

Arch Insurance Group, a market leader in statutory disability and paid family leave markets, has a state-approved insurance product that meets the specifications of the Maine PFML law. The product is designed specifically for Maine employers who wish to enroll in a private plan.

Maine Law

Maine Title 26, Chapter 7, Subchapter 6-C 850-A through 850-R establishes a system for paid family and medical leave.

Employers who file for a private plan exemption and receive approval from the state will be exempt from state contributions at the start of the quarter in which the application was submitted unless the private plan was submitted less than 30 days prior to the quarter close, in which case the employer would be exempt from state contributions at the start of the following quarter. Employers will remain exempt from state contributions for any future quarters in which they retain an approved private plan for their employees. Employers who file for an exemption that is approved by the state must show proof of a private plan.

Arch Private Plan Features

- Compliant with ME PFML laws.
- The Arch ME PFML Product will be sold as a standalone product; no other Arch products are required to purchase this plan.
- Companies who opt out of the state plan and place coverage with Arch will not be required to make quarterly contributions to the state fund.
- Each policy is underwritten using company-specific demographic and employee census data.
- Rates guaranteed for one year.

The Arch Advantage

- Excellent claim service; most claims are processed in five days or less.
- Arch has a history of success working with state mandated STD and PFL products.
- Access to Arch's online claims reports.

How it Works

- 1 Arch will work with you to develop a plan for your employees.
- 2 Submit an application through the ME Paid Leave Contributions portal (<https://www.maine.gov/paidleave/>) to file an exemption.
- 3 Once approved, your plan will go into effect at the start of the quarter in which the application was submitted unless the private plan was submitted less than 30 days prior to the quarter close, in which case the employer would be exempt from state contributions and the plan will be at the start of the following quarter.
- 4 Private plan approval expires three (3) years from the date that the private plan went into effect. Employers must submit another approval application once their initial approval expires.

Maine Paid Family and Medical Leave (ME PFML) Coverage

Earnings Requirement

Nearly every Maine worker who earns at least six times the state average weekly wage (SAWW) during the base period is eligible. The base period is the first four calendar quarters before the first day of the benefit year. Self-employed individuals may opt into the state plan.

Required Employers

All employers, including private, state and local government employers with at least one eligible employee working in the state of Maine must participate in the plan. Self-employed individuals are not required to participate. Tribal governments may opt into the state plan.

Leave Benefits

Family Leave

- Bonding (birth, adoption, foster placement).
- Qualifying military exigency of a family member.
- Family member's serious health condition.
- Safety leave for employees and family.
- Care of family member who is a current or former military service member requiring service related care.
- Organ donation leave
- Military bereavement leave

Medical Leave

- Employee's own serious health condition.

Covered Relationships

Family member includes:

- Regardless of age, a child, including biological, adopted, foster or stepchild, or a child to whom the covered individual or spouse or domestic partner of the covered individual stands in loco parentis or under legal guardianship.
- A parent, including a legal parent, biological, adoptive, foster, stepparent, de facto parent or legal guardian or a person who stood in loco parentis when the covered individual or spouse or domestic partner of the covered individual was a minor child.
- A grandparent, including a legal grandparent, biological grandparent, adoptive grandparent, foster grandparent, step grandparent or de facto grandparent.

- A grandchild, including a legal grandchild, biological, adopted, foster, step grandchild or de facto grandchild.
- A sibling, including a legal sibling, biological, adoptive, foster, stepsibling or de facto sibling.
- A spouse or domestic partner of a covered individual.
- An individual with whom the covered individual has a significant personal bond that is or is like a family relationship, regardless of biological or legal relationship.

Paying Premiums

Employers may choose to pay for all of the premiums for their employees. Arch's private plan may require the employer to contribute if premiums are more than the state wage cap for employee contributions

Health Care Benefits

Employer contributions to employment-related health insurance benefits must be maintained at the level and under the conditions of coverage that would have been provided if the employee had worked continuously during the qualified leave.

Benefit Duration

Employees may be entitled to 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.

Benefits begin on day eight for Medical Leaves. There is no waiting period for other leave reasons.

Job Protection

During a qualified leave, a covered individual who has worked for their employer at least 120 days will have job protected leave.

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 must state that all presumptions shall be made in favor of the availability of leave and the payment of leave benefits.

Employer FAQs

Why Choose a Private Plan?

The ME PFML plan that is run by the state assesses a contribution rate up to a maximum limit tied to the Social Security Administration (SSA) wage limit. Arch's plans may cost less than the state plan and offer excellent customer service.

Can I change to an Arch private plan if I've already started to take payroll deductions for the state plan?

Because private plan state-approved exemptions go into effect the first day of the new quarter, contributions collected in the current quarter will be due to the state. Arch premiums will begin upon the effective date of your policy.

When will a private plan become effective after you are approved for an exemption?

If approved, the private plan will become effective on the first day of the quarter in which the application was submitted unless the private plan was submitted less than 30 days prior to the quarter close, in which case the private plan would become effective on the first day of the following quarter.

How does an employer file for a private plan?

Using the Maine Paid Leave Contributions Portal (<https://www.maine.gov/paidleave/>) website, employers can file for a ME PFML compliant private plan.

What is the process for filing for an exemption?

On the state's website, there is an online form for completion to prove that the private plan you are offering is equal to or more favorable than the state program. You will also need to upload a copy of your private plan's Policy to show that it meets the legal requirements for a compliant plan.

After the initial three (3) years, employers must submit another approval application.

Can an employer submit different plans for different classes of workers (e.g. full time employees, part time workers, seasonal workers)?

No. A private plan must apply to all covered individuals within the businesses.

What are the employer responsibilities for complying with the new ME PFML law?

In order to comply with ME PFML law, employers have the following responsibilities:

- Display the ME PFML Poster in a conspicuous place on your premises.
- Provide written notice to your workforce of ME PFML law, benefits, contribution rates, and other provisions. The notice may be electronic or printed and must include the opportunity for an employee to acknowledge receipt of the information, and must identify your chosen method of coverage (the state plan or a private plan).
- Prepare for ME PFML Statutory Reports for wages paid, payment for contract services rendered, and other information about their workforce.
- Determine contribution amounts for your workforce and for any contribution due as the employer using the current state rate or private plan rate, if different.
- Set up payroll deductions or other methods of collection to ensure covered individual contributions, if applicable.

When will I be billed?

Arch billing will occur at the end of each quarter.

What is the maximum benefit payable under the ME PFML Law?

Benefits are capped at the Maine state average weekly wage (SAWW), which is updated each July 1.

Are there policy change notice requirements?

An employer shall notify the Division, in writing, of any material change to an approved private plan at least sixty (60) days before the change is to take effect.

How does the state determine plan size?

All employers with one (1) or more employees must register for the plan at <https://www.maine.gov/paidleave/>

Small employers (less than 15 workers) are not responsible for paying the employer share of contributions in the state run program.

Who is eligible for ME PFML benefits?

Individuals are eligible for PFML benefits if they are:

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

How is the ME PFML benefit calculated?

An employee's average weekly wage up to 50% of the SAWW shall be replaced at 90%. An average weekly wage above 50% of the SAWW shall be replaced 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 does ME PFML coordinate with Family and Medical Leave (FMLA) and Maine FMLA?

Any leave an employee takes under the federal FMLA or Maine FMLA in the 12 months before their Maine PFML benefit starts will count against available 12 weeks of Maine PFML.

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

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