# **MASSACHUSETTS**

**LABOR LAW NOTICES** 

eComply 360





# Massachusetts Wage & Hour Laws

The minimum wage is \$15.00

Fair Labor Hotline (617) 727-3465 TTY (617) 727-4765





www.mass.gov/ago/fairlabor



Massachusetts **Attorney General** Andrea Joy Campbell

State law requires all employers to post this notice at the workplace in a location where it can easily be read. M.G.L. Chapter 151, Section 16; 454 C.M.R. 27.07(1)

Minimum Wage

M.G.L. Chapter 151, Sections 1, 2, 2A, and 7

Beginning January 1, 2023, the minimum wage in Massachusetts is \$15/hour. In Massachusetts, all workers are presumed to be employees. The minimum wage applies to all employees, except:

- agricultural workers (\$8.00 per hour is the minimum wage for most agricultural
- · members of a religious order,
- · workers being trained in certain educational, nonprofit, or religious organizations,
- · outside salespeople

M.G.L. Chapter 149, Section 152A: M.G.L. Chapter 151, Section 7

Beginning January 1, 2023, the service rate in Massachusetts is \$6.75/hour. The hourly "service rate" applies to workers who ide services to customers and who make more than \$20 a month in tips. The average hourly tips, plus the hourly service rate paid to the worker must add up to the minimum wage per each shift. Employers, owners and employees with managerial or supervisory responsibilities on a given day must never take any of your tips. Tips and service charges listed on a bill must be given only to wait staff, service bartenders, or other service employees. Tip pooling is allowed only for wait staff, service bartenders, and other service employees.

Overtime M.G.L. Chapter 151, Sections 1A and 1B

Generally, employees who work more than 40 hours in any week must be paid overtime. Overtime pay is at least 1.5 x the regular rate of pay for each hour worked over 40 hours in a week.

For some employees who get paid the "service rate," the overtime rate is 1.5 x the basic minimum wage, not the service rate. Exception: Under state law, some jobs and workplaces are exempt from overtime. For a complete list of overtime exemptions, visit <a href="https://www.moss.gov/ogo/foiriobor">www.moss.gov/ogo/foiriobor</a> or call the Attorney General's Fair Labor Division at (617) 727-3465.

M.G.L. Chapter 149, Section 148: 454 C.M.R. 27.02

The law says when, what, and how employees must be paid. An employee's pay (or wages) includes payment for all hours worked, including tips, earned vacation pay, promised holiday pay, and earned commissions that are definitely determined, due and payable. Hourly employees must be paid every week or every other week (bi-weekly). The deadline to pay is 6 or 7 days after the pay period ends,

depending on how many days an employee worked orderly done received the received the depending on how many days an employee worked during on occalendar week.

Employees who quit must be paid in full on the next regular payday or by the first Saturday after they quit (if there is no regular payday). Employees who are fired or loid off must be paid in full on their last day of work.

#### M.G.L. Chapter 149, Section 148

All employees must get a statement, at no cost, with their pay that says the name of the employer and employee, the date of payment (month, day, and year), the number of hours worked during the pay period, the hourly rate, and all deductions or increases made

M.G.L. Chapter 149, Section 148; 454 C.M.R. 27.05

An employer cannot deduct money from an employee's pay unless the law allows it (such as state and federal income taxes), or the employee asked for a deduction to be made for the employee's own benefit (such as to put money aside in the employee's saving

An employer cannot take money from an employee's pay for the employer's ordinary business costs (for example: supplies, materials or tools needed for the employee's job). An employer who requires an employee to buy or rent a uniform must refund the actual costs

The law also puts limits on when and how much money an employer can take from an employee's pay for housing and meals the

454 C.M.R. 27.02

Hours worked or "working time" includes all time that an employee must be on duty at the employer's worksite or other location, and works before or after the normal shift to complete the work.

M.G.L. Chapter 149, Sections 100 and 101

Most employees who work more than 6 hours must get a 30-minute meal break. During their meal break, employees must be free of all duties and free to leave the workplace. If, at the request of the employer, an employee agrees to work or stay at the workplace during the meal break, the employee must get paid for that time.

