

Employees in Maine (ME) may be eligible for Paid Family and Medical Leave, which provides income during qualifying life events that require you to miss work. Employers in ME are required by law to provide this benefit to you, and your employer has chosen to provide these benefits through Arch Insurance Company.

Employee FAQs

What is Paid Family and Medical Leave Insurance (PFML)?

PFML coverage ensures that qualified employees have up to 12 weeks paid leave for medical or family reasons. The most common reasons are for the birth of a child or to care for a sick family member. For a full list of reasons, please refer to the section below.

Who is eligible for ME PFML benefits?

Individuals are eligible for PFML benefits if they are:

- Employees working for a ME private business, state or local government employer.
- Self-employed individuals or Tribal government groups may opt into the state plan.

Before applying for benefits, workers must have earned at least six times the state average weekly wage (SAWW) during the base period. The base period is the first four calendar quarters before the first day of the benefit year. A benefit year is the 52-week period beginning with the Sunday prior to the benefit start date.

When can I use ME PFML?

PFML can be used for:

Medical Leave:

- One's own serious health condition

Family Leave:

- Care for a sick family member
- Bond with a child after birth, adoption or foster care placement
- Make arrangements for a family member's military deployments
- Safe leave for employees and family
- Care for a family member who is a current or former military service member requiring service related care
- Organ donation leave
- Military bereavement leave

Maximum benefits

Benefits are capped at the ME SAWW, which is updated each July 1.

Maximum Limit

An employee may take up to 12 weeks of combined medical and/or family leave within a benefit year. A benefit year is the 12-month period beginning on the first day of the calendar week immediately before the leave start date.

Any leave you take under the federal FMLA or Maine FMLA in the 12 months before your Maine PFML benefit starts will count against your available 12 weeks of Maine PFML.

Is there a waiting period?

Benefits begin on day eight for Medical Leaves. There is no waiting period for other qualifying leaves.

Benefit Calculations

Benefits are paid at 90% of the employee's wages up to 50% of the SAWW. Earnings greater than 50% of the SAWW will be paid at 66% and capped at the SAWW.

The state of ME has an online calculator to help you run specific scenarios at <https://www.maine.gov/paidleave/>

How do I request benefits under PFML?

You may file for benefits up to 60 days in advance of an anticipated start date if the leave is foreseeable. If the leave is not foreseeable, you may file for benefits up to 90 days after the leave has begun. To apply, complete the approved claims forms and submit for processing. Your employer will need to complete their portion of the claim forms, and if applicable, so will your physician.

Claims can be reported online and by paper form. To learn more, visit <https://insurance.archgroup.com/business/north-america/united-states/claims/disability-claims-management/>

Types of Benefits and Protections

Paid Family Leave

Eligibility

All employees who earned at least six times the state average weekly wage during the base period are eligible. The base period is the first four quarters before the first day of the benefit year.

Self-employed individuals may opt into the state plan.

Tribal government groups may opt into the state plan.

Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount paid by the ME PFML program administered by the Maine Department of Labor.

Family Care

Up to 12 weeks of paid leave to provide care to a family member with a serious health condition.

Family Bonding

Up to 12 weeks of paid leave to bond with a child during the first 12 months after a child's birth, adoption or foster placement.

Military Exigency

Up to 12 weeks of paid leave for an employee whose family member is a member of the Armed Forces and is notified of an impending military deployment.

Military Bereavement Leave

Up to 12 weeks for the death of a family member while on active duty.

Service Related Care

Up to 12 weeks to care for a family member requiring current or former military service related care.

Organ Donation Leave

Up to 12 weeks for the donation of an organ of the employee for human organ transplantation.

Safe Leave

Up to 12 weeks of paid leave to address the immediate safety needs and impact of domestic violence and/or sexual assault.

Intermittent Leave

Leave may be taken intermittently or on a reduced leave schedule in increments of no less than a scheduled workday, or other reduced schedule agreed upon by the employer and employee, with the weekly benefit amount being prorated.

Presumptions

The private plan states that all presumptions shall be made in favor of the availability of leave and the payment of leave benefits.

Paid Medical Leave

Eligibility

All employees who earned at least six times the state average weekly wage during the base period are eligible. The base period is the first four quarters before the first day of the benefit year.

Self-employed individuals may opt into the state plan.

Tribal government groups may opt into the state plan.

Own Serious Health Condition

The Arch Insurance private plan offers a maximum of 12 weeks of paid medical leave within a benefit year if a covered individual is unable to work due to a serious health condition.

Intermittent Leave

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Presumptions

The private plan states that all presumptions shall be made in favor of the availability of leave and the payment of leave benefits.

Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount paid by the ME PFML program administered by the Maine Department of Labor.

For state contribution rates, maximum benefits, average weekly wages, and benefit calculators, visit <https://www.maine.gov/paidleave/>



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This information has been compiled from <https://www.maine.gov/paidleave/> as of January 2026. Please refer to <https://www.maine.gov/paidleave/> for more detailed information.

The Arch private plan specifics are subject to change to comply with any new refinements and/or definitions of the Maine Family and Medical Leave insurance program.

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions.