



Employee Guide to Maine Paid Family & Medical Leave



Effective May 1, 2026, Maine's mandated Paid Family & Medical Leave (PFML) program applies to all employers with at least one eligible Maine employee. Your employer has elected a private PFML plan through Standard Insurance Company, which provides benefits, rights and protections substantially equivalent to those provided through the state-run program. This guide will walk you through the basics of how the program works and how to claim benefits.



How Do I Submit a PFML Claim?

You can submit a claim to The Standard by:

1. Submitting through our online portal. Go to standard.com and click on the "Log In" button in the upper right corner. Follow the directions to log in or create a new user account. You'll need your employer's policy or plan number to create an account: _____
2. Requesting a claim packet from your HR department or visit standard.com and click on "Find a Form." On standard.com, choose a PFML packet for Maine that matches your leave reason. After you download and complete the forms, you can submit them by emailing them to PFMLforms@standard.com; or print and mail/fax the forms using the contact information listed at the top of the form.
3. For telephonic claim submissions, call 866.756.8116

Once you've submitted your claim, if you have any questions you can call or text the word "HELLO" to 800.368.2859.

Continued on next page

For what reasons can I request leave?

You can apply for up to 12 weeks of leave for the reasons below. You could take leave time for a single reason or multiple reasons, but there is a 12-week maximum for all leave types combined in a benefit year. The benefit year is the 12-month period starting on the first day of the calendar week immediately before your leave starts.

Medical Leave

For your own serious health condition, including organ and bone marrow donation

Safe Leave

To stay safe or help a family member stay safe after experiencing violence or abuse

Parental Leave

To care for a new child through birth, adoption or fostering within 12 months of the birth or placement. Or for the placement for adoption of a child age 16 or younger with you or your domestic partner.

Military Family Leave

Time to prepare for a family member's deployment, to care for a family member who is a covered service member, or for the death or serious health condition of your family member who dies or experiences a serious health condition while on active duty.

Family Leave

To care for a family member with a serious health condition



Important Definitions

Who is considered a family member?

For purposes of Maine PFML, a family member could be any of the following people:

- Your biological, adopted, foster or stepchild, regardless of age
- Your spouse or domestic partner's child
- Your spouse or domestic partner
- Your sibling, stepsibling, adoptive sibling or foster sibling
- Your parent, stepparent, adoptive parent or foster parent
- Your grandparent, step grandparent, adoptive grandparent or foster grandparent
- Your grandchild, step grandchild, adoptive grandchild or foster grandchild
- Any individual with whom you have a significant personal bond that is or is like a family relationship, regardless of biological or legal relationship

What is a serious health condition?

A serious health condition means an illness, injury, impairment, pregnancy, recovery from childbirth or a physical or mental condition that involves inpatient care in a hospital, hospice, or residential medical care center or continuing treatment by a health care provider.

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How much is the PFML benefit?

Your benefit is calculated based on the average weekly wage of workers across the state of Maine, which is \$1,198.84 for the period of July 1, 2025, through July 1, 2026. The state average weekly wage is subject to change every year in July.

The PFML benefit is:

- 90% of your average weekly wage* that does not exceed 50% of the state average weekly wage, plus;
- 66% of your average weekly wage* that exceeds 50% of the state average weekly wage.

The maximum weekly benefit cannot be more than the state average weekly wage.

** Your average weekly wage is the total wages you earned in the first 4 of the last 5 completed calendar quarters immediately preceding the first day of leave in your benefit year, divided by 52.*



When do benefits start?

If your leave is for your own serious health condition, there is a 7-day unpaid waiting period before PFML benefits begin. This week counts toward your maximum benefit period, so if you're out a total of 12 weeks you will receive payment for 11 weeks. There is no waiting period for other types of leave. In the event you have multiple medical leaves, only 1 waiting period will apply in a benefit year.

Can I receive other benefits at the same time as PFML?

The short answer is yes, but the rules below apply to your PFML benefits.

1. Your employer may allow you to supplement your PFML benefits with salary continuation, accrued vacation, sick time, personal time or PTO if the total amount, combined with PFML, isn't more than 100% of your average weekly wage.
2. PFML benefits will be reduced by any of the following income sources:
 - State Unemployment insurance
 - Workers' Compensation (except for partial incapacity for an injury occurring prior to the PFML claim)
 - Federal or state disability programs such as Social Security Disability benefits
3. PFML runs concurrently with FMLA if the leave is covered by both laws.

How does The Standard verify my leave?

For your own serious medical condition, or to care for a family member with a serious health condition, you'll need to include information from a health care professional certifying that you or your family member has a serious medical condition; when the condition started; how long your provider believes the condition will last; as well as other relevant information about the condition.

If you're taking leave time to bond with a newborn child, you can submit any of these documents: a copy of the child's birth certificate; a statement from the child's doctor confirming the date of birth; or documentation of your parental relationship.

If you're adopting a child, you'll need to submit a court document finalizing the adoption. If you're fostering a child, you'll need a letter of placement or anticipated placement from the applicable department of Social Services or foster care agency.

Should you need to take Safe leave, you will need to sign an attestation that you or your family member have been a victim in need of Safe leave.

Don't forget to notify your employer about your need for leave, so they can plan ahead for your absence too. Unless you have an emergency, 30 days is considered reasonable notice before taking leave.

What happens while I'm out on leave?

If you're covered under your employer's medical insurance plan, your employer is responsible for continuing to pay their portion of your health insurance premium during your leave. You must also continue paying any portion of the premium you normally pay.

If you've worked for your employer for at least 120 consecutive calendar days before your leave begins, your job is protected while you're out on leave. That means when your approved leave is over and you come back to work, your employer must restore you to the position you had when you went out of work. They could restore you to a different position, but only if it has equivalent pay, benefits, and conditions.

If you take paid leave from a job where you've been an employee for less than 120 days, your employer can restore you to the position you had, but they don't have to.

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All coverage is subject to terms and conditions of the group policy or plan document. If there is any discrepancy between this material and the group policy or plan document, the group policy or plan document will govern. Maine Paid Family and Medical Leave Insurance underwritten by Standard Insurance Company is provided under policy form number ME0526-PFML.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.