



APPROVED INSURANCE CARRIERS AND PLANS CERTIFIED AS SUBSTANTIALLY EQUIVALENT

Under Maine's Paid Family and Medical Leave Program, employers may choose between participating in the State Plan administered by the Maine Department of Labor or offering an approved private plan to their employees. One type of private plan is a fully insured plan. With a fully insured plan, the employer purchases a Maine PFML insurance policy that has been approved by the Maine Bureau of Insurance and certified by the Department of Labor as providing employees with rights, protections, and benefits substantially equivalent to those provided under the State Plan.

Below is the current list of approved insurance carriers and certified plans. Please note that short-term or long-term disability insurance policies do not qualify. This list is updated regularly.

Company Name/Form Number/Certification Date

- 1. Arch Insurance Company**
Form # AICO-134420714
Certified 2/20/2025
- 2. Continental American Insurance Company**
Form # CAIC-134393430
Certified 2/25/2025
- 3. Guardian Life Insurance Company of America**
Form # GARD-134392561
Certified 2/18/2025
- 4. Hartford Life and Accident Insurance Co**
Form # HARL-134384471
Certified 2/18/2025

- 5. Life Insurance Company of North America**
Form # LONA-134392823
Certified 2/12/2025
- 6. Lincoln National Life Insurance Company**
Form # JEPT-134267424
Certified 2/12/2025
- 7. Lincoln Life & Annuity Company of New York**
Form # JEPT-134267454
Certified 2/12/2025
- 8. Metropolitan Life Insurance Company**
Form # META-134417486
Certified 2/21/2025
- 9. Principal Life Insurance Co**
Form # PRLF-134214238
Certified 2/11/2025
- 10. Prudential Insurance Company of America**
Form # PRUD-134411080
Certified 2/14/2025
- 11. Reliance Standard Life Insurance Company**
Form # RSLI-134378492
Certified 2/19/2025
- 12. ReliaStar Life Insurance Company**
Form # MNNP-134473226
Certified 4/10/2025
- 13. ReliaStar Life Insurance Company of New York**
Form #MNNP-134495339
Certified 4/28/2025
- 14. ShelterPoint Life Insurance Company**
Form # FRSR-134379852
Certified 2/18/2025

Current as of 08/24/2026

15. Standard Insurance Co

Form # STAN-134363268

Certified 2/14/2025

16. Standard Security Life Insurance Company of New York

Form # STSE-134989971

Certified 8/24/2026

17. Sun Life Assurance Company of Canada

Form # SNLF-134356215

Certified 2/20/2025

18. Symetra Life Insurance Company

Form # SYMT-134399522

Certified 2/24/2025

19. United of Omaha Life Insurance Company

Form # MUTM-134389388

Certified 2/18/2025

20. United Healthcare Insurance Company

Form # UHLC-134446994

Certified 3/11/2025

21. UNUM

Form # UNUM-134386214

Certified 2/18/2025