#### Payroll Records

M.G.L. Chapter 151, Section 15

Payroll records must include the employee's name, address, job/occupation, amount paid each pay period, and hours worked (each day

Employers must keep payroll records for 3 years. Employees have the right to see their own payroll records at reasonable times and

Most employees have the right to earn 1 hour of sick leave for every 30 hours they work, and they may earn and take up to 40 hours  $of sick \, leave \, a \, year. \, Employees \, begin \, accruing \, sick \, time \, on \, their \, first \, day \, of \, work. \, Employees \, must have \, access \, to \, their \, sick \, leave \, 90$ days after starting work.

Eligible employees may use their sick leave if they or their child, spouse, parent, or spouse's parent is sick, injured, or has a routine medical appointment. They may also use sick leave for themselves or their child to address the effects of domestic violence. Unless it is an emergency, employees must notify the employer before using sick leave.

Employees who miss more than 3 days in a row may need to provide their employer a doctor's note

Employers with 11 or more employees must provide paid sick leave. Employers with fewer than 11 employees must provide sick leave; however, it does not need to be paid.

#### **Employers Must Not Discriminate**

M.G.L. Chapter 149, Section 105A; M.G.L. Chapter 151B, Section 4

- Subject to certain limited exceptions, employers must not pay one employee less for doing the same or comparable work as another employee of a different gender.
- They must not discriminate in hiring, pay or other compensation, or other terms of employment based on a person's:
- Religion, national origin, or ancestry
- · Sexual orientation or gender identity or expression · Genetic information or disability
- · Sex (including pregnancy)
  - · Age

Military service

#### **Small Necessities Leave**

In some cases, employees have the right to take up to 24 hours unpaid leave every 12 months for their:

- · child's school activities.
- · child's doctor or dentist appointment, or
- · elderly relative's doctor or dentist appointments, or other appointments.

Employees are eligible for this leave if the employer has at least 50 employees and the employee has:

- been employed for at least 12 months by the employer and
- worked at least 1,250 hours for the employer during the previous 12-month period.

#### Reporting Pay

Most employees must be paid for 3 hours at no less than minimum wage if the employee is scheduled to work 3 or more hours, and reports to work on time, and is not given the expected hours of work.

#### **Rights of Temporary Workers**

M.G.L. Chapter 149, Section 159C

To learn about rights of temporary workers and employees hired through staffing agencies, call: 617-626-6970 or go to: www.mass.gov/dols.

#### **Rights of Domestic Workers**

M.G.L. Chapter 149, Section 190

To learn about additional rights for workers who provide housekeeping, cleaning, childcare, cooking, home management, elder care, or similar services in a household, go to www.mass.gowlaga/DW.

#### **Public Works and Public Construction Workers**

Workers who work on public construction projects and certain other public work must be paid the prevailing wage, a minimum rate set by the Department of Labor Standards based on the type of work performed.

#### Domestic Violence Leave

M.G.L. Chapter 149, Section 52E

Employees who are victims, or whose family members are victims, of domestic violence, sexual assault, stalking or kidnapping have the right to 15 days of leave for related needs, such as health care, courseling, and victims services; safe housing; care and custody of their children; and legal help, protective orders, and going to court.

The leave can be paid or unpaid depending on the employer's policy. This law applies to employers with 50 or more employees.

Employees Have the Right to Sue M.G.L. Chapter 149, Section 150; M.G.L. Chapter 151, Sections 1B and 20

Employees have the right to sue their employer for most violations of wage and hour laws.

Employees may sue as an individual or they may sue their employer as a group if they have similar complaints. Employees who win their case will receive back pay, triple damages, attorneys' fees, and court costs.

Important! There are strict deadlines for starting a lawsuit. For most cases, the deadline is 3 years after the violation.

#### **Employers Must Not Retaliate**

M.G.L. Chapter 149, Section 148A; M.G.L. Chapter 151, Section 19

It is against the law for an employer to punish or discriminate against an employee for making a complaint or trying to enforce the rights explained in this poster.

The laws explained in this poster apply to all workers, regardless of immigration status, including undocumented workers. If an employer reports or threatens to report a worker to immigration authorities because the worker complained about a violation of rights, the employer can be prosecuted and/or subject to civil penalties.

#### Employees Under 18 - Child Labor

M.G.L. Chapter 149, Sections 56-105

Rev. 06/2021

rs in Massachusetts must follow state and federal laws for employees who are under 18 (minors). These laws say when, where, and how long minors may work. They also say what kinds of work or tasks minors must NOT do.

