

Episode 48: Maine Paid Family and Medical Leave Has Arrived – A Discussion with Sarah Brydon

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Josh Seidman

Hi, everyone, and welcome back for the 48th episode of Take It or Leave It, where we discuss the hottest topics in the world of workplace leaves, absence management, and accommodations. I'm your host, **Josh Seidman**. Well, it is the month of June, and with it, one of my favorite events of the year, the NBA Finals. If you've tuned in for prior episodes of this podcast, you likely will have picked up on the fact that I am a big basketball fan and an even bigger New York Knicks fan.

Like many of my fellow New York Knickerbocker fans, I have sat through decades of hoops waiting for this moment for the Knicks to stand tall and reach the final round of the playoffs to put out a roster of players and coaches that reflects the best teams that the league has seen. They have the defensive tenacity of Ben Wallace's Detroit Pistons, the offensive ball movement and fluidity rivaling that of the Duncan Parker and Ginobili Spurs, late game playmaking and shotmaking a la Steph Curry and the Warriors, and the poise of Kobe Bryant's Lakers. The Knicks are quite the team this year. Plenty of exciting teams and big names have played at the world's most famous arena since Alan Houston, Latrell Sprewell, Larry Johnson, Marcus Canby, Charlie Ward, Rick Brunson, shout out to Coach Brunson, And of course, Patrick Ewing and many other great players led the Knicks to the 1999 finals, where they played and fought admirably, but fell to the San Antonio Spurs in five games. Yes, that was a slight David Robinson reference.

Since that time, Knicks fans have also waited and plotted through some challenging seasons of basketball. Missed opportunities, underperformance, mediocrity, rebuilding, unsuccessful drafts, unsuccessful trades, a head coaching carousel, and on and on. But that was then. The past stays in the past. Today's team is 15 players deep, built through a combination of timely and very successful drafts. Deuce and Mitch specifically. They've also had thoughtful trades with Karl-Anthony Towns, the Big Cat, Josh Hart, OG Anunoby, Mikhail Bridges, Jose Alvarado, and key free agent signings, including this year and last year with Landry Shamit, and of course, the captain, Jalen Brunson. The team rises to the occasion, each player, when their number is called. They understand their responsibilities and the game plan and they execute. They hold each other accountable and lift each other up when the game gets tense. They are

consistently connected, creative, confident, charismatic, and clutch on both offense and defense. Clearly, championship caliber.

Needless to say, this team has peaked at the right time, and with their ascent, they have brought a unity and a spirit to the streets of the Big Apple that is showing firsthand why this is the greatest city in the world. It's the greatest city in the world. Okay, that's two episodes out of the last three that I've sang. I promise that trend is not going to continue. Much like the New York Knicks had built a playoff powerhouse this year and put a championship contender together piece by piece over a number of years.

Paid family medical leave programs follow a similar formula as they evolve from legislation to enactment to being in effect. Less than two months ago, on May 1st, 2026, the nation's latest paid family medical leave mandate went live and began providing paid benefits to eligible employees. This program is none other than the Maine Paid Family Medical Leave, or PFML. It has been a nearly three-year journey for Maine PFML to blossom from its enactment in October of 2023 to accepting employee applications for benefits and processing payments to eligible individuals earlier this spring. To talk us through Maine Paid Family and Medical Leave, including background on the program's infancy and development, understanding the substantive and practical aspects of the program, both basic and nuanced, and exploring how Maine Paid Family Medical Leave fits into the country's overall paid leave law landscape, I am so very, very excited to have my friend, Sarah Bryden, Maine Paid Family Medical Leave Claims Administration Division Director, join me for today's episode of Take It or Leave It.

As I just noted, Sarah serves as the Bureau of Paid Family and Medical Leave's Claims Administration Division Director within the Maine Department of Labor. She previously worked as an attorney, then spent 15 years doing leave of absence compliance and process work in the private sector. In her current role, Sarah uses that experience to oversee the company selected by the Bureau to serve as the PMFL Administrator, AFLAC, as it provides accurate and efficient Maine PFML claims services in a way that ensures program integrity and supports Maine's workers. Sarah, welcome to Take It or Leave It.

Sarah Brydon

Thank you so much. I'm so excited to be here and have this conversation with you. Oh.

Josh Seidman

Me too, Sarah. This has been a long time coming. I've been tracking your work with Main PFML for many years now. And obviously, our paths have crossed multiple times in the past. So I'm so happy to be doing this with you today.

Sarah Brydon

Yes, likewise.

Josh Seidman

And I apologize to you and I suppose our listeners as well. for the raspiness of my voice today. That is a byproduct solely of the Knicks fandom that I spoke about for the first few minutes of today's episode. So hopefully everybody can hear me okay and apologies in advance for the raspiness that I'm coming to today's episode with.

Sarah Brydon

I can hear you loud and clear.

Josh Seidman

Thank you. Okay, well, that's great. That is all I'm hoping for. So to start our discussion, Sarah, I'm hoping you can just tell our listeners a bit about Maine Paid Family Medical Leave, including the program's history, key dates that have occurred during the program's rollout, your role as the Maine PFML Claims Administration Division Director, and more broadly, the role of the Maine Department of Labor and the role that that agency plays in the program as a whole.

Sarah Brydon

Sure. Yes. Yeah. And again, you know, thank you so much for inviting me to have this conversation and, you know, get the word out to lots of ears. You know, it's a topic that I really enjoy talking about and I just, you know, I'm an absence nerd and I'm super excited to be here. So to get to your question, so the Maine paid family medical leave law was enacted in October of 2023. And at that time, the Department of Labor started staffing up for the program. So the deputy director and the director were hired around that time in the fall of 2023. There was a project manager. So at that point, there's three employees. I was employee four in about March of 2024. And then a little while after that, there was also an additional hire of a finance and audit division director. And then, you know, there's been additional staff added throughout the way as we've gone along.

So from October to 2023 up through January of 2025, when contributions started, that was really a lot of planning around the selection of the vendor that supports the contribution side of the house, the software and the technology around that. And then once that got finalized and figured out and sorted out. Then as a team, we pivoted to the RFP vendor selection process for claims administration. So we went through the state procurement process, eventually landing on Aflac as the claims administrator for the program. So they administer all the claims on behalf of the Bureau and on behalf of the Maine Department of Labor. And so When I got hired in March of 2024, thank you so much for the great introduction. I took the 15 years of private sector experience, both with a large carrier and a software company, and used that experience to really inform,

okay, well, what could this look like? What sort of service level are we looking for? That sort of thing. And we identified Aflac as the best candidate to do this work for us. After the selection process, we were just like jumping right into implementation and going through that process. And as you pointed out, benefits started May 1 of this year. We also opened up for pre-application as of March 30th of this year. So there was about a month of pre-application timeframe before benefits actually started in their truest form. So that's a bit about you know, timeline, how we've gotten to the current state and, you know, how all that work has really landed us where we are right now.

Josh Seidman

Perfect. Sarah, thank you so much for that intro. That was great. Very, very helpful. A lot of work. I don't think I realized that you were the fourth employee hired for Maine Paid Family Leave administration purposes. That's amazing. You were really there from the infancy onwards.

Sarah Brydon

It's been such a journey. It's such an exciting adventure to sort of, you know, be at the start of a program and help to build it out. It's been really, really fun.

Josh Seidman

Yeah, it's wonderful. Really wonderful. As we've discussed, Maine Paid Family Medical Leave benefits became available and payable about a month and a half ago, as you just said. An individual's ability to submit their applications went live around that same timeframe in late March. So I got to ask, how has everything been going since the program went live? What's working well? Is there anything that you and your team are noticing as areas of potential improvement? How has claim processing and the procedures and timing been going and so forth?

Sarah Brydon

Yeah, so we are off to a great start. I am really glad that we had that pre-application window of time. So from March 30th, you know, so March 30th was the day that Aflac, you know, turned on the phones and opened their portal and all of those things. so that the workers across the state could submit applications for leave that they knew they would need to take on or after May 1. So that pre-application window really allowed the program to get up to speed, avoid backlogs, all of that. So I think that was a really, really good decision. And so now we are, we are in the thick of it. We are, we have gone live, you know, May 1 is in the rear view mirror. People are taking leave and potentially being approved for benefits for leave that they're actually taking right now, which is so exciting. And so overall, it's going really well. The program is obviously still really, really new.

So as a bureau, we're really focusing on education and outreach as a really important activity that we're continuing to do. One example of that is, as of right now, the most common reason that an application is not approved is actually because it's somebody who should actually be applying for a private plan. So, you know, an employer that has a private plan and one of their workers is out. They might have heard one of our radio ads, or they might have found Aflac through our general outreach and education efforts, when in reality, what they need to be doing is going to a different carrier or a different company. And so that is, at this point, the most common reason why an application does not get approved. Over time, I think we're going to see that settle down. Generally speaking, the experience of other states is that the most common reason for an application to not be approved is failure to return certification documentation. But at the outset, you know, as an example of, well, what's going well and what's not going well, I think one key area is making sure that employers fully understand you need to be telling your employees where to file applications. For paid family and medical leave, whether that's with Aflac, if you're in the public plan or with a different, at some other venue, if you have a private plan approved.

Josh Seidman

Thank you, Sarah. Really, again, insightful background. Some of those last few points that you mentioned, you know, the delays are tied to failure to submit the proper certification documentation, you know, very important one. And I think a good point that you and I will speak about a little bit later on in our discussion, but really, really important topic there. And thinking about the timeliness of these claims getting processed. So really good to raise that early on.

The other point you just made, which is one that I'm always a big proponent of when working with companies, is having something in writing, ideally a policy that you can present to workers. That explains the, even if a written policy might not necessarily be truly obligatory and mandatory, but strongly encouraged to have a policy in place that explains some basics to workers about a particular law and a program. And through that, that writing is where an employer could explain whether it follows the public plan or the private plan and how to apply as sort of a 30,000 foot level to get the workers to the right starting point. Because when a worker who's dealing with paid family medical leave is seeking one of a covered absence for one of these reasons under the main program or other programs out there. They're doing it at a pivotal moment in their personal lives at these really impactful points in time that to have a false start early on in that application process can be really detrimental to the worker. So really, really good point there as well.

So with that, Sarah, I'm hoping we can dive into some of the basics of the Maine Paid Family Medical Leave program, substantively speaking at least. So which workers are

eligible, which employers are covered, the amount of benefits that are being provided, what does that look like? And I mentioned this a little bit in my spiel a second ago, what can workers take Maine Paid Family Medical Leave for? What are the covered reasons for use under the program?

Sarah Brydon

Yeah, yeah. So The main paid family of medical leave casts a really wide net in terms of who's covered. The law that governs our program does not have a minimum employer size. So, you know, down to one employee, you know, that's who we're talking about here. And I, you know, my understanding is that that was really intentional from a policy perspective of wanting to get all of the workers, functionally, all of the workers in Maine access to these benefits. So really wide net in terms of who's covered, which is not, it's not actually all 100%. There are a few carve outs.

So employees of the federal government, federal work study situations, also incarcerated people are not covered. But broadly speaking, workers in Maine are covered. It's not a matter of needing to be at a an employer that has X number of employees, it's not a matter of needing to have worked X number of, it's not a length of service requirement or anything like that. The eligibility for our program is based on having sufficient earnings in a base period. So the first four of the last five calendar quarters is our base period. It just rolls off the tongue, right? I mean, it's such a convoluted sentence, but it is a really intentional base period. So we're looking at basically a year. We're looking, you know, it's four calendar quarters, basically a year, which helps to sort of even out any fluctuation seasonally. So if you have seasonal employees or just for other reasons might have fluctuations in what they've earned over time, having a four calendar quarter base period to look at things like eligibility and, you know, base period earnings really allows for the program to be fair across a population.

And then the reason why it's not the most recent for calendar quarters, there's that fifth calendar quarter that's not included. The first or the last five is for data purposes. So we have been gathering up all of this data and, you know, premium contributions, but also like wage reports and wage data across the workforce of Maine. And by having that gap quarter that allows for us to have the data that's needed to make all these decisions, at the time of claim creation. So we don't have to go scramble and say, well, you know, you applied for leave, but your most recent quarter of earnings data hasn't been sent in yet. So we need to go and get it. Like that issue goes away because we're always looking at the first four of the last five completed calendar quarters. And that lag allows for all the data to have arrived before we need to use it. So eligibility is based on whether an individual has earned six times the state average weekly wage in that base period. The state average weekly wage right now is \$1,199, I believe. And in July, for our purposes, it is being updated to \$1,250. It gets updated every year. And so that, you

know, six times the state average weekly wage, if somebody has earned that amount of money in their base period, they're in.

And so again, you know, we're casting a wide net and wanting to support as many workers across the state of Maine as we can. There's a couple of categories of potentially elected coverage scenarios. So Tribal governments that are employers in the state of Maine can choose to participate in the program and have their employees covered if they can elect to participate. And then also self-employed individuals can elect coverage and opt into the program as well. In terms of the amount of leave benefits that are provided, so our program is a 12-week program. So, you know, there's definitely states that are more generous than Maine, but, you know, the Maine statute went with the tried and true 12-week leave that many folks who are listening to this might be familiar with from the context of federal and state FMLA.

