



MAINE
STATE
CHAMBER
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COMMERCE



**WEBINAR:
MAINE PFML PRIVATE
PLANS: WHAT THE
BUSINESS COMMUNITY
NEEDS TO KNOW**

**A VIRTUAL EVENT
TUES, APRIL 1, 2025
9:00 AM - 10:00 AM**



All participants are in “listen only” mode.



This meeting is being recorded. We will notify you when the video is available for on demand viewing on our website: www.mainechamber.org.



Type questions using the Q&A feature. Time permitting we will answer questions at the end of the session.



Closed captioning is available



We will also use the Q&A feature to share useful links and other materials



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WHAT THE BUSINESS COMMUNITY NEEDS TO KNOW

Cross Insurance

- Implementation of PFML across multiple states, ensuring compliance
- Leave Management Team specializes in policy development
- Navigation of evolving PFML regulations to minimize insurance risks
- Maintains legal compliance in a dynamic regulatory environment





Gina Rutledge, MetLife, PFML National Practice Leader



Abigail O'Connell, Sun Life, Senior Counsel



Umberto Speranza, Unum, VP of Corporate Initiatives



Paul Bolin, North Light Health, EVP and Chief People Officer



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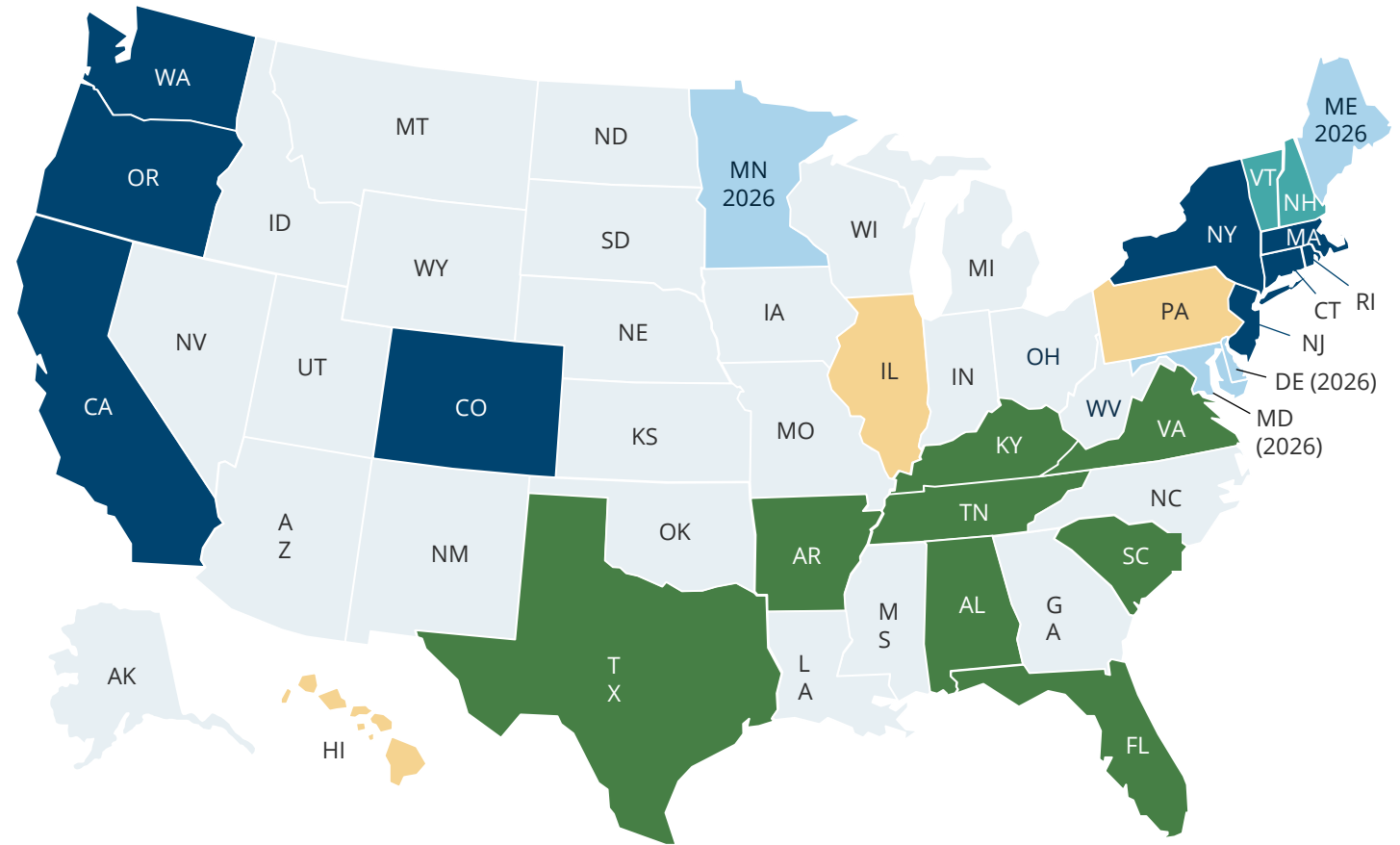
Agenda