Work Permits Required - Most workers under 18 must obtain a work permit. Employers must keep their minor workers' work permits on file at the worksite. To get a work permit, the minor must apply to the superintendent of the school district where the minor lives or goes to school. To learn more about getting a work permit, contact the Department of Labor Standards at (617) 626-6975, or www.moss.gov/dols.

#### Dangerous Jobs & Tasks Minors Must Not Do

#### Age 16.8-17 · Drive most motor vehicles or forklifts · Handle, serve, or sell alcoholic beverages · Work at a job that requires that he employee have or use a · Work 30 or more feet off of the ground · Use, clean or repair certain kinds of power-driven machines 14 & 15 · Cook (except on electric or gas grills that do not have open · Work in freezers or meat coolers flames), operate fryolators, rotisseries, NEICO broilers, or · Perform any baking activities · Work in or near factories, construction sites, pressure cookers · Operate, clean or repair power-driven food slicers, manufacturing plants, mechanized workplaces, grinders, choppers, processors, cutters, and mixers garages, tunnels, or other risky workplaces · Minors under 14 cannot work in Massachusetts in most cases

These are just some examples of tasks prohibited under both state and federal law. For a complete list of prohibited jobs for minors, contact the Attorney General's Fair Labor Division: (617) 727-3465 • www.mass.gov/aga/youthemployment. Or co U.S. Department of Labor: (617) 624-6700 • www.youth.dol.gov

#### Time & Schedule Restrictions for Minors

#### At night, from 10 p.m. to 6 a.m. (or past 10:15 if the · More than 9 hours per day employer stops serving customers at 10 p.m.) Exception: On non-school nights, may work until 11:30 p.m. · More than 48 hours per week · More than 6 days per week or until midnight, if working at a restaurant or racetrack 14 & 15 At night, from 7 p.m. to 7 a.m. Exception: In summer (July 1 - Labor Day), may work until 9 p.m. When school is not in session:

#### During the School Year:\*

- During school hours
  More than 3 hours on any school day
  More than 18 hours during any week
- · More than 8 hours on any day
  - · More than 40 hours per week
  - More than 6 days per week

· More than 8 hours on any weekend or holiday \*Exception: For school-approved career or experience-building jobs, students may be allowed to work during the school day, up to 23

Adult Supervision Required After 8 p.m. - After 8 p.m., all minors must be directly supervised by an adult who is located in the workplace and is reasonably accessible. Exception: Adult supervision is not required for minors working at a kiosk or stand in a common area of an enclosed shopping mall that has security from 8 p.m. until the mall closes.

(?) Contact the Attorney General's Fair Labor Division: (617) 727-3465 – www.mass.gov/ago/fairlabor

# FAIR EMPLOYMENT IN MASSACHUSETTS

Applicants to and employees of private employers with 6 or more employees\*, state and local governments, employment agencies and labor organizations are protected under Massachusetts General Laws Chapter 151B from discrimination on the following bases:

RACE, COLOR, RELIGION, DISABILITY, NATIONAL ORIGIN, AGE, SEX, PREGNANCY AND PREGNANCY-RELATED CONDITIONS, GENDER IDENTITY, SEXUAL ORIENTATION, GENETIC INFORMATION, ANCESTRY, MILITARY SERVICE

M.G.L. c. 151B protects applicants and employees from discrimination in hiring, promotion, discharge,

compensation, benefits, training, classification and other aspects of employment on the basis of race, color, religion, disability, national origin (including unlawful language proficiency requirements), age (if you are 40 years old or older), sex, pregnancy or a condition related to pregnancy, gender identity, sexual orientation, genetic information, ancestry, and military service. Religious discrimination includes failing to reasonably accommodate an employee's religious practices where the accommodation does not impose an undue hardship.

#### HARASSMENT

Sexual harassment includes sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when (a) submission to or rejection of such advances, requests or conduct is made explicitly or implicitly a term or condition of employment or as a basis for employment decisions; (b) such advances, requests or conduct have the purpose or effect of unreasonably interfering with a person's work performance by creating an intimidating, hostile, humiliating or sexually offensive work environment. The law also prohibits harassment based on the protected classes set forth above.

#### **PREGNANCY**

The Pregnant Workers Fairness Act prohibits employment discrimination on the basis of pregnancy and pregnancy-related conditions, such as lactation or the need to express breast milk for a nursing child, and describes employers' obligations to employees that are pregnant or lactating and the protections these employees are entitled to receive.

