

Larkin	Maine - Coverage Options and Funding (State Income Replacement Benefits)
State Programs	<p>Maine Paid Family and Medical Leave (ME PFML)</p> <p>Maine Department of Labor https://mainefamilyleave.org/</p> <p>Contributions to the program are expected to begin January 1, 2025, the law and its associated benefits become available to employees effective May 1, 2026.</p>
Employer Eligibility	Employer with 1 employee (ME) must remit applicable contributions for this program (see "Cost" field below).
Employee Eligibility	Employees are eligible for benefits if they have earned at least six times the state average weekly wage with any ME employer(s) during the first four of the last five completed calendar quarters prior to leave (\$7,193.04 from July 1, 2025 through June 30, 2026). We generally advise that employees apply and the state will make the determination of eligibility.
Coverage Allowed	State administration, or private plan through insurer or self-insured plan allowed.
Cost	<p>2025 through 2027 (The Department will set the premium amounts for the following calendar year beginning in 2027)</p> <p>Employers with 15 or more covered employees - Total of 1% of wages up to the current Social Security Wage Base (\$176,100 in 2025). Premiums can be split 50/50 between employer and employee, but employers may also pay the employee portion fully if they wish.</p> <p>Employers with less than 15 covered employees - Total of 0.5% of wages up to the current Social Security Wage Base. Employers may pay the employee portion fully, or deduct the full amount from employees' wages, if they wish.</p>
Employer Actions	<p>- You should register with the state at Maine Paid Leave Contributions Portal</p> <p>- Submit wage reports/contributions</p> <p>Guide: https://www.maine.gov/paidleave/docs/2024/EmployersGuidetoMainePFMLContributions.pdf</p> <p>How to File Tutorials: https://www.maine.gov/paidleave/ See "Maine Paid Leave Contributions Portal" tab at the bottom of the page.</p> <p>Wages/Contributions due Quarterly. Final deadlines: (Q1- April 30, Q2 - July 31, Q3 - October 31, Q4 - January 31)</p> <p>The above pertains to registering with the state for contributions/wage reporting. Employers may have separate obligations for registering with the state for the employer statements process (see the "Employer Statements Process" section on this state's Compliance Center page).</p>

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