

Employer Notice to Covered Employees:

Maine Paid Leave

United of Omaha Life Insurance Company

3300 Mutual of Omaha Plaza
 Omaha, Nebraska 68175
 Call Toll-Free: 833-928-2179
mutualofomaha.com

This notice is for employers who have a Equivalent Plan Substitution. It explains your rights and responsibilities under the State of Maine's Paid Family and Medical Leave (PFML) program. The law requires that we give this information to new employees in the first 30 days of employment.

Name of Insurer Mutual of Omaha	Equivalent Plan Covers Both Medical and Family Leave	Website mutualofomaha.com	Phone 833-928-2179
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_____ (Employer Name)	_____ (Employer Street Address)	_____ (Employer City, State, ZIP)	_____ (Federal Employer ID Number) (FEIN)
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Employee Contributions

This company has set up a equivalent plan to meet our Maine PFML obligations. The law says that employers can deduct up to half of one percent (0.5%) of wages from each employee's paycheck to pay for this coverage (up to the same limit in place for Social Security deductions). The deduction will be reported on your pay stub.

Your payroll withholdings for the PFML program will begin on May 1, 2026.

Eligibility for Leave

Eligible employees may take up to 12 weeks per benefit year of paid leave under the Maine PFML program to care for their own serious health condition, to care for a family member with a serious health condition, to bond with a new child or for other qualifying reasons. The employer's equivalent plan administrator will determine whether the employee meets the eligibility requirements in accordance with the approved plan policy.

Reasons for Leave

PFML benefits are available for the following situations:

- **Medical leave:** For times when a serious health condition keeps you from working.
- **Parental leave:** Time to bond with a child after birth, fostering or adoption.
- **Family care leave:** Time to care for a loved one with a serious health condition.
- **Military family leave:** Time to prepare for a family member's deployment.
- **Safe leave:** Time to find safety after abuse or violence.

Rights and Protections

Employees may take paid leave benefits if they meet Maine PFML eligibility requirements, even if they are new to a particular employer. Employers must maintain an employee's health insurance coverage during approved leave, including any employer contributions.

Job protection applies after 120 consecutive days of employment with the same employer. At that point, the employer must return the employee to the same or an equivalent position with the same pay, benefits and working conditions when the leave ends.

How to File a PFML Claim

Forms are available online at mutualofomaha.com/support/forms.

To apply call 833-928-2179, fax 402-997-1878 or email submitgrouppfml@mutualofomaha.com

The address for Mutual of Omaha is: Group Insurance Claims Management 3300 Mutual of Omaha Omaha, NE 68175-0001

For AbsencePro customers, submit your FMLA/STD/PFML leave: Information online at absencepro.absencemgmt.com or by calling 877-365-2666

Effective Rates: 2026

Under the law, employees can't contribute more under an equivalent plan that they would under the state plan.

Your contributions are as follows:

PFML Leave	Total Required Contribution: _____ %		
	_____ (Employer Name)	will contribute _____ %	of the family and medical leave contribution
		and the remaining _____ %	will be deducted from your earnings



Underwritten by
 United of Omaha Life Insurance Company
 A Mutual of Omaha Company