#### PARENTAL LEAVE

The law requires employers to grant an employee who has completed an initial probationary period and has given two (2) weeks' notice of the anticipated date of departure and the employee's intention to return, at least eight (8) weeks of paid or unpaid leave for the purpose of childbirth, adoption of a child under 18, or adoption of a child under 23 years old if the child has a mental or physical disability.

#### DISABILITY

M.G.L. c. 151B prohibits discrimination the basis of disability, a record of disability or perceived disability, in hiring, promotion, discharge, compensation, benefits,

training, classification and other aspects of employment. Disability discrimination may include failing to reasonably accommodate an otherwise qualified person with a disability.

#### RETALIATION

It is illegal to retaliate against any person because s/he has opposed any discriminatory practices or because s/he has filed a complaint, testified, or assisted in any proceeding before the Commission. It is also illegal to aid, abet, incite, compel or coerce any act forbidden under M.G.L. c. 151B, or attempt to do so.

#### DOMESTIC WORKERS

M.G.L. c. 151B prohibits discrimination and harassment against certain domestic workers where the employer has one (1) or more employee.\* While some exclusions apply, domestic workers generally include individuals paid to perform work of a domestic nature within a household on a regular basis, such as housekeeping, housecleaning, nanny services, and/or caretaking. Employers are prohibited from engaging in sexual harassment and harassment and/or discrimination based on the protected classes described above, i.e. race, color, etc. Domestic workers are also entitled to parental leave.

#### **CRIMINAL HISTORY INQUIRIES**

The law prohibits employers from asking applicants on an initial employment application for any criminal background information unless an exemption by statute or regulation exists.

#### MENTAL HEALTH FACILITY ADMISSION INQUIRIES

Employers may not refuse to hire or terminate an employee for failing to furnish information regarding his/her admission to a facility for the care and treatment of mentally ill persons. An employment application may not seek information about an applicant's admission to such a facility.

#### IF YOU HAVE BEEN DISCRIMINATED AGAINST

If you feel you have been harassed or discriminated against, you should immediately file a charge of discrimination with the Massachusetts Commission Against Discrimination, www.mcad.gov, at one of the offices below. An agreement with your employer to arbitrate your discrimination claim(s) does not bar you from filing a charge of discrimination.

Boston Office: 1 Ashburton Pl., Suite 601, Boston, MA 02108 – P: 617-994-6000 F: 617-994-6024 Springfield Office: 436 Dwight St., Room 220, Springfield, MA 01103 – P: 413-739-2145 F: 413-784-1056 For more information, please see our website: www.mass.gov/mcad/

Revised February 2023



# Notice of Benefits Available Under M.G.L. Chapter 175M

# Paid Family and Medical Leave (PFML)

#### **Available Leave**

Covered individuals may be entitled to family and medical leave for the following reasons:

- up to 20 weeks of paid medical leave in a benefit year if they have a serious health condition that incapacitates them from work.
- up to 12 weeks of paid family leave in a benefit year related to the birth, adoption, or foster care placement of a child, to care for a family member with a serious health condition, or because of a qualifying exigency arising out of the fact that a family member is on active duty or has been notified of an impending call to active duty in the Armed Forces.
- up to 26 weeks of paid family leave in a benefit year to care for a family member who is a covered service member with a serious health condition.

Covered individuals are eligible for no more than 26 total weeks, in the aggregate, of paid family and medical leave in a single benefit year.

#### **Benefits**

To fund PFML benefits, employers may deduct payroll contributions of up to 0.46% (adjusted annually) from a covered individual's wages or other earnings. A covered individual's average weekly earnings will determine his or her benefit amount, for a maximum weekly benefit of up to \$1,170.64 (adjusted annually).

#### Who is a Covered Individual Under the Law?

Generally, a worker qualifies as a covered individual eligible for PFML benefits if they are:

- covered by unemployment insurance in Massachusetts and paid wages by a Massachusetts employer; or
- a self-employed individual who resides and works in Massachusetts and chooses to opt-in to the program; and
- has earned at least 30 times the expected benefit and at least \$6,300 (adjusted annually) in the last four completed quarters preceding the application for benefits.

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Generally, an employee who has taken paid family or medical leave must be restored to the employee's previous position or to an equal position, with the same status, pay, employment benefits, length-ofservice credit, and seniority as of the date of leave.

These job protections do not apply to former employees, independent contractors, or self-employed individuals.

