a medical care facility or

continuing treatment by a health care provider. To qualify for CFML benefits for a family member with a serious health condition, it must be medically necessary for an employee to be absent from work to provide physical and/or psychological care, including assistance with basic medical, hygienic, nutritional, or safety needs and/or transportation, for this family member for at least 14 consecutive calendar days. See Question D3 regarding the 14-day waiting period.

5. What is considered “continuing treatment by a health care provider”?

Such treatment means either:

- Treatment two or more times, within 30 calendar days of the first day of incapacity, or
- Treatment by a health care provider on at least one occasion, which results in a regimen of continuing treatment under the supervision of a health care provider.

6. Will CFML provide both continuous and intermittent leave to me if I (or my covered family member(s)) have a qualifying serious health condition?

The CFML program is primarily intended to provide paid benefits during an approved continuous leave, meaning if you have an extended period of inability to work (*i.e.*, more than 14 consecutive calendar days) for an eligible purpose. See Question D6 for maximum paid leave duration. However, you may qualify for CFML benefits during an intermittent leave after an initial CFML claim period for the same or a closely-related serious health condition recurs or requires additional leave. If you have a serious health condition but are not eligible for CFML benefits during an intermittent leave due to the absence of an initial CFML claim, you may use earned sick time or other paid time off for the absence. At some point in the future, the CFML program may consider offering benefits for intermittent leave that does not require an initial extended absence. See Questions D11, H4 and H5 regarding intermittent leave. If you do not request CFML benefits for an intermittent leave within 30 days after the last day of your CFML benefits period, you will be required to submit another application for CFML benefits and be subject to an additional 14-day waiting period.

7. If I receive CFML benefits due to a serious health condition that requires an absence from work of more than two work weeks, and I then return to work but cannot work as many hours as I did before the approved leave, will CFML provide payments for a reduced work schedule?

Yes, CFML benefits would be available for a maximum of 10 total work weeks if the need for a reduced work schedule is due to the same serious health condition for which the CFML claim was approved, and your reduced hours are for at least one day per week. If you are on an approved reduced-leave schedule while receiving CFML benefits for six months that results in your scheduled hours falling below 20/week, you are no longer eligible for RCAB benefits, including CFML. If eligible, Long-Term Disability benefits may apply at that time. All reduced-leave CFML payments will be made in full day increments, and each day of CFML benefit payments will count against the total 10 work-week CFML benefit period. See Question D7 regarding “work week,” Question D10 regarding the 12-month “benefit year”, and Question D6 for information on maximum length of CFML payments.

8. Who are considered “covered family members”?

A covered family member includes a spouse, child, parent or parent-in-law. An employee may also qualify for CFML benefits while on approved leave to care for a sibling, grandparent, or grandchild with a serious health condition if the employee can provide a certification that the family member is a legal dependent.

9. Are there limits on CFML benefits for leave taken by the birth mother or the father for bonding with a newborn child? What about limits on CFML benefits for leave taken by parents of a child newly adopted or placed for foster care?

As with other types of leave, employees covered by FMLA have rights to unpaid time off for bonding, although they and their employer must agree on the schedule of the time off. Once time off for bonding is approved by an employer, an employee may be eligible for CFML benefits following the 14-day waiting period, which period starts on the day of birth/adoption/foster placement. Note that for a birth mother who receives CFML benefits due to her own period of incapacitation relating to labor and delivery, there is no separate 14-day waiting period for her to qualify for CFML benefits for bonding leave. CFML benefits for bonding leave will only be paid in one-week increments and are only available for the first 180 days from the date of birth/adoption/foster care placement.

Example: Susan is a CFML-eligible employee at a parish and delivers a baby June 1, 2026. She receives approval from her employer for a leave of absence and begins to receive CFML benefits for her own period of incapacitation on June 15, 2026, following her 14-day waiting period. She continues to receive them until July 15, 2026 (for a total of 6 work weeks of incapacitation/a total of 4 work weeks of CFML benefits). She receives approval from her employer for an additional 4 work weeks of time off to bond with the baby, and she continues her CFML benefits for bonding starting on July 16, 2026 and continuing through August 16, 2026. She will have used 8 total work weeks of CFML benefits by the time she returns to work.

