



Maine Paid Family and Medical Leave (ME PFML)

An employee guide



The Lincoln National Life Insurance Company

For use in Maine only.

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Paid family and medical leave is a mandatory program in Maine.

This guide includes helpful information about what paid family and medical leave is, who's eligible, and how it coordinates with other leave plans.

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What is Maine Paid Family and Medical Leave?

Maine Paid Family and Medical Leave (ME PFML) is a state-mandated program that allows eligible employees to take paid time off for medical, family, or safe leave.

Medical leave



Recovering from a serious health condition or injury

What is a qualifying event?	An employee can take paid family leave for their own serious health condition, illness, or injury that causes them to be unable to work.
What counts as a serious health condition?	A serious health condition includes but isn't limited to an illness, injury, impairment, pregnancy, recovery from childbirth, or physical or mental condition that involves: <ul style="list-style-type: none">• Inpatient care in a hospital, hospice, or residential medical care facility• Continuing treatment by a healthcare provider

Family leave



Bonding with a child following a birth, adoption, or foster care placement

What is a qualifying event?	An employee can take paid family leave to care for a new child through birth, adoption, foster care placement within the first year. Benefits are limited to parents and individuals standing in loco parentis to the child.
When does leave have to be taken?	Leave must be completed within 12 months of birth, adoption, or foster care placement.



Providing care for a family member with a serious health condition

What is a qualifying event?	An employee can take paid family leave to care for a family member with a serious health condition.
Who counts as a family member?	Covered family members are defined on Page 5.
What counts as a serious health condition?	<p>A serious health condition includes but isn't limited to an illness, injury impairment, pregnancy, recovery from childbirth, or physical or mental condition that involves:</p> <ul style="list-style-type: none"> • Inpatient care in a hospital, hospice, or residential medical care facility • Continuing treatment by a healthcare provider



Assisting a family member called to active duty

What is a qualifying event?	An employee can take paid family leave to care for needs related to a covered family member's active duty service, notice of an impending call, or active duty service.
Why may leave be taken?	<p>An employee may take paid family leave to:</p> <ul style="list-style-type: none"> • Provide for the care or needs of the military member's child or other family member • Make financial or legal arrangements for the military member • Attend counseling • Attend military events or ceremonies • Spend time with the military member during a rest and recuperation leave or following return from deployment • Make arrangements following the death of the military member

Safe leave



Addressing the immediate health, safety, and legal needs of employees or their family members who are the victims of violence, assault, stalking, or sexual assault or abuse

What is a qualifying event?	An employee can take paid family leave when the covered individual or the covered individual's family member is the victim of violence, assault, sexual assault, stalking, or any other act that would support an order for protection under Title 19-A, Chapter 103.
Why may leave be taken?	A covered individual may take safe leave to: <ul style="list-style-type: none">• Seek an order for protection under Title 19-A, Chapter 103• Obtain medical care, mental health counseling, or both for themselves or for their children to address physical or psychological injuries resulting from the act of violence, assault, sexual assault, stalking, or any other act that would support an order for protection under Title 19-A, Chapter 103• Make their home secure from the perpetrator of the act of violence, assault, sexual assault, stalking, or any other act that would support an order for protection under Title 19-A, Chapter 103, or seek new housing to escape said perpetrator• Seek legal assistance to address issues arising from the act of violence, assault, sexual assault, stalking, or any other act that would support an order for protection under Title 19-A, Chapter 103, or attend and prepare for court-related proceedings arising from said act or crime

Definition of family member

Family member means, with respect to an applicant:

- **Spouse**
- **Domestic partner**
- **Child:** biological, adoptive, foster, stepchild, legal guardianship, child of domestic partner, and in loco parentis
- **Parent:** legal, biological, adoptive, foster, stepparent, de facto parent or legal guardian, parent of domestic partner, parent-in-law, and a person who stood in loco parentis
- **Sibling:** legal, biological, adoptive, foster, step relationship, or de facto sibling
- **Grandparent:** legal, biological, adoptive, foster, step relationship, or de facto grandparent
- **Grandchild:** biological, adoptive, foster, step relationship, or de facto grandchild
- **Other individuals with whom the covered individual has a significant personal family-like bond**

Am I eligible for ME PFML?



You're eligible if you live and work in Maine and have earned at least six times the state average weekly wage (SAWW) subject to premiums during the base period, which is defined as the first four completed calendar quarters preceding the first day of the employee's benefit year.

How do ME PFML benefits work?

What's the coverage amount?

You may take up to 12 weeks of paid leave.

Is there a waiting period for benefits?