And then in terms of the reasons why somebody could take Maine paid family and medical leave, again, you got the very familiar medical leave, pregnancy, recovery from childbirth. Bonding with a new child, whether that's a newborn or a child that's been placed for foster care or adoption, care of a family member, qualifying exigency, military family leave, our law actually. I mean, in terms of like in the weeds, PFML trivia, our law points to Maine's FMLA law, which include, you gotta go into the sub bullets, but it includes leave potentially if a worker's family member is in the military serving in active duty and dies while they're serving in active duty service, that is covered under our law as well by virtue of pointing to Maine FMLA. And then also safe leave. So absence from work to deal with a situation of abuse or violence that either the worker or their family member is facing.

Josh Seidman

That was awesome. Thank you, Sarah. As a fellow, what did you say in the intro? As a fellow leave of absence geek nerd, I think it was something along those lines. So I'm aligned right there with you. I appreciate the deep dive and the sub bullets and the cross references. That was awesome. Very good job. Thank you for that. And really, really insightful.

So one point that I do want to jump on next is sort of related to all of this, right? Program funding. You know, that's another really big feature of PSML programs in addition to the eligibility and the covered absences and the amount of time and all the details you just provided is program funding. So can you explain how Maine Paid Family Medical Leave is and will continue to be funded? Is it solely funded on the shoulders of employers or is some of the cost, can it be trickled down to their workforce as well?

Sarah Brydon

Yeah, yep. So the premiums, the contributions are intended at a high level to be shared between the employee and the employer. But so nothing in the paid leave spaces is that simple, generally. So at a high level, it's a split. But it's also different for-- it's based on employer size. So employers that have fewer than 15 employees are expected to remit 0.5% of their employees' subject earnings. That's functionally the employee contribution. Large employers with 15 or more employees are responsible for remitting 1%, and that is intended to be split half and half. between the employee and the employer. So employers certainly can choose to cover more. And, you know, I think that's a strategic decision for employers sometimes as, you know, recruitment and retention strategies. But the intent is for a large employer with 15 or more employees, 1% of subject earnings. up to the social security cap. But the, I think the most common outcome is that that ends up being split half and half between the employee and the employer. And again, for the small employers, the employer portion of that, the small employers don't have to do the employer part of that equation.

Josh Seidman

Yeah, no, really helpful. And thank you for calling out the small employer wrinkle there as well. Not every program around the country has a similar nuance, but several do. So good to know that Maine falls in line with some of those other programs that are out there. What about individuals and how they are paid for their approved Maine PFML leave? Is the Maine PFML leave paid at full wage replacement? And if not, what are some of the details in terms of the formula and the percentages and the weekly maximums and so forth on this important point for folks that are out there listening to today's episode?

Sarah Brydon

Yeah, that's a great question. It is not full wage replacement. So our program uses and you know, again, this is this is a concept that other states have used as well. But our program uses a tiered tier one, tier two approach to wage replacement. So calling back a few moments to the concept of the state average weekly wage, this number that gets published and updated each year. So the main program points to the state average weekly wage to say, okay, half of that amount for somebody's, so an individual's average weekly wage for themselves, half of the state average weekly wage is going to get replaced at 90%, and then the overage gets replaced at 66%. So tier one is 90%, tier two is 66%, and the whole thing maxes out at the state average weekly wage. So currently, the maximum weekly benefit amount would be \$1,199. So nobody's getting more than that per week. And then as of July 1, that will be updated to \$1,250. So functionally, the more somebody earns, the lower their functional wage replacement will be, which again is a policy decision to sort of drive the more generous wage replacement benefits to lower wage earners.

Josh Seidman

Got it. Oh, man. Nothing about the program, really any of these PFML programs is necessarily intuitive for the non leave of absence nerd or geek that's out there, right? So I think it's important to be able to lay all this out as plainly as you are, because it's really useful to be able to absorb it and hear it in a plainly layman's term. So thank you for explaining it that way, Sarah.

Sarah Brydon

Oh, you're welcome. Yeah, that's one of my main focus areas is, you know, this is such complex stuff. And people need to understand it, because you know, people are going to have life events, and it's stressful, and let's get people the support that they need.

Josh Seidman

Yeah, wonderful. Exactly right. You started on this a little bit earlier in the episode. And in fact, your intro that I read off at the beginning of the episode also hit on this topic, just a smidge, but I want to circle back to it for a minute or so. Can you explain what role Aflac plays in the main family medical leave process, and how do you, as the PFML Claims Administration Division Director and your team, work with Aflac to administer PFML claims?