#### Health Insurance

Employers must provide for, contribute to, or otherwise maintain the employee's employment-related health insurance benefits, if any, at the level and under the conditions coverage would have been provided if the employee had continued working continuously for the duration of such leave.

#### **Private Plans**

If an employer offers employees paid family leave, medical leave, or both, with benefits that are at least as generous as those provided under the law, the employer may apply for an exemption from paying the contributions. Employees continue to be protected from discrimination and retaliation under the law even when an employer opts to provide paid leave benefits through a private plan.

Name of Private Insurer:	Private plan is for: Medical Family Both
Address:	Phone:
City. State & 7in Code:	Website:

#### No Retaliation or Discrimination

- It is unlawful for an employer to discriminate or retaliate against an employee for exercising any right to which s/he is entitled under the law.
- An employee or former employee who is discriminated or retaliated against for exercising rights under the law may, not
  more than three years after the violation occurs, institute a civil action in the superior court, and may be entitled
  to damages of as much as three times his or her lost wages.



If you have questions or concerns about your PFML rights, call: (833) 344-7365 or visit: https://www.mass.gov/DFML

2025 Poster Revised 10/2024

This notice must be posted in a conspicuous place on the employer's premises.

# **Massachusetts Commission Against Discrimination**



#### NOTICE: PARENTAL LEAVE IN MASSACHUSETTS

**Issued: May 17, 2023** 

PURSUANT TO M.G.L. C. 151B, § 4(11A) AND C. 149, § 105D EVERY EMPLOYEE AND DOMESTIC WORKER IS ENTITLED AS A MATTER OF LAW TO AT LEAST EIGHT WEEKS PARENTAL LEAVE FOR THE PURPOSE OF GIVING BIRTH OR ADOPTION OF A CHILD.

EMPLOYEES ARE ELIGIBLE IF THEY COMPLY WITH THE FOLLOWING CONDITIONS:

- 1. THE EMPLOYEE IS EMPLOYED ON A <u>FULL-TIME BASIS</u>;
- 2. THE EMPLOYEE HAS COMPLETED AN <u>INITIAL PROBATIONARY PERIOD</u> SET BY THE EMPLOYER WHICH DOES NOT EXCEED THREE MONTHS OR, IN THE EVENT THE EMPLOYER DOES NOT UTILIZE A PROBATIONARY PERIOD FOR THE POSITION IN QUESTION, HAS BEEN EMPLOYED FULL TIME FOR AT LEAST THREE CONSECUTIVE MONTHS; AND,
- 3. GIVES <u>TWO WEEKS' NOTICE</u> OF THE ANTICIPATED DEPARTURE DATE AND NOTICE THAT THEY INTEND TO RETURN TO THE JOB, OR PROVIDE NOTICE AS SOON AS IS PRACTICABLE IF THE DELAY IS FOR REASONS BEYOND THE INDIVIDUAL'S CONTROL.

<u>DOMESTIC WORKERS</u> MUST PROVIDE TWO WEEKS' NOTICE BUT ARE NOT REQUIRED TO BE FULL TIME OR COMPLETE AN INITIAL PROBATIONARY PERIOD.

BOTH EMPLOYEES AND DOMESTIC WORKERS ARE ENTITLED TO RETURN TO THE <u>SAME OR A SIMILAR POSITION</u> WITHOUT LOSS OF EMPLOYMENT BENEFITS FOR WHICH THEY WERE ELIGIBLE ON THE DATE THE LEAVE COMMENCED, IF THEY TERMINATE PARENTAL LEAVE WITHIN EIGHT WEEKS. THE GUARANTEE OF A SAME OR SIMILAR POSITION IS SUBJECT TO CERTAIN EXCEPTIONS SPECIFIED IN M.G.L. C. 149, § 105D.

ACCRUED SICK LEAVE BENEFITS SHALL BE PROVIDED FOR PARENTAL LEAVE PURPOSES UNDER THE SAME TERMS AND CONDITIONS WHICH APPLY TO OTHER TEMPORARY MEDICAL DISABILITIES. ANY EMPLOYER POLICY OR COLLECTIVE BARGAINING AGREEMENT WHICH PROVIDES FOR GREATER OR ADDITIONAL BENEFITS THAN THOSE OUTLINED IN THIS NOTICE SHALL CONTINUE TO APPLY.