10. If I give birth prior to September 1, 2025, will I be eligible for CFML benefits September 1, 2025 or later if I experience a birth-related medical condition?

It depends. CFML benefits for leaves due to your own serious health condition (including birth-related incapacitation - see definition in Question B3) become available starting in September 2025. If your birth-related medical condition qualifies as a serious health condition and continues past September 1, 2025, you would be eligible for CFML benefits once you have satisfied the 14-day waiting period. In other words, even though your serious health condition started prior to September 1, you will still need to satisfy a 14-day waiting period starting no earlier than September 1, 2025, before CFML benefits would be paid, starting on September 15, 2025.

11. If I give birth on July 1, 2025 but have no pregnancy-related medical condition on or after September 1, 2025, would I be eligible for CFML benefits for bonding time starting on September 1, 2025?

No, you would not be eligible to file a claim for CFML benefits due to bonding if you do not receive CFML benefits for your own pregnancy-related incapacitation or childbirth on or after September 1, 2025.

12. If I give birth on July 1, 2025, will I be eligible for CFML benefits for bonding leave?

It depends. CFML benefits for family leaves (of which bonding is a form) will be available starting on January 1, 2026, on which a waiting period may begin. However, there is an exception for a birth mother who receives CFML benefits for her own pregnancy-related incapacitation or for giving birth that are paid on or after September 15, 2025. In this situation, the birth mother would qualify for CFML benefits for bonding leave once her CFML benefits for her own incapacitation end. There is no additional waiting period required.

13. Would the answer be the same if I had surgery (not related to pregnancy) during the summer and need more time off in September 2025?

Yes, if you have a serious health condition as of September 1, 2025, even if it was diagnosed or you started exhibiting symptoms prior to September 1, you would be eligible to file a claim for CFML benefit payments. You would need to satisfy a 14-day waiting period starting September 1, so the first day for which CFML benefits would be paid for your own serious health condition is September 15, 2025.

14. My spouse and I both work for the same school. Are there limits on CFML benefits we are eligible to receive?

If you and your spouse work for the same school, parish, or participating institution, neither of you has a limit on your CFML benefits other than that benefits would still be dependent on and subject to employer approval of the leave for both you and your spouse and cannot exceed the 10-week CFML benefit maximum in a given benefit year (see Question D6). You will also both need to qualify for CFML benefits as explained in Questions B1 and B2 of these FAQs.

C. Enrollment and Cost

1. Am I required to pay for CFML benefits?

It depends. The Baseline CFML benefit that provides 40% of pay is funded solely by your employer at a rate of 0.57% of your covered wages (0.342% for medical leave and 0.228% for family leave). The portion of this contribution attributable to CFML benefits while on medical leave will be added to your taxable income automatically, unless you opt out (see Questions D3 and D12). If you opt in to the Full CFML benefit (a “buy up” benefit that provides an additional 40% of pay (for a total of up to 80%)), you will need to pay for this benefit, calculated as 0.57% of your covered wages. These payments will be automatically calculated and deducted from your paychecks on an after-tax basis. You will need to have paid into CFML for at least 12 consecutive months in order to make a claim for Full CFML benefits. To maintain Full CFML benefits eligibility, you will also be required to continue to pay into the program after filing a claim.

2. How do I make an election into the Full CFML benefit?

You will need to log in to your MyEnroll account (myenroll.com) for each location where you have wages to make an election for the Full CFML benefit. This must be done during annual Open Enrollment windows or within the first 30 calendar days of your eligibility (new hire, re-hire, or change to benefit-eligible status).

3. What should I do if I do not want the employer Baseline CFML contributions added to my taxable income?

Your record in MyEnroll and in the payroll system will be set up to automatically add the medical leave portion of your employer Baseline CFML contributions (*i.e.*, 0.342% of wages) to your taxable income. This will enable you to receive Baseline CFML benefits paid to you for your own medical leave on a non-taxable basis. However, if you do not want to have this amount added/you prefer to pay taxes on Baseline CFML benefits for any future medical leaves, you will need to log in to MyEnroll within the timeframe described in Question C2 to opt out.

4. If I initially opt out of having the medical leave portion of the employer Baseline CFML contributions added to my taxable income, can I change my mind later?