1. Maine PFML – History and Countdown to Launch
2. What does the law say about ME PFML private plans?
3. How carriers go about their private plan process?
4. What is important for the business community to know about private plans?



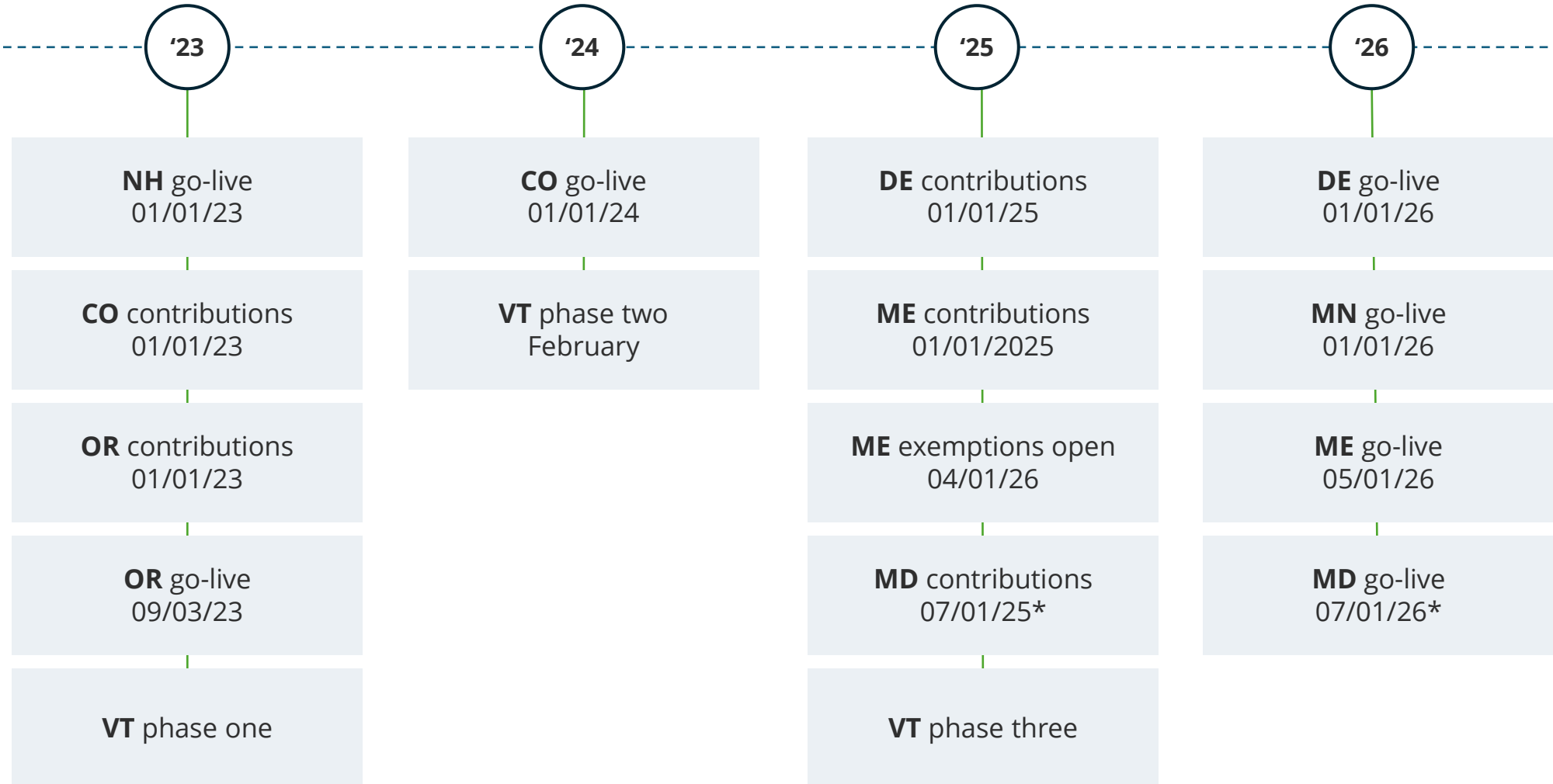
Paid Family Medical Leave

Maine joins growing number of states requiring coverage



- States with statutory PFML programs in place
- Voluntary, single carrier endorsed state program
- States implementing statutory PFML programs
- PFML program legislation introduced, or monitoring in 2025
- States that have adopted the PFL Insurance Model Law

