MAINE PAID FAMILY & MEDICAL LEAVE

Getting Ready to Apply for Maine Paid Family and Medical Leave (PFML)

Here are some important things to know before you submit your Maine PFML application. After you apply, you may get more instructions that aren't listed here.

Don't forget, you can always visit www.maine.gov/paidleave for the most up-to-date information about the program.

First: talk to your employer when you know you'll need leave.

- ✓ If you know far in advance that you'll need leave, you should tell your employer at least 30 days before your leave will start. Tell them in writing – a text or an email counts! If you don't know you'll need leave far in advance – for example, if there's an emergency – you should tell them as soon as possible. This gives your employer a chance to make arrangements for the work you'll be missing. If they can make arrangements to cover your work, it's less likely they'll say you need to reschedule your leave to avoid an Undue Hardship for their business.

- ✓ Ask your employer where to apply. If your employer is participating in the public plan, they'll tell you to apply with Aflac, the Maine PFML public plan administrator. If they're participating in a private plan, they'll tell you where to apply with that plan (usually that will be with an insurance carrier or other company, but sometimes it will be a person or team within the employer's company).

- ✓ Talk to your employer about pay while you're out of work. Maine PFML benefits are designed to pay less than your regular pay. If you want to use a bit of other paid leave (like PTO) to "top up" to your regular pay, you need to talk to your employer about that, and you'll need to show them your Maine PFML benefit amounts so they can do the math they need to do. Keep in mind, too, there's a 7-day unpaid waiting period if you're taking medical leave, so you may want to use PTO or sick time to be paid then.

Then, get ready to apply.

When you submit your application, be ready to answer questions about:

- ✓ The reason you need leave
- ✓ When you need leave, and for how long
- ✓ Where you work
- ✓ Your contact information, including your Social Security Number
- ✓ Where you'll want your benefit payments to go, if you're approved – if you provide your bank information, your benefits can be paid by direct deposit
- ✓ Whether you're getting other income during your leave – what source and how much

After you've submitted your application, the administrator (Aflac, if your employer is in the public plan) will send you a letter. It will explain the claim process and tell you what information you need to provide before they can make a decision on your claim. Here are examples of things you may need to send in:

- ✓ Proof of your identity
- ✓ A certification form filled out by your doctor, if you're taking medical leave
- ✓ A certification form filled out by your family member's doctor, if you're taking leave to care for a family member
- ✓ Proof of birth or placement of a child, if you're taking leave to bond with a new child
- ✓ A form explaining your relationship to someone you're taking leave to care for, if that person is not a legal family member but you have a significant personal bond with them

Staying in touch with Aflac can help the claim process go smoothly.

- ✓ You can choose how Aflac communicates with you: letters sent in the mail, or electronically on their portal. You can also have them send text notifications when there's an update about your claim.

- ✓ The sooner you provide information and documentation, the sooner Aflac can review your claim and make a decision.

- ✓ If Aflac makes a decision you don't agree with – if they deny your application, or if they approve you for a dollar amount you think is wrong – you can request a reconsideration by filling out a Reconsideration Request form and returning it to Aflac. Read carefully the letters Aflac sends you, because there will be more information about this and other processes.