Yes, you could change your election during the annual Open Enrollment window. However, if you have not had the employer Baseline CFML contributions added to your income on a continuous basis for at least one year and as much as three years, any CFML benefits for your own medical leave may not qualify for tax-free status. Please contact the Benefits Department for more information.

5. What is included in “covered wages” and what is excluded?

All wages paid to you by your employer are considered “covered wages,” including overtime, bonuses, commissions, Christmas/Easter honoraria, stipends, etc., as long as they are paid to you via payroll as W-2 taxable wages. Note that the following are not included in “covered wages”: severance pay, imputed income, which is taxable income added to your W-2 each year for certain types of compensation provided by your employer that is not paid directly to you as wages (example: Group Term Life imputed income); employer matching contributions to the 401(k) Plan; reimbursements (example: mileage); and any payments made to you via a 1099.

6. What happens if I don’t make an election to participate in the Full CFML benefit during Open Enrollment (initial or annual)? Will I still be eligible for CFML benefits in the future?

If you do not elect the Full CFML benefit during Open Enrollment, you will not be eligible for the Full CFML benefit, which enables CFML payments to be made up to 80% of your pay. You would still be eligible for CFML benefits (see eligibility section), but if approved, you would only receive a Baseline CFML benefit of 40% of pay. You will need to wait for the next annual Open Enrollment (May/June, with a July 1 effective date) to enroll in the Full CFML benefit. See Questions B1 and B2 for other eligibility requirements.

7. If I enroll in the Full CFML benefit, can I disenroll if I change my mind?

You can disenroll from the Full CFML benefit during annual Open Enrollment (May/June) or by contacting the Benefits Department.

8. If I disenroll from the Full CFML benefit, when can I re-enroll and when would I then be eligible to file a Full CFML claim?

You will need to wait for the next annual Open Enrollment (May/June, with a July 1 effective date) to re-enroll in the Full CFML benefit. You would also need to contribute again for twelve (12) continuous months prior to filing a claim for Full CFML benefits. You could file a claim for Baseline (40%) CFML benefits after disenrolling/re-enrolling, as long as one or more of your employers has paid into CFML for you for at least twelve (12) continuous months. For example, if you disenrolled from Full CFML in December 2025, you would have to wait until Open Enrollment and re-enroll no earlier than July 1, 2026. You would then need to contribute Full CFML premiums for another twelve (12) months (from July 1, 2026 to June 30, 2027) before you would be eligible to file a claim for Full CFML benefits. Note that if you disenroll from the Full CFML benefit, you will have a grace period of two missed pay dates to re-start your Full CFML contributions (by the third pay date), as long as you also pay in any missed deductions, to avoid the additional required twelve (12) month contribution period.

D. CFML Claims and Benefit Payments

1. Do I need to provide advance notice to my employer and/or to the RCAB Benefits Department of my need for time off that qualifies for CFML benefits?

Yes, you will need to provide notice of at least 30 days to your employer of your need for leave, when the need is foreseeable. If you do not provide notice within this timeframe, your CFML benefits may be delayed or denied. If your need is not known at least 30 days in advance, you must provide notice as soon as practicable. Your employer will provide additional information at that time regarding how to file a claim for CFML benefits.

2. Do I need to have my leave approved by my employer before applying for CFML benefits?

Yes, your leave will need to be approved by your employer before CFML benefits are provided. As explained in Questions A7 and E4, CFML does not provide any rights to time off or job protection, although other federal and state laws may provide these rights to you, depending on your circumstances. Your employer and the RCAB Benefits Department will work together once a request for a leave of absence is received to determine if the time off is approved. Once that occurs, CFML benefits will then be calculated and approved, if appropriate.

3. Will benefits be paid on day one of a medical or family leave that qualifies for CFML benefits? In other words, is there a waiting period?

There is a waiting period of 14 consecutive calendar days, which starts on day one of a qualified medical or family leave, before CFML benefit eligibility begins. The first day of your absence from work following your 14-day waiting period would be the first day of CFML benefit eligibility. There may be an exception to the 14-day waiting period rule if you transition immediately from one approved leave to another and the leaves are closely related to the same serious health condition. These 14 days do not count against your total available 10 work weeks of CFML payments for the benefit year.

