

MAINE PAID FAMILY
& MEDICAL LEAVE



Maine Paid Family and Medical Leave (PFML)

What you need to know before benefits begin **May 1, 2026**



Topics

The basics: who's covered, what leave reasons are covered, how much time can people take?

Aflac: Maine's PFML Administrator

- **How employees will apply**
- **Overview of Aflac's review and benefit calculation process**
- **What employers need to know**

Tips, tricks, and best practice recommendations



The Basics

Maine Paid Family and Medical Leave 101



Who will be able to take Maine PFML starting in May 2026?

Almost all employees in Maine, as long as they:

- Meet the program's earnings requirements
- Need to be out of work for a covered reason
- Provide documentation
- Have time left to use

Electing Coverage – the two cases where Maine PFML is optional:

- Tribal governments in Maine can choose to participate and have their employees covered
- Self-employed individuals can choose to participate and get coverage

Exceptions:

- Some specific types of employment are not included (e.g. federal government, federal work study, incarcerated workers)



How much time can an employee be approved for?

Maine PFML allows an employee to take ***up to 12 weeks*** of leave in a 12-month period called a “Benefit Year.”

- Up to 12 weeks of leave, but it doesn’t have to be taken all at once.
- It’s intended to run concurrently with other leave entitlements (federal FMLA, Maine FMLA) and not *in addition* to them.
- Leave can be continuous, intermittent, or reduced schedule.
- An employee can take a partial day of PFML (in one-hour increments) if the employee and employer agree. Otherwise, leave is in one-day increments.



What reasons can employees take PFML for?

- **Bonding:** To bond with a new child (birth, adoption, foster care)
- **Caring for a family member:** To care for a family member with a serious health condition.
 - Family member means the employee's spouse or domestic partner, a person the employee has a significant personal bond with, or the employee's – or their spouse or domestic partner's – child, parent, grandchild, grandparent, or sibling.
- **Military Family Leave:** Time to prepare for a family member's deployment.
 - Here, a family member means the employee's spouse, child, or parent.
 - Maine PFML is also available if an employee's spouse, domestic partner, parent, sibling, or child dies while on active duty in the military.
- **Medical leave:** When a serious health condition prevents the employee from working.
- **Safe leave:** To seek safety for themselves or a family member dealing with abuse or violence.



Aflac

Maine's PFML Administrator



How will employees request Maine PFML?

For companies in the public plan, employees will contact **Aflac**, our Maine PFML Benefits Administrator, to submit a Maine PFML application.



maine.gov/paidleave is a good starting point for:

- The link to the Aflac portal when it goes live
- Sample Employee Notice forms (go to the Employer Resources tab)

Employees still need to notify employers when they know they'll need to be out

- Known far in advance: 30 days is reasonable
- Emergencies or other sudden necessities: as soon as feasible
- Written notice should include leave reason and timing of leave



Aflac's first step: is the employee eligible?

Employees have to meet an earnings requirement to be eligible for Maine PFML benefits.

An employee must have earned a *certain amount* in Maine in a *certain time period*.

- The **amount** is 6 times the Stage Average Weekly Wage (SAWW), which is a number that can change every year. For 2025 it is \$1,198. (ex. \$ 1,198 x 6=\$7,188).
- The **time period** is the Base Period, or “the first four of the last five completed calendar quarters” before the leave start date.



Aflac will use quarterly wage data to determine eligibility at the start of each application.

Note that Maine PFML is a portable benefit: wage data is reviewed across all Maine employers, not just the employee's current employer(s).



Aflac's second step: does the employee's documentation support their requested leave?

The information required will depend on the reason the employee is taking leave.

Bonding

Proof of birth of a child, proof of adoption or foster care placement

Caring for a Family Member

Certification form completed by a family member's healthcare provider that shows they have a serious health condition and need care

Military Family Leave

Proof of the employee's family member's call to active duty

Medical Leave

Certification form completed by the worker's healthcare provider that shows they have a serious health condition preventing them from working

Safe Leave

Attestation that the employee is experiencing an unsafe situation



Aflac's third step: benefit calculation

Maine PFML benefits are *partial* wage replacement.