IF THE EMPLOYER PROVIDES PARENTAL LEAVE FOR LONGER THAN EIGHT WEEKS, THE EMPLOYER SHALL NOT DENY THE EMPLOYEE OR DOMESTIC WORKER THE RIGHT TO RETURN TO WORK UNLESS THE EMPLOYER CLEARLY INFORMS THE EMPLOYEE OR DOMESTIC WORKER, IN WRITING, PRIOR TO THE COMMENCEMENT OF LEAVE AND PRIOR TO ANY SUBSEQUENT EXTENSION OF LEAVE THAT TAKING LONGER THAN EIGHT WEEKS OF LEAVE SHALL RESULT IN THE DENIAL OF REINSTATEMENT OR THE LOSS OF OTHER RIGHTS AND BENEFITS.

# **EARNED SICK TIME**

**Notice of Employee Rights** 

# Who Qualifies?

All employees in Massachusetts can earn sick time. This includes full-time, part-time, temporary, and seasonal employees.

# How is it Earned?

- Employees earn 1 hour of sick time for every 30 hours they work.
- Employees can earn and use up to 40 hours per year
- Employees with unused earned sick time at the end of the year can rollover up to 40 hours.
- Employees begin earning sick time on their first day of work and may begin using earned sick time after 90 days

# Can an Employer Have A Different Policy?

Yes. Employers may have their own sick leave or paid time off policy, so long as employees can use at least the same amount of time, for the same reasons, and with the same job protections as under the Earned Sick Time Law.

## **Job Protection**

- An employee cannot be disciplined, penalized, or retaliated against for exercising their rights under the law.
- For example, employers may not assign disciplinary points to covered absences, take work hours away from an employee for calling out, or fire an employee to asserting sick leave rights.

## Will it be Paid?

- If an employer has 11 or more employees, sick time must be paid.
- For employers with fewer than 11 employees, sick time may be unpaid.
- Paid sick time must be paid on the same schedule and at the same rate as regular wages.

# When Can it be Used?

- An employee can use sick time when the employee or the employee's child, spouse, parent, or spouse's parent is sick or has a routine medical appointment. It can be used to address the effects of domestic violence on the employee or their child. An employee can use sick time after pregnancy loss or failed assisted reproduction, adoption, or surrogacy.
- Employees may be required to use at least one hour of sick time when absent for part of a shift.
- Using sick time for other purposes is not allowed and may result in an employee being disciplined.

## Notice and Verification

- Employees must notify their employer before they use sick time, except in a emergency.
- Employers may decide how the employees notify the employer of an absence.
- An employer generally may not require a doctor's note unless the employee is absent more than 3 days in a row or uses sick time during their last two weeks of employment.

# Do You Have Questions?

Call the Fair Labor Division at 617-727-3465

Visit www.mass.gov/ago/earnedsicktime



Commonwealth of Massachusetts Office of the Attorney General English - December 2024 The Attorney General enforces the Earned Sick Time Law and regulations. It is unlawful to violate any provision of the Earned Sick Time Law.

Violations of any provision of the Earned Sick time law, M.G.L. c. 149, § 1 48C, or these regulations, 940 CMR 33.00 shall be subject to paragraphs (1), (2), (4), (6) and (7) of subsection (b) of M.G.L. c. 149, §27C and to §150.

This notice is intended to inform.

Full text of the law and regulations are available at www.mass.gov/ago/earnedsicktime

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If you are being sexually harassed, report it immediately to your supervisor or contact:

Maegan Tumbleson, VP of Human Resources

Sexual Harassment Officer

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You can file a Complaint of Discrimination with the MA Commission Against Discrimination (MCAD) at one of the ridicul following locations: questio **Boston Headquarters** 

1 Ashburton Place, Ste. 601, Boston, MA 02108 or pictu Phone: 617-994-6000 Fax: 617-994-6024 person

New Bedford 128 Union St. Ste. 206, New Bedford, MA 02740 person lewd ol Phone: 774-510-5801 Fax: 744-510-5802

or leeri Springfield 436 Dwight Street, Rm. 220, Springfield, MA 01103 probing Phone: 413-739-2145 Fax: 413-784-1056

showin worcester 484 Main Street, Rm. 320, Worcester, MA 01608 Phone: 508-453-9630 Fax: 508-755-3861

# Information about Employees' Unemployment Insurance Coverage

Ruoff Mortgage 22-17157-0

Employer's name

Employer's DUA ID Number

1670 Magnavox Way, Fort Wayne, IN 46804

#### Employer's Address

Employees of this business or organization are covered by Unemployment Insurance (UI), a program financed entirely by Massachusetts employers. No deductions are made from your salary to cover the cost of your Unemployment Insurance benefits.