4. How do I get paid during the 14-day waiting period?

You may use accrued paid time off (ex: earned sick time, vacation time, personal days, etc.) during the initial 14-day waiting period. If you do not have accrued paid time off, you may be unpaid during this period. You should check with your employer about its policy on payment during this 14-day period.

5. If I am not scheduled to work during some or all of the 14 days following the start of my period of inability to work due to a qualifying reason (ex: holiday or school break), is the 14-day window extended by each of those days?

No, the 14-day waiting period is 14 consecutive calendar days of inability to work, even if you were not actually scheduled to work during that time. However, CFML benefits are only available for periods during which you are scheduled to work, so if your period of inability to work after the waiting period falls on a day or work week when you are not scheduled to work, no CFML benefits will be paid for that day or work week.

6. What is the maximum length of benefits under CFML?

The maximum benefit period paid by CFML is 10 work weeks, which follows a 14-day waiting period, within any benefit year. See Question D3 regarding the waiting period and D10 regarding the benefit year definition.

7. How is a “work week” defined?

A “work week” is a period of not more than five (5) calendar days during which you are regularly scheduled to work. For most eligible employees, these days are Monday through Friday. If your regular schedule is for fewer days than five per week, a “work week” would be defined to match your regularly-scheduled days per week for purposes of CFML benefits.

8. What is the basis for calculating the actual weekly or daily CFML benefit I receive if I have a claim approved?

The RCAB Benefits Department will review your actual wages earned for the prior 12-month period and divide that total by 52 weeks (assuming you worked at the same location for the entire period). This will be your average weekly wage and will be the basis for CFML benefit payments. Thus, if you had overtime, bonus payments, Christmas/Easter honoraria, or other payments outside your normal weekly pay, these would be recognized. If you did not have a full 12 months with your current employer prior to filing for CFML benefits, the Benefits Department would look at your average wages over the preceding twelve (12) months that you worked, including wages at a prior RCAB participating employer, assuming you had no break in service. To calculate a daily rate, your average weekly wage will be divided by the number of days you were scheduled to work per week at the time you started your leave.

9. If I work for more than one CFML-participating employer, how would a Full CFML benefit be awarded, assuming I qualified for it? Would I be required to elect the Full CFML benefit at all locations (and pay the premium at all locations)?

You have the option to elect the Full CFML benefit at one or more of the locations where you work. For the locations where you elect the Full CFML benefit, your wages would be subject to the 0.57% after-tax payroll

deduction. If your claim is approved while you are working at more than one CFML-participating employer, your wages at all locations would be considered for purposes of calculating CFML benefits, but you would only receive the Full CFML benefit based on wages earned at the location(s) for which you elected the Full CFML benefit. For any locations where you did not elect the Full CFML benefit, you would only be eligible for the Baseline CFML benefit.

10. How is a “benefit year” defined?

A “benefit year” is defined as a rolling 12-month period. A “rolling” 12-month period is measured backward from the date an employee receives CFML benefits. Using this method, CFML administrators will look back over the last 12 months from the date of the first CFML payment, add all of the time the employee has received CFML benefits during the previous 12 months, and subtract that total from the employee’s total CFML benefit allotment. Example: Susan has surgery and is incapacitated for 14 calendar days. She then applies for and is approved for 6 weeks of CFML benefits from July 1-August 15, 2026. She would only have another 4 weeks of CFML benefits available to her between August 16, 2026 and June 30, 2027. Once she reaches August 16, 2027, she will have another 10 weeks of CFML benefits available if she has a qualifying reason for CFML benefits.

11. How often will I receive CFML benefit payments?

CFML benefit payments for approved continuous leave will be made bi-weekly, every other Friday, on the same weeks as your regular pay date, assuming your employer’s pay dates are aligned with the Archdiocese’s payroll system. Benefit payments for approved intermittent leave will generally be made on the next pay date after the approved intermittent leave was taken, assuming you have submitted the request for intermittent leave in a timely manner and the employer/leave administrator has sufficient time to record the information before payroll closes for that pay period.

