

Arch Insurance Company, a primary leader in the statutory disability and paid family leave markets, is an approved carrier offering an insured product to meet the specifications of the new Maine PFML law. Enacted July 11, 2023, Public law Chapter 412, Part AAA establishes a paid family and medical leave (PFML) insurance program with employee payroll contributions starting January 1, 2025.

FAMILY AND MEDICAL LEAVE TIMETABLE

DATE

Spring 2024	Rulemaking process begins.
Jan. 1, 2025*	Rules adopted by Maine Department of Labor. Employee payroll contributions begin.
April 30, 2025*	First reports and quarterly payments due to the State.
May 1, 2026*	Benefits are set to begin.

*Proposed Dates

MAINE PAID FAMILY AND MEDICAL LEAVE PLAN COVERAGE*

EFFECTIVE

Benefits are set to begin May 1, 2026

COVERED EMPLOYEES

All employees having at least 6 times the state average weekly wage (SAWW) in earnings during the base period, as well as additional state requirements. 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.

COVERED EMPLOYERS

All employers, including state government employers, with at least one employee working in the state. A tribal government may opt into the state plan.

LEAVE REASONS

Under the Maine PFML program, an eligible employee may take time away from work for:

- **Family leave:** To care for a new child (birth, adoption, fostering).
- **Medical leave:** To care for one's own medical needs or to care for a family member with a serious health condition.
- **Safe leave:** For victims of domestic abuse.
- **Military deployment:** For emergencies related to military deployment (qualifying exigency).

LEAVE DURATIONS

Employees 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.

Intermittent and reduced schedule leaves may be taken for all qualifying leaves.

BENEFITS

Benefits are tiered based on the state average weekly wage (SAWW) - the first 50% of the SAWW is replaced at 90% and the balance is replaced at 66% up to the SAWW maximum annually set by the state.

THE ARCH ADVANTAGE

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

Contact Us:

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*This information has been compiled from: <https://www.maine.gov/labor/pfml/>

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

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