If you lose your job, you may be entitled to collect Unemployment Insurance. Outlined below is the information you need in order to apply for Unemployment Insurance (UI) benefits. Your employer must give you a copy of the pamphlet: How to File a Claim for Unemployment Insurance Benefits, within 30 days of your last day of work. This pamphlet is provided to your employer by the Massachusetts Department of Unemployment Assistance (DUA).

You must be in the United States, its territories, or Canada when filing a claim or certifying for weekly UI benefits.

# There are two ways to apply for UI Benefits:

# Apply online at mass.gov/unemployment-insurance-ui-for-workers

To file a claim online, you must create a MyMassGov personal account at mass.gov/howto/register-for-a-mymassgov-personal-account. Then go to the *Unemployment Services* website at https://unemployment.mass.gov/Claimants/ / and login using your MyMassGov account. *Unemployment Services for Workers* is a secure, easy to use, self-service system. You can apply for benefits, reopen an existing claim, request weekly benefit payments, check your claim status, sign up for direct deposit, update your address, and even file an appeal online. To apply for benefits online, visit mass.gov/unemployment-insurance-ui-for-workers, and complete the required information to submit your application.



## Apply by calling the TeleClaim Center

Unemployment Insurance services are available by phone. You can apply for Unemployment Insurance benefits, reopen a current claim, obtain up-to-date information on the status of your claim and benefit payment, resolve problems, and sign up for direct deposit, all by phone. To apply for benefits by phone, call the TeleClaim Center at 1-(877) 626-6800. You will be asked to enter your Social Security Number and the year you were born. You will then be connected to an agent who will take the information necessary to file your claim.

This document contains important information. Please have it translated

В данном документе содержится важная информация. Вам необходимо срочно сделать перевод документа.

Este documento contiene información importante. Por favor, consiga una traducción Tanpri fè yon moun tradwi l touswit.

Tài liệu này có chứa thông tin quan trọng. Vui lòng dịch tài liệu này ngay.

Ouesto documento contiene informazioni importanti. La preghiamo di tradurlo inmediatamente.

Este documento contém informações importantes. Por favor, traduzi-lo imediatamente.

Docikman sa gen enfòmasyon enpòtan.

본 문서에는 중요한 정보가 포함되어 있습니다. 본 문서를 즉시 번역하도록 하십시오.

ເອກະສານສະບັບນີ້ ບັນຈຸຂໍ້ມູນອັນສຳຄັນ. ກະລູນາເອົາເອກະສານສະບັບນີ້ໄປແປອອກ ຢ່າາບໍ່ລໍຂ້າ.

ឯកសារនេះមាននូវព័ត៌មានដ៏សំខាន់ ។

សូមបកប្រែវាជាបន្ទាន់ ។

Ce document contient des informations importantes. Veuillez le faire traduire au plus tôt.

此文件含有重要信息。 請立即找人翻譯。

تحتوي هذه الوثيقة على معلومات هامة. يرجى ترجمتها فورًا.

IMPORTANT: Massachusetts General Law, Chapter 151A, Section 62A requires that this notice be displayed at each site operated by an employer, in a conspicuous place, where it is accessible to all employees. It must include the name and mailing address of the employer, and the identification number assigned to the employer by the Department of Unemployment Assistance .An equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. For hearing-impaired relay services, call 711. mass.gov/dua

Form 2553-A Rev.4-25-25



# **NOTICE TO EMPLOYEES**

# THE COMMONWEALTH OF MASSACHUSETTS **DEPARTMENT OF INDUSTRIAL ACCIDENTS**



<u>IF YOU</u>	ARE INJURED ON THE JOB:		
• Immediately notify your employer	r that you have been injured.		
Employer HR/Workers' Compensation Contact	Phone Number		
EMPLOYERS Injured Employee Hot	tline (855) 365-6010		
Tell the medical provider that you	have been injured at work and give the information below:		
Insurance Carrier	Address Phone Number		
EMPLOYERS Compensation Insura	PO Box 32036, Lakeland, FL 3380; (888) 682-6671		
Employer	Address		
Ruoff Mortgage	1670 Magnavox Way, Fort Wayne, IN 46804		
Compensation law may be obtained	your rights and eligibility for benefits pursuant the Workers' ed by contacting the Department of Industrial Accidents at ss.gov/dia.		
617.727.4900 or visiting <u>www.ma</u>	ss.gov/dia.		
	CAL TREATMENT IS NEEDED:		
-	own medical provider. Medical treatment costs that are do to the work injury will be paid by the above-named		
•	provided below, the above-named insurer ement and the insurer has arranged for your		
Medical Facility: Address	:		
Phone Number:			