12. Are taxes deducted from CFML benefit payments if the claim is for my own serious health condition?

The answer depends on whether you elected the Full CFML benefit or just the Baseline CFML benefit, and if you opted out of adding the portion of the employer premium allocated to leave for medical leave for the Full CFML benefit to your taxable income. With regard to the Full CFML benefit, assuming you have elected to enroll in it and have paid into CFML for the Full benefit for at least twelve (12) continuous months prior to making a claim: because your payroll deductions to pay for this benefit were made after all taxes (income tax, Social Security/Medicare) were taken from these funds, if/when you are paid CFML benefits for your own serious health condition, the Full portion paid to you will not be subject to income tax or to Social Security/Medicare taxes. In addition, under these same circumstances, as long as you did not opt out of having your employer’s Baseline CFML benefit added to your income, the Baseline CFML benefits paid to you would also not be subject to income tax or to Social Security/Medicare taxes.

Example: Employee’s annual wages are \$52,000. Employer pays \$11.40 per payroll (0.57% of wages, (0.342% for medical leaves + 0.228% for family leaves) into CFML as a Baseline benefit for the employee. The \$11.40 per payroll Baseline CFML employer contribution is then split into medical and family leave portions, and the medical portion (0.342% of wages, or \$6.84) is added to the employee’s taxable income, meaning it is added to her total W-2 income and taxed, although the added amount is not part of the employee’s actual wages available to her via direct deposit/live check. This results in an

additional estimated \$2.00-\$3.00 of taxes paid by the employee each paycheck. The employee elects the Full CFML benefit, so she also pays \$11.40 per payroll into CFML (0.57% of wages) via an after-tax deduction. When the employee makes a CFML claim for her own medical leave and is approved for 10 weeks of CFML benefits, the full \$8,000 CFML payment (10 weeks at 80% of her \$1,000 weekly wage), neither Baseline (40%) nor Full (40%) CFML benefit would be subject to income tax or Social Security/Medicare taxes.

13. Are taxes deducted from CFML benefit payments if the claim is for a family member's serious health condition or for bonding?

Yes, these benefit payments are fully taxable.

14. If I am paid CFML benefits in addition to my employer's salary continuation benefits and/or other third-party benefits, such as AFLAC, and I receive in total more than 100% of my pay, do I need to repay any CFML benefits payments?

If you are paid more than 100% of your wages while receiving CFML benefits or an overpayment of CFML benefits occurs, the CFML Program reserves the right to recoup CFML benefits paid to you.

15. If I am eligible to receive CFML benefits and I am also approved to collect short-term disability (STD) benefits (also known as salary continuation) through my employer, can I still file a claim for CFML benefits?

The answer depends on whether your employer's STD program provides 80%-100% of your pay. If that is the case, you should not file a claim for CFML benefits since you would receive double payments if you do (which CFML would require you to re-pay per Question D14). If your employer provides less than 80% of your pay (and if you have paid into CFML for the Full benefit), you are eligible to file a claim for CFML benefits for the difference between the payments you are receiving and the maximum CFML benefits for which you are eligible. Alternatively, your employer may offer to pay STD benefits but may also direct you to file a claim with CFML for the 40% Baseline benefit (thus reducing the amount paid to you by your employer). So long as the total amount paid to you between CFML and your employer does not exceed 100% of your wages, this bifurcated benefit is permissible. Note that the pay rate used by your employer could be different from that used by CFML for calculating benefits.

16. If I am eligible to receive CFML benefits and I am also approved to collect short-term disability (STD) or other sickness/accident benefits through a third party, such as AFLAC, can I still file a claim for CFML benefits?

Payments made by a third party to you for reasons that would also qualify for CFML benefit payments are considered "primary," meaning that the third party would pay you first, and then CFML would be available only to pay the difference between those payments and the 40% (Baseline) or 80% (Full) benefit amounts, as applicable. Thus, you should file a claim for benefits with any third-party vendor(s) and CFML at the same time, although you will need to receive approval (or denial) of any third-party benefits before CFML will make a benefit determination.

17. If I'm receiving CFML benefits and I become eligible to collect workers' compensation benefits, can I collect from both sources?

No, if you are collecting workers' compensation benefits, you are not eligible for CFML benefits at the same time. If overpayment occurs, the CFML Program reserves the right to recoup CFML benefits paid to you. For more information, see Question D14.