Yes. There's a seven-day waiting period for medical leave absences. The waiting period applies once per benefit year.

This waiting period doesn't apply to family leave or bonding leaves. An employee must satisfy all eligibility requirements before benefits begin

How are weekly benefit amounts calculated?

The program has a two-tiered benefit calculation.

- If you earn less than or equal to 50% of the SAWW, your benefit is 90% of your average weekly wage (AWW).
- If you earn more than 50% of the SAWW, your benefit is 90% of 50% of the SAWW, plus 66% of your remaining AWW.

Note: From July 1, 2025, to June 30, 2026, the SAWW will be \$1,198.84. The SAWW will be communicated in June of each year and take effect the following July

What's the maximum benefit amount?

From July 1, 2025, to June 30, 2026, the maximum weekly benefit is \$1,198.84 and will be adjusted annually.



Example benefit calculation

The employee in this example earns an AWW of \$1,000. Because the employee earns more than 50% of the SAWW, here's how the benefit would be calculated:

1	$\$1,000 > \600 (50% of SAWW)	
2	$\$600 \times 0.90 =$	\$540
3	$\$1,000 - \$600 =$	\$400
4	$\$400 \times 0.66 =$	\$264
5	$\$540 + \$264 =$	\$804
Weekly benefit payment:		\$804

Is intermittent leave an option?

Yes. You may take leave on an intermittent or reduced schedule basis. Contact your Human Resources department to discuss what increments are available for your intermittent leave.

Does ME PFML offer job protection?

Yes. ME PFML will provide job protection if you've worked for your employer for more than 120 days.

Will my health insurance continue?

Employers must continue health coverage during a paid leave. You're still required to pay your portion of the healthcare premium contributions during your leave.

How does ME PFML coordinate with other programs?

ME PFML and STD benefits

ME PFML and short-term disability (STD) both provide paid leave benefits for eligible employees but differ in a few key ways:

ME PFML	STD
Is a mandatory benefit for most Maine employees	Is an employer-sponsored benefit that your employer may choose to provide
Can be taken on either a continuous or intermittent basis	Typically requires a continuous period of disability
Has a seven-day waiting period for medical leave benefits and a zero-day waiting period for family leave benefits	Has waiting periods that differ depending on an employer's plan
Provides benefits to recover from a serious health condition; care for a seriously ill family member; bond with a newborn, adopted, or foster child; assist a family member called to active duty; and address the immediate health, safety, and legal needs of employees or their family members who are the victims of violence, stalking, or sexual assault or abuse	Provides benefits for employee's own disability

Both programs provide benefits for leave reasons such as an employee's injury, illness, or pregnancy. However, criteria to qualify for these benefits vary. This difference may result in scenarios in which an employee's health event may qualify for benefits under one program but not the other.



An offset, or reduction, will be applied to your STD claim when you qualify for both STD and ME PFML.

Does ME PFML coordinate with company-paid leave?

If there's a company-paid leave plan in place, it'll be evaluated based on the specific employer policy. In a situation where an employee is eligible for benefits under the company-paid leave plan and ME PFML benefits, it'll be coordinated in accordance with your policy.

Do ME PFML and FMLA coordinate?

The Family and Medical Leave Act (FMLA) and ME PFML are distinct programs with differing eligibility requirements. Qualifications for one program aren't contingent upon or tied to qualification for the other. However, because these programs are similar, an employee's leave may qualify them for both FMLA and ME PFML at the same time. When this happens, they'll use available FMLA and ME PFML concurrently for that period. There are a few distinctions for these programs:

ME PFML	FMLA
Is a paid benefit	Is not a paid benefit
Provides job protection (if you've worked at least 120 days with your current employer)	Provides job protection
Applies to most private employers with one or more employees in Maine	Applies to all public and private employers with 50 or more employees
Provides eligibility for benefits to employees who work in Maine and have earned at least six times the SAWW during the base period	Provides eligibility for benefits to employees after 12 months of employment with their employer, provided: <ul style="list-style-type: none"> • They worked 1,250 or more hours in the 12-month period preceding their leave • They work in a location with 50 or more employees within a 75-mile radius of their worksite at the time a leave is requested
Provides employees with 12 weeks of leave over a 12-month period	Provides employees with 12 weeks of leave in a 12-month period, with up to 26 weeks available for care of a seriously ill or injured service member
Leave may be taken on a continuous or intermittent basis, and the employer determines the allowable minimum increment of time.	Leave may be taken on a continuous or intermittent basis, and the employer determines the allowable minimum increment of time.