PFML on the horizon



10/23/2023:

PFML Program established (90 days from Governor Mills signing of state budget)

January 2024

PFML Benefits Authority appointed (15-member body w/ responsibility of advising on administration of program)

March 2024- December 2024

Rule-making and Rule Adoption

January 1, 2025

Premium contributions began. First Reports and quarterly payments due 4/30/25.

4/1/2025

Private plan applications open via portal

5/1/2026

Benefits begin being payable

Private Plans

Employers may establish private plans and gain exemption from the state plan.

- Applications for substitution begin April 1, 2026
- To be exempt from 2nd quarter 2025 premium contributions your application must be submitted to the state by 5/31/25.
- Applications submitted on/after 6/1/25 will be exempt from contributions on the first of the quarter following the approval.
 - Note: continue to remit premium to the state while your application is pending. The application approval status will indicate when you no longer have a premium obligation to the state.
- An approved substitution is valid for a period of three years.
- The employer is responsible for premiums provided under the Act and this rule until the effective date of substitution.

Employer Considerations and Obligations

1 Decide how to administer

- State Trust plan
- Opt out for private plan
 - Insured policy
 - Self-funded plan

2 Identify all workers in the state impacted

- Full time
- Part time
- Seasonal/Temporary

3 Comply with funding requirements

- State definition of wages (OT, Bonus, etc.)
- Payroll deductions
- Employer contributions if you have 15+ Maine workers

4 Notify workers

- Poster notice
- Payroll stuffers
- New hire notice

5 Participate in Claims

- Verify employment
- Work schedules
- Total wages
- Coordinate with other Employer benefits

6 Coordinate State and Federal employment laws – unpaid and paid

- FMLA
- State FML/FMLA
- ADA/State ADA
- PWFA
- Workers Comp
- Unemployment

7 Job Protections/ Anti-retaliation⁶

- Return to same/similar position
- Keep benefits
- Keep Health Insurance

8 Reporting

- State worker/wage reporting
- Private plan only- Claims Administration Reporting

[Resources: MDOL: Paid Family and Medical Leave](#)

Deciding if a Private Plan is right for your employer

- **Cost of Coverage** in the private plan v. cost in the state plan
 - The state plan will be initially funded by a 1% payroll tax split evenly by Employers and Employees.
 - ERs <15 EEs may charge 50% of premium to their EEs but are not required to remit the ER share of premium.
 - Premiums not required for an EE's wages above the contribution limit est. annually by the federal SSA for purposes of Old-Age, Survivors, and Disability insurance program limits.
- **Cost of Application:** \$250 to apply and an additional \$250 if approved
 - Note: payment must be made on the portal via ACH credit or debit or credit card; no mailed checks will be accepted.
- **Employee Volume & Experience:** Volume of employees with Maine work state, whether employer has other private plans in nearby states and desires a common experience, and if employees will need to apply for leave to two entities without a private plan
- **Employer Considerations**
 - Access to decisions, amounts, durations, etc.
- **Overlap with existing company leave**
 - Do you have a company leave program and would having a private plan be easier if you are concerned about concurrency of benefits

Appendix

Maine PFML	
Contribution/Benefit start dates	January 1, 2025 / May 1, 2026
Administration	State (outsourced) or private plan
Private/Equivalent plans allowed	Yes
Amount of leave/Entitlement	<ul style="list-style-type: none"> • 12 weeks in a 12-month period • Seven-day waiting period for medical reasons Employers may claim undue hardship and work with the employee on the scheduling of leave
Leave purposes	Medical, care for a family member, bonding, safe leave, qualifying exigency, military caregiver, organ donation
Family definition	Spouse/domestic partner, child (any age), parent, sibling, grandparent, grandchild, significant personal bond like a family member
Eligible workers	Earned at least six times the state average weekly wage during the base period
Benefit amount	<ul style="list-style-type: none"> • Up to 90% on a sliding scale • Maximum benefit = 100% of state average weekly wage
Program funding	TBD, maximum 1.0% of wages: employee 50% / employer 50%
Exemption for employer coverage	Employers with <15 employees
Intermittent leave	One-day increments (employers can allow lesser increments)
Job protection	Yes, if 120 days tenure



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