The quarterly wage data used to determine eligibility is also used to determine an employee's Average Weekly Wage.

That dollar amount is run through a tiered calculation to arrive at a Weekly Benefit Amount.

The Weekly Benefit Amount is capped at a maximum equal to the State Average Weekly Wage, which changes each year.



Benefit Amount Examples

	Base Period Earnings	Individual's Average Weekly Wage	Tier 1: 90% wage replacement on earnings up to 50% of SAWW.	Tier 2: 66% wage replacement on earnings exceeding 50% of the SAWW.	Weekly Benefit Amount
Less than half of the SAWW	\$15,600	\$300	90% of \$300 = \$270	n/a	\$270
More than half of the SAWW	\$57,000	\$1,096	90% of \$599 = \$539	66% of 497 = \$328	\$539 + \$328 = \$867
Maximum Weekly Benefit Amount	\$90,000	\$1,730	90% of 599 = \$539	66% of 1,131 = \$746	\$539 + \$746 = \$1,285* Max is \$1,198

*Exceeds the State Average Weekly Wage, therefore benefit is capped at \$1,198.

Adjustments to the Weekly Benefit Amount

- Proration for partial week absences
- Statutorily required reductions (e.g., unemployment insurance, workers compensation)
- Tax withholding as requested by applicants

Benefits will **not** be reduced or offset for partial wage replacement

- Use of PTO to “top up” to regular wages
- Short-term disability insurance policies

Employers are responsible for making sure employees don’t end up making more while on leave than they would at work.



Interacting with Aflac: Employees

Aflac Employee Portal access 24/7 after go-live

Customer Service Support by phone Monday-Friday 8:00am-5:00pm

- Create a claim
- Add time to a claim
- Ask a question
- Send in documentation
- Set payment preferences for approved claims
- View correspondence
- Change communications preferences



Interacting with Aflac: Employers

Aflac Employer Portal access 24/7 after go live

Log in to the Maine Paid Leave Portal (for contributions) then navigate seamlessly to the Aflac Benefits Portal



- View which claims have been submitted
- See leave reason and requested dates
- Track claim status (pending, approved, denied, cancelled)
- Provide information

Claim Contact

One per company
Email where Aflac will send notifications
Update within the Maine Paid Leave Portal

Login Access

As many as your company needs
Credentials to access both portals
Update within the Maine Paid Leave Portal



Tips and Tricks for Employers

Best Practices to Make Things Go Smoothly



What Employers Can Do to Get Ready

Make sure you understand Maine PFML's Undue Hardship concept:

- If an employer believes the timing of employee's leave would create an Undue Hardship, their first step should be to communicate that to the employee in writing. It may be possible for the employee and employer to agree to reschedule the leave.
- If the employee and employer can't agree before the employee applies with Aflac, Undue Hardship will be evaluated by Aflac based on a number of factors. Employers should be prepared to provide information about the nature of their business and the reasons why the leave, as scheduled, would have a significant impact on the operations of their business.
- If Aflac agrees that an employee's request would create an Undue Hardship, the outcome would be rescheduling of the leave request (not a denial of the employee's leave request).
- Employers can decide to waive the right to raise Undue Hardship if they'd rather expedite claims and cut down on paperwork.



What Employers Can Do to Get Ready

Make sure everyone who will need access to the Aflac Employer Portal has access to the Maine Paid Leave portal.

- Think about which people should have access.

Log in to the Maine Paid Leave portal and designate your Claim Contact if you haven't already.

- You'll designate your Claim Contact in the Maine Paid Leave portal, but it will control where Aflac sends notifications if an employee requests Maine PFML.



Thank you!

Don't forget to visit maine.gov/paidleave for resources, FAQs, and updates.

