MetLife

Your Guide to Maine Paid Family and Medical Leave for 2026

(ME PFML)

Updated as of May 2026



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This guide aims to provide you with comprehensive information about your rights, benefits, and the process for applying for these programs.

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Overview of ME PFML

Maine Paid Family and Medical Leave (ME PFML) offers wage replacement benefits and job protection* for employees who cannot work due to a serious health condition or other qualifying reasons. PFML also applies to family-related matters such as bonding with a new child or caring for a family member with a serious health condition, and may also be used to address a family member's military service (qualifying exigency), safety concerns, or bereavement.

Eligibility

You are covered for ME PFML if you:

- Work for a covered employer**, and**
- Have earned at least 6 times Maine's average weekly wage **in the first 4 of the last 5 completed quarters immediately preceding the first day of the benefit year.**

Self-employed, independent contractors, and tribal nations may opt in to the state-run program.

Benefit Details

Benefits and Qualifying Life Events

You can receive part of your pay and job protection*, if you need to take time off for certain reasons, such as:

Paid Medical Leave: For your own serious health condition or injury including organ donation, and pregnancy/maternity.

Family Leave: For bonding with a child following birth, adoption or placement for foster care, care for a family member** with a serious health condition, to address needs related to a family member's deployment or call to active duty, to address safety needs related to domestic violence, assault, sexual assault, stalking or similar acts, or for bereavement leave ***.

*Job protection is available if you have worked for a covered employer for at least 120 days.

** A child, parent, spouse, domestic partner, grandparent, grandchild, sibling, or any individual with whom the employee has a significant personal bond that is or is like a family relationship, regardless of biological or legal relationship.

***Bereavement can be used for death or serious health condition of certain family member in the armed forces (up to 12 days).

Cost of Coverage

Beginning **May 1, 2026**, your maximum cost of coverage is **$922.50**, or **0.5%** of your wages, up to the Federal Wage Cap **($184,500).** Your employer may withhold this amount via payroll deductions.

Benefit Duration and Waiting Period

Leave can be taken intermittently, or on a continuous leave or reduced leave basis, depending on the leave reason.

12
Weeks

Medical Leave: Up to 12 weeks.

12
Weeks

Family Leave: Up to 12 weeks.

You can have more than one benefit each year, but no more than 12 weeks total, and a once per year 7-day waiting period for medical leave (there is no waiting period for family leave or organ donation).

Calculating Your Benefits

The benefit amount you can receive depends on your regular wages and how they compare to the average wages in Maine.

1. **Determine Your Regular Wages**
   - Your regular wages are the amount you typically earn before any deductions. This includes your salary, hourly wages, tips, and any other earnings.
2. **Understand the Maximum Weekly Benefit**
   - Effective July 1, 2026 the maximum benefit is $1,249.12 (rounded to $1,250.00) per week. This means that no matter how much you earn, the maximum benefit you can receive per week is $1,250.00.
   - Effective July 1, 2026, the most you can receive in a week is 90% of your wages that are equal to or less than 50% of the state's average weekly wage, plus 66% of your wages that is more than 50% of the state average weekly wage. The maximum weekly benefit is $1,250.00.
3. **Calculate Your Benefit Percentage**
   - Take your wages that are less than 50% of the SAWW will be replaced at 90%.
   - The portion of your wages that is more than 50% of the SAWW is replaced at 66%.

Example Calculation

Let's go through examples to make it clearer.

Example 1

If your average weekly wages are $500

- The portion of your average weekly wages **($500**) that is **50%** less than the States Average Weekly Wage ($1,249.12/ 2 = $624.56) is replaced at a rate **of 90%** (500*.90 = $450). Since **$624.56** is half of the state average weekly wages, we then will use $500 for this part of the calculation (500*.90 **=$450**).

Example 2

If your regular weekly wages are $2,000:

- The portion of your wages up to 50% of the State Average Weekly Wage ($1,249.12 ÷ 2 = $624.56) is replaced at 90%. 90% of $624.56 = $562.10.
  The remaining wages above 50% of the SAWW are $2,000 − $624.56 = $1,375.44. 66% of $1,375.44 = $907.80. Adding these together: $562.10 + $907.80 = $1,469.90. Since this exceeds the maximum weekly benefit of $1,249.12, the benefit is capped at $1,249.12.



Coordination with Other Benefits

You may be eligible for more than one leave. ME PFML and Family Medical Leave Act (FMLA) benefits **will run concurrently**, when applicable. Your employer may allow you to use accrued time off. Your employer may also require you to use PML benefits and short-term or long-term disability benefits at the same time. Your total compensation may not be more than 100% of your regular pay.

Applying for Benefits

Steps to Apply

1. Notify your employer as soon as possible that you'll need to take leave.
2. Apply for benefits not more than 60 days in advance of before or up to 90 days after your leave starts. You can apply through MetLife via the web, telephone, or paper claim, depending on your employer's coverage plan.
3. Submit supporting documentation, which may vary depending on the reason for your leave.
4. Stay connected with your employer and MetLife until you return to work.



Documentation to Support your Claim

For your own Serious Health Condition or Organ Donation:

- Statement from the health care provider indicating there is a serious health condition and the anticipated duration of leave
- Other information reasonably requested by the administrator

For child bonding for adoption or foster care placement:

- Proof of adoption or foster placement, which may include documentation from a court or adoption or foster agency

For child bonding:

- Documentation of the child's birth or placement (such as a birth certificate or placement records
- Information about the duration of the leave
- Other information reasonably requested by the administrator

For leave to care for a family member with a serious health condition, you may need to provide:

- Proof of family member's identity
- Information regarding the existence of a significant personal bond, when applicable
- Statement from the health care provider indicating there is a serious health condition and the anticipated duration of leave
- Other information reasonably requested by the administrator



Documentation to Support your Claim (continued)

For qualifying military exigency needs: you may need to provide documentation to verify your family member's service and the reason for leave, which may include:

- Proof of family member's identity
- A copy of the family member's active-duty order or a letter of impending activation from the family member's commanding officer
- Other information reasonably requested by the administrator

For Safe Leave

A statement that the applicant meets the requirements for Safe Leave

Claim Denials

If your claim has been denied, you can reach out to MetLife to have your claim reconsidered, especially if you have new information to support your claim. If, after a second review, your claim is still denied, you can file an appeal with the state. Appeal instructions can be found in the claim denial letter you received.

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