Sarah Brydon

Yeah, yeah. So AFLAC does all of the administrative claim review work on behalf of the Paid Family and Medical Leave Bureau. So we, and actually to take a step back as well. So since January of 2025, you know, like I mentioned, we've been taking in all of the premium contributions and wage data. You know, wage data is coming in from all employers. So even employers that have a private plan, exemption in place, they're also sending in their wage data so that if a worker moves from a private plan employer to a public plan employer, we still have their wage data to be able to, like, make a fair assessment of their particular welcome to the public plan, you know, and get them up to speed.

So, so we've been collecting all of this wage data. using software from a different company that we went through an RFP for as well. And that's really bureau staff that is doing that side of the house. So that I mentioned, I have a colleague who is the finance and audit division director. So his team is doing all of the contributions and the wage data and all of that stuff. And now that Aflac is on board, we're using a lot of data integration to make sure that all of that data gets where it needs to be. so that when a worker contacts AFLAC and says, I need to be out of work, I need to create a claim, I need to submit an application, AFLAC can use the data that we have on file and

accurately and efficiently and promptly answer questions that need to be asked to move the process forward.

So for example, you know, which employers are you associated with? Which of those employers are in the public plan versus the private plan? Do you have sufficient, or have you earned six times the state average weekly wage during the base period relative to your claim start date? Are you eligible? All those sorts of things. And then assuming that somebody actually does meet all of those criteria, you know, here's the information that's needed to approve a leave request, all that paperwork. AFLAC is responsible for, you know, communicating with applicants and employers. and making sure that paperwork is going where it needs to go and then being returned and reviewed and claim decisions are being made timely. And then also benefits are being calculated accurately and benefit payments are going out.

So in terms of, you know, the implementation process, Aflac's been a great partner, making sure that they've done this before. They have a lot of private sector clients and customers, of course. They're also the administrator for the Connecticut paid leave program, but our main program has some really special nuances. So the implementation process was all about making sure not only that, you know, the collective, their team and the main paid family and medical leave team were, you know, in lockstep on all that stuff, but also making sure that Aflac was prepared to administer some of those nuances in our, that are special and unique to our program. Like undue hardship, we have an anti-stacking provision, and just making sure that as of the go-live date, we were ready to go so that Aflac could be prepared and just like hit the ground running to provide stellar customer service to the people of Maine.

Josh Seidman

That's great, Sarah. It's so interesting that private public partnership in this way. And I want to piggyback on one of the points that you mentioned in that last response, which is that Maine is not an anomaly in this sense, right, in terms of working with a separate entity, with a specific vendor to support their PFML program. You mentioned Connecticut doing something similar. Have you learned anything? Have you spoken to the folks from Connecticut or learned anything from them about working with a specific vendor to support a PFML program, both kind of standing it up and then the actual administration once it goes live.

Sarah Brydon

Yeah, so the folks from Connecticut are fantastic and they have been a great resource in terms of not just Aflac, but generally speaking, you know, administration of a program like this. There are some states that have been doing this for decades, and there are some other states that are newer like we are. So it runs the whole gamut. And I will say

that folks from various states, not just Connecticut in their position as being the other state that uses a third party to administer claims, folks from lots of different states have been really helpful. Absence nerds are absence nerds. And it's a great community.

Josh Seidman

Hear, hear. I love it. I want to keep within the claim administration topic for just one more second, Sarah. About how long does it take for a main PFML claim under the public state program to be processed and then either approved or denied? And what are some of the practical considerations impacting this timing?

Sarah Brydon

Yeah. So when AFLAC takes in an application, Assuming the person that has applied is eligible, then they're going to send out a letter saying, you know, here's what we need in order to approve your request for leave. And then we'll be waiting for the person to send in those completed forms, all that stuff. And so there's a couple of components. There's the information that the applicant needs to send in. So that would be, you know, identification documentation, I am who I say I am. It could be, you know, medical certification, depending on the leave reason, all those sorts of things. And so applicants, it runs the gamut.

Some folks are like, I have it ready to go. I'm uploading it same day. And some folks need to, you know, go out and get their doctor to fill out a form. And, you know, so there's a range in terms of how quickly people get that information back in. Aflac has a requirement to, once they have all the information received, make a decision within five days. The additional layer there is that employers, also have 10 days to send into AFLAC paperwork that is very specific to the employer side of, you know, the information equation here. So employers get a notification saying, oh, one of your folks has submitted an application for main paid family medical leave. And then employers are asked to fill out an employment verification form.