18. Can I use vacation time, sick time, or other Paid Time Off (PTO) while receiving CFML benefits?

Yes. You may supplement (or "top off") your CFML benefits with any available accrued paid leave. "Topping off" allows you to supplement CFML payments with accrued PTO, to bridge the gap between either 40% (Baseline) or 80% (Full) of eligible wages and your normal pay. The "top off" option may not be available to employees who are using CFML benefits for their own serious health condition, since the income-tax-free status of CFML benefits (if applicable – see Question D12) may result in 100% of take-home pay, without topping off.

19. Am I eligible to apply for CFML benefits if I do not plan to return to work after my approved leave is completed?

No. When you apply for CFML benefits, the application will inquire about your intention to return to work at the conclusion of the leave. If you do not intend to return to work, you will not be eligible for CFML benefits because CFML benefits are only available during weeks you are scheduled/expected to work. Similarly, if you do not return to work at the conclusion of your approved leave, the CFML Program reserves the right to recoup CFML benefits paid to you. For more information, see Question B2.

20. Am I eligible for CFML benefits after my employment ends?

No, there is no CFML benefit eligibility once employment ends, since CFML benefits are meant to replace wages you would otherwise earn during your employment. Thus, if you resign or are involuntarily terminated and have already been approved for CFML benefits, CFML benefit payments would end with your last day of employment. If any overpayment of CFML benefits occurs, the CFML Program reserves the right to recoup CFML benefits paid to you. For more information, see Question D14.

21. Is there a cap on CFML benefits for high-wage earners?

There is no cap on CFML benefits at this time. As the CFML program incurs claims in the coming years, this issue will be evaluated and a determination made about whether a benefit cap based on salary is needed. If a benefit cap is instituted, advance notice will be provided and employees potentially impacted by a cap will be notified.

22. Is there a CFML benefit for family military leave, as there is under the MA PMFL?

No, there is no paid CFML benefit for leave relating solely to a family member's military service. However, additional federal and state leave laws may apply.

23. How can I learn more about the CFML claims application process?

You are encouraged to review all material posted online at catholicbenefits.org/cfml and by attending periodic webinars hosted by the Benefits Department (registration process is also posted on the website). To submit a potential CFML claim, enter your information at [CFML Initial Intake Form](#). You may also contact the Benefits Department at (617) 746-5640 or cfml@rcab.org if you have any questions.

E. Employer Obligations During Approved Leaves With CFML Benefits

1. Will my employer provide for and contribute to my Medical and Dental benefits under the RCAB Health Plan during the time I am receiving CFML benefits?

The answer depends on the policy at your workplace, which may also be dictated by the federal Family & Medical Leave Act (if you qualify for FMLA leave). If your employer will allow you to continue your Medical and Dental coverage (and other benefits) while you receive CFML benefits, you will need to work out a payment plan with your employer for your share of the premiums, as applicable, in order for these benefits to continue during your approved leave.

2. Will CFML benefit payments be subject to payroll deductions for Health and Dental Plan coverage and the 401(k) Plan?

No, CFML benefit payments are not subject to these deductions. However, if you are enrolled in the RCAB Health and/or Dental Plan at the time you are receiving CFML benefits and you have been approved to continue enrollment in these benefits, you will be responsible for paying your share of the premiums directly to your employer in order to continue coverage. You should coordinate with your employer to arrange for these payments before you begin your leave. With regard to the 401(k) Plan, employee and employer contributions will not apply while you are paid CFML benefits.

3. Will I be required to use all my accrued, unused PTO before I file for CFML benefits?

No.

4. Does my employer have an obligation to reinstate me to my prior position or an equivalent position once my period of CFML benefits ends?

CFML does not provide any job protection or reinstatement rights. However, to the extent the time off paid for by CFML also qualifies as an FMLA and/or MPLA leave, you would be eligible for job protection and/or reinstatement at the conclusion of your approved leave.

5. Will I continue to accrue additional Earned Sick Time or other PTO (ex: vacation) while I am receiving CFML payments?

It depends. Massachusetts law does not require that employees accrue earned sick time for hours paid but not worked (or for payments made by another entity, like CFML). You should check with your employer to see how you are earning/accruing sick time to determine if you will be eligible for accruing sick time while receiving CFML payments. If you are qualified for FMLA leave, you may be permitted to accrue sick and/or

vacation leave if your employer's policy provides that employees on other forms of unpaid leave accrue such paid time off.