EMPLOYER: THIS NOTICE MUST BE FILLED OUT AND POSTED WHERE EMPLOYEES CAN READ IT PURSUANT M.G.L. C. 152, SECTIONS 21, 22, 30, AND 75B (2). EMPLOYERS MAY NOT RETALIATE, DISCRIMINATE (IN ACCORDANCE WITH ANY APPLICABLE STATE OR FEDERAL LAWS WHICH INCLUDES IMMIGRATION STATUS), OR PROVIDE FALSE INFORMATION ABOUT THE WORKERS' COMPENSATION PROCESS TO THEIR EMPLOYEES. THIS NOTICE MUST BE UPDATED, POSTED AND REDISTRIBUTED WHEN THERE ARE CHANGES TO THE INFORMATION.



**REVISED JUNE 2024** 

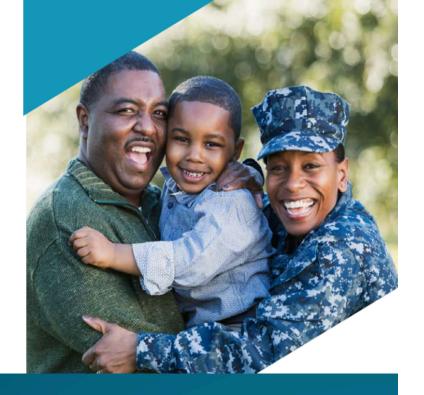




# UNLOCK EXCLUSIVE VETERAN BENEFITS IN MASSACHUSETTS

From cash bonuses and priority of services across MassHire to education assistance and more —

Massachusetts is here for you.



# **MASSACHUSETTS VETERAN SERVICES**

# MASSACHUSETTS EXECUTIVE OFFICE OF VETERANS SERVICES (EOVS)

Offers information on benefits, financial assistance, and peer support available in Massachusetts.

Visit https://www.mass.gov/vets

#### MASSHIRE VETERANS PROGRAMS AND SERVICES

Offers priority access to employment and training services for veterans and their families at all MassHire Career Centers and connects them with employers.

Visit <a href="https://www.mass.gov/veterans-job-programs-and-">https://www.mass.gov/veterans-job-programs-and-</a>

<u>services</u>

# VETERANS EMPLOYMENT EDUCATION AND TRAINING (VEET)

Provides employment training and resources for Massachusetts veterans.

Visit <a href="https://www.mass.gov/vets">https://www.mass.gov/vets</a>

#### **LEGAL RESOURCES**

EOVS offers a comprehensive list of legal resources for Massachusetts veterans in need.

Visit https://www.mass.gov/vets

#### **U.S. DEPARTMENT OF VETERANS AFFAIRS (VA)**

The VA is the gateway to federal benefits available to veterans, including healthcare, disability compensation, education, training, and more.

Visit https://www.va.gov/resources/

#### VETERANS MENTAL HEALTH CRISIS LINE

Provides 24/7 support for veterans.

Call 988 and press 1, text 838255, or visit <a href="https://www.veteranscrisisline.net/">https://www.veteranscrisisline.net/</a>

#### **MASSACHUSETTS VETERANS BENEFITS ADVISOR**

Provides a comprehensive list of veterans' benefits, including tax advantages, RMV benefits, and more.

Visit <a href="https://www.mass.gov/veteran-benefits">https://www.mass.gov/veteran-benefits</a>

#### **UNEMPLOYMENT RESOURCES**

Visit the **Department of Unemployment Assistance** website for a list of resources.

Visit <a href="https://www.mass.gov/how-to/file-for-unemployment-benefits-as-a-recently-separated-service-member">https://www.mass.gov/how-to/file-for-unemployment-benefits-as-a-recently-separated-service-member</a>



600 Washington Street, Boston, MA, 02111



617-210-5480