And so that includes things like, this employee indicated that this is their work schedule. Is that accurate? There is another couple of sections about, did this person use federal or state FMLA in the 12 months leading up to this leave request, which I'm... I'm sure we can talk more about, you know, later in the conversation. It's a fun, specific main nuance, but things like that. And then also employers can send in what's called an undue hardship form if they want to raise this concept of undue hardship. So that's a 10 day window of time where Aflac is waiting to see if the employer is going to provide anything that needs to be taken into account. All that being said, once all the information It has been received by Aflac.

I actually was just looking at a dashboard with various metrics on it earlier today. And currently, I mean, it's a really new program, but currently in terms of getting from all the

information is in hand to claim is approved, we're currently sitting at 2.1 days. So the turnaround time is really effective. Aflac's being, really successful and effective at turning around all of these decisions to, get answers and benefits to people who need them.

Josh Seidman

Wow, 2.1 days is very important benchmark, really impressive. I appreciate you relaying that to me and to our listeners. And thanks for teeing up the undue hardship topic as well. I don't think I've mentioned this yet in today's conversation, so sorry for hiding the ball from folks, but you and I are actually doing a two-part episode together, so we'll get to do a whole second round of this.

Sarah Brydon

There's so much to say.

Josh Seidman

I love it. No, no, it is exactly how it should be. So to wrap up this first segment, and then we will be back for another round with you shortly, Sarah, can you just tell folks about the main PFML website and the multitude of varied resources that are available to users. The site goes well beyond just FAQs, which I certainly appreciate seeing. Again, in that leave, nerd, geek mantra, I think it's really important to deliver content and information to folks in a variety of ways, and your website certainly is doing that. So was that intentional, and are there any specific resources that stand out to you as especially useful?

Sarah Brydon

Yes, so absolutely. Then I feel like I try to say maine.gov/paidleave in every conversation. And I'm just, you know, oh, it's on me for not having said it sooner in this one. So.

Josh Seidman

Well, you get the quota, it's great.

Sarah Brydon

Right, I know, right? So maine.gov/paidleave, the content there is very intentional. Even the URL, maine.gov/paidleave, you know, as a team, we really wanted it to be something that people would remember and have something be really intuitive that would stick in your memory. So main.gov/paidleave, go there, learn a lot.

So yeah, there's a lot of resources there. There's worker resources. And as a worker, once you go there, there's a tile right there. I'm a worker. When you navigate through

that path, one of the things you'll find is a link to the Aflac portal. And then also from the landing page, maine.gov/paidleave, there's also an employer tile. And that links to, I mentioned a little while about 10 minutes ago, about the portal where employers have been remitting premium contributions and submitting their wage reports. So we've been calling that the main paid leave portal or the contributions portal. Within that portal, there's a link to get into the Aflac benefits portal for the employer side.

And we did that also really intentionally so that particularly because, you know, as I was saying, we cast a wide net, we got a lot of employers participating in this program who maybe are somewhat new to all of this leave of absence stuff. So your one, two, three employee companies have maybe not had to worry about some of this stuff. So from the perspective of trying to make this as seamless and easy as possible, it's one login. So an employer logs into the contributions portal, and then there's a hyperlink from within that portal to get into the Aflac employer benefits portal with the same credentials, seamless, you know, easy, all that stuff. But anyway, to get back to your question about our website, we have FAQs like you talked about.

We also have a number of short explainer videos, recorded webinars. For the folks who might be listening that are also absence nerds, we have a number of recorded webinars. They're about an hour each. And there's some tailoring in terms of whether the audience is employer-centric or employee-centric. There's also, within the employer resources page, some how-to guides in terms of how to accomplish specific tasks within the contributions portal and also within the AFLAC Employer Benefits Portal.

Josh Seidman

Perfect. Sarah, that is great, great. Really, again, important variety, important to lay that out for users, for listeners, to meet them where they need to be, right? Where they want to be to absorb the information so they can take advantage of Maine PFML and understand how the process and the benefits work. Really fantastic. Thank you so, so much for spending some time with us today and sharing your abundance of knowledge and experience with Maine PFML.

Sarah Brydon

Thank you. Yes, this has been great.

Josh Seidman

Thanks, Sarah. Absolutely. And thank you to our listeners for tuning in for today's episode. We will see you next time.