F. School Employee Issues

- 1. I am a teacher at a parish school. If I have a serious health condition (example: delivering a baby or having surgery) over the summer, or someone in my family does, will I be eligible for CFML benefits?**

It depends, although as a general rule, CFML benefits are only available during weeks you are scheduled/expected to work, since the CFML program is intended to provide wages lost due to periods of incapacitation and is not a separate entitlement to pay or time off. Thus, if you are not scheduled to work over the summer (and/or during school breaks), and the period of incapacitation (ex: giving birth, surgery, etc.) is during the same timeframe, you will not be eligible for CFML benefits. Your period of incapacitation must coincide with weeks during which you were expected to work and for which you would have been paid in order to qualify for CFML benefits.

Example 1: Juan is a teacher's aide for a parish school. He is not scheduled to work over the summer and is also not paid over the summer. He has surgery on July 1, 2026, and his doctor says his period of incapacitation is 6 weeks, ending August 15, 2026. Juan returns to work at school on September 1, 2026. He is not eligible for CFML benefits over the summer and is also not eligible to make a claim for CFML benefits starting September 1 since he is able to work.

Example 2: Sharon is a classroom teacher at an independent Catholic school that participates in CFML. She is not expected/scheduled to work over the summer and is paid over the summer. She delivers a baby on August 1, 2026 and is physically unable to work until September 25, 2026. The school year starts September 1, and she is scheduled to work starting that day. Her waiting period starts September 1, and after 14 consecutive calendar days, she is eligible for CFML benefits starting September 15, 2026. Note that FMLA may confer additional rights to unpaid time off in these circumstances.

G. Moving From One Participating Employer to Another Participating Employer/Changing Benefit Status

- 1. When I move from one CFML-participating employer to another CFML-participating employer after completing one year (12 continuous months) of benefit-eligible service, will I be credited with prior CFML service for the Baseline CFML benefit (similar to Life and LTD insurance)?**

Yes, once you have one year of CFML-credited service, you will be credited with your prior CFML service for the purpose of Baseline CFML benefits at a new location. You will also have the opportunity to enroll in the Full CFML benefit and to opt out of having the Baseline CFML employer contribution added to your taxable income through MyEnroll (**myenroll.com**) for 30 days following your date of hire/date of first eligibility at the new employer.

- 2. If I paid for the Full CFML benefit for more than one year (12 continuous months) and then was hired by a different CFML-participating employer, will my Full CFML contributions and Baseline CFML service be credited to me for CFML purposes?**

In this case, you will be credited for your one year of contributions and will be eligible for both the Baseline CFML and the Full CFML benefit at the new location, assuming there is no break in service and you re-enroll in the Full CFML benefit through MyEnroll within 30 days of your date of hire at the new location, which will begin your Full CFML deductions on the next available pay date. You must also continue your CFML payroll deductions starting with the first available pay date at the new location to avoid a break in service and to continue your eligibility for the Full CFML benefit.

- 3. If I paid for the Full CFML benefit for less than one year (12 continuous months) and then was hired by another CFML-participating employer, will my contributions and service be credited to me for CFML purposes?**

No. Because you didn't have one full year of service before you transferred to the new location, your prior service will not count toward CFML eligibility. The only exception would be if you had no break in service (meaning that you were employed by a new participating employer no later than the first calendar day of the next month after which your employment with the first employer ended) and you restarted CFML deductions with your first paycheck at the new location. In that case, your prior CFML-credited service would be counted towards your minimum 12 months of continuous service for purposes of both Baseline and Full CFML benefits.

Example 1: You end employment at a parish on May 10, 2026. On August 25, 2026, you start a new job with a parish school. You thus had a break in service and must restart your 12 months of CFML service and re-enroll in the Full CFML benefit through MyEnroll within 30 days of your hire date at the parish school, remaining enrolled for at least twelve (12) consecutive months to remain qualified for CFML Full benefits.