While it's likely that your leaves may qualify for both ME PFML and FMLA, eligibility under each program will be assessed independently.

How do accrued paid time off and vacation time work with ME PFML?

The employer cannot require employees to exhaust accrued leave, and Lincoln’s top-up allowance doesn’t obligate an employer to allow employees to use partial accrued leave alongside ME PFML. Employees may be able to use paid time off (PTO) or vacation time to help supplement ME PFML, but there should be mutual agreement between the employer and the employee when it comes to employer-provided paid leaves that are accrued.

Side-by-side overview of leave plans

Plan	ME PFML	FMLA	STD
Eligibility	Employees of Maine private employers	Employees of public and private employers with 50+ employees	U.S. employees of employers that offer the plan
Purpose	<ul style="list-style-type: none"> Employee’s own serious health condition Bond with a newborn, adopted, or foster child Care for a family member with a serious health condition Assist a family member called to active duty Address the immediate health, safety, and legal needs of employees or their family members who are the victims of domestic violence, stalking, or sexual assault or abuse 	<ul style="list-style-type: none"> Care for a personal injury or illness Care for a seriously ill family member Bond with a newborn, adopted, or foster child Attend to family matters following call to active duty Care for a covered service member 	Employee’s own disability
Benefits	Paid and job protection*	Unpaid job protection	Paid
Duration	Up to 12 weeks	12 or 26 weeks in a 12-month period	Typically, up to 13 or 26 weeks, depending on the employer’s plan

* If the employee has worked at least 120 days.

Putting it all together

This example shows how ME PFML could coordinate with other leave plans following the birth of a child:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
EP ²	ME PFML ¹																
EP ²	STD ³																
FMLA																	

¹ Example shows six weeks for pregnancy or childbirth, with an additional six weeks for bonding time.

² EP= elimination period.

³ Assumes six weeks for vaginal delivery, eight weeks for cesarean section.

How much does ME PFML cost?

You're typically required to contribute toward the cost of ME PFML. Your employer will notify you of your financial responsibility.



How do I submit a claim?

Providing notice to your employer

If you plan to take a qualified paid leave, you should notify your employer at least 30 days in advance for foreseeable events or as soon as possible for an unforeseen leave.

Reporting a claim to Lincoln

You can submit your ME PFML claim:

1 Online

1. Log in to **LincolnFinancial.com** or the **Lincoln Financial Mobile app**, available for download on the Apple and Google app stores.
2. Select **Register** under **New Users**.
3. On the create an account page, enter the company code ADOBELOA and select **Validate**.
4. Enter your personal information in the corresponding fields.
5. Create a username and password by entering the required information, then select **Register**.
6. Review the web agreement and, if you agree, choose **Accept** to complete your registration. You must accept to register successfully.
7. From the home screen, select **Start a Claim or Leave** and follow the prompts to start your claim. We'll assign a claims specialist within one business day of receipt to review the claim. You or your employer will be contacted to gather required certification or more information, if needed. The claims specialist will also assess concurrent STD claims, if applicable.

2 By phone

You can submit paid family and medical claims by calling Lincoln at **(800) 459-3772**.

You'll need to have the following information ready:

- Personal information: name, Social Security number, birthdate, address, and contact information
- Employer information: employer name
- Leave information: reason for leave and estimated dates of leave



Lincoln can provide employee flyers with detailed claim submission instructions. Contact us today!

What happens next

Once we receive a claim, we'll assign a claims specialist within one to two business days. The claims specialist will review the claim and contact you to gather additional information and discuss the required certification or documentation. Your claims specialist will also assess claims you may have submitted for STD. If you're claiming family leave for bonding immediately after a medical leave for maternity ends, your claims specialist can gather necessary information over the phone to initiate a bonding claim on your behalf.

If you're approved for an intermittent leave claim, you're be responsible for reporting your time to Lincoln.

- If Lincoln administers your company's FMLA program, you should report intermittent time through your employer's standard process.
- If Lincoln doesn't administer your company's FMLA program, you should submit an intermittent time sheet or call your claims specialist. Intermittent time should be reported as it's taken.



Contact information

Claims submission	<p>ME PFML and STD claim forms, medical records, and documentation</p> <p>Phone: (800) 459-3772</p> <p>Mail: The Lincoln National Life Insurance Company Disability and Life Claims P.O. Box 2578 Omaha, NE 68172-9688</p> <p>Web: LincolnFinancial.com</p>
Claims inquiries	<p>Your claim will be assigned to a claims specialist whom you can contact for more information.</p> <p>You may also log in to LincolnFinancial.com for claim information.</p>



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