Example 2: You end employment at a parish on May 10, 2026. On June 1, 2026, you start a new job with a parish school, which means you had no break in service. To continue your Full CFML contributions without a break, you must re-enroll in the Full CFML benefit through MyEnroll within 30 days of your hire date at the parish school, remaining enrolled for at least twelve (12) consecutive months to remain qualified for CFML Full benefits.

In both examples, you will also have the option to opt out of having the Baseline CFML employer contribution added to your taxable income within 30 days by logging in to MyEnroll.

- 4. If I did not pay into the Full CFML benefit but my employer paid in for the Baseline CFML benefit for more than one year (12 continuous months), and I was then hired by a different CFML-participating employer, will my contributions and service be credited to me for CFML purposes?**

In this case, you will be credited with a year of CFML service and will be eligible for the Baseline CFML benefit at the new location. See Question G3 regarding a possible break in service for participation in the Full CFML benefit and information on the option to enroll in the Full CFML benefit and to opt out of having the Baseline CFML employer contribution added to your taxable income.

5. **If I did not pay into the Full CFML benefit but my employer paid in for the Baseline CFML benefit, although for less than one year, and I was then hired by a different CFML-participating employer, will my service be credited to me for CFML purposes?**

No. Because you didn't have one full year of service before you transferred to the new location, your prior service will not count toward CFML eligibility. The only exception would be if you had no break in service (meaning that you were employed by a new participating employer no later than the first calendar day of the month in which your employment with the first employer ended). In that case, your prior CFML-credited service would be counted towards your minimum 12 months of continuous service for purposes of Baseline CFML benefits. If you experience a break in service and miss CFML deductions, you would need to satisfy a one-year (12-month) reinstatement period, unless you pay the missed deductions in full and restart your CFML deductions within three pay dates after your last CFML deduction.

6. **What if I paid into the Full CFML benefit for more than 12 continuous months (and my employer paid into the Baseline CFML benefit on my behalf at the same time) and then my scheduled work hours drop below 20 per week. Will my contributions and service be credited to me for CFML purposes?**

Once you have one year of CFML-credited service, you will be credited with your prior CFML service for the purpose of Baseline CFML benefits. However, if you have a break in service, including a drop below benefit-eligible hours beyond the first calendar day of the month in which you were last eligible for benefits, you will need to contribute to the Full CFML benefit for another twelve (12) continuous months prior to filing a claim for Full CFML benefits (once you are eligible to contribute – see Question B1).

H. Changing Your Leave

1. **If I take separate leaves for the same medical condition, is there a waiting period each time?**

If two separate leaves are for the same medical condition or one that is closely related (ex: an infection that develops from a surgical incision), a separate waiting period will not be required each time. In total, you can receive a maximum of 10 work weeks of CFML medical and/or family benefits per benefit year.

2. **If I take separate leaves for two different medical conditions, or one leave for my own medical condition and other for a covered family member's medical condition, is there a waiting period each time?**

Yes, there would be a waiting period for CFML benefits for each of these leaves.

3. **Do I need to receive approval from my employer to extend my leave, and do I need to submit another application for CFML benefits?**

You must notify your employer that you want to extend your leave at least 14 days before your current leave expires, or as soon as possible. Once your leave extension is approved by your employer, your CFML benefits extension request can be filed. If you don't request a CFML benefits extension in a timely manner, you may be required to submit another CFML benefits application and there may be a second 14-day waiting period. In any event, if you do not request an extension for your CFML benefits within 30 days after the last day of your

CFML benefits period, you will be required to submit another application for CFML benefits and a second 14-day waiting period will be required.

4. Will I need to work with my employer prior to taking an intermittent leave?

Yes. As explained in Question B6, intermittent CFML benefits (for reasons other than bonding with a newly-arrived child) are only available following a period of initial CFML benefits and for the same or a closely-related serious health condition. Also, you must first be approved for intermittent leave by your employer; if your leave is protected under FMLA, you may only be required to make a reasonable effort to schedule time off so as not to unduly disrupt your employer's operation. If your intermittent leave is not protected by FMLA, you will need to check with your employer on time off policies and will need to receive approval from your employer for the time off prior to applying for CFML benefits. Separate rules apply to bonding leaves – see Question B9.

5. What is the minimum increment of CFML payment for intermittent leave?

The minimum increment of CFML payment is one work day.