

MARYLAND PAID FAMILY & MEDICAL LEAVE (PFML)



*Right choice.
Right coverage.
Every time.*

**BEGINNING IN 2028, MARYLAND EMPLOYERS WILL BE
REQUIRED TO PROVIDE PAID FAMILY & MEDICAL LEAVE BENEFITS.**

 **But here's what many businesses don't realize...**
You may qualify for a **Private PFML Plan** instead of participating in the State program.

WHY CONSIDER A PRIVATE PLAN?



BETTER CUSTOMER SERVICE

Work with experienced claims professionals—not a government call center.



LOCAL SUPPORT

Receive guidance from Wright-Gardner Insurance and ShelterPoint throughout implementation and beyond.



CLAIMS EXPERTISE

ShelterPoint specializes in Paid Family & Medical Leave and has decades of experience administering leave programs.



EMPLOYER ASSISTANCE

We'll help with:

- Maryland Declaration of Intent
- Private Plan approval process
- Payroll coordination
- Employee communications
- HR guidance

PRIVATE PLAN

VS.

STATE PLAN



LOCAL SERVICE

Work with people who know your business and are nearby.



STATE CALL CENTER

Navigate a government system with limited personal support.



EXPERIENCED CLAIMS TEAM

ShelterPoint specializes in leave management for efficient claims handling and timely payments.



GOVERNMENT PROCESS

Slower processes and bureaucratic delays can impact your employees.



FULL IMPLEMENTATION ASSISTANCE

We guide you every step of the way—from approval to payroll and employee communication.



LIMITED SUPPORT

You're largely on your own with implementation, coordination and employee education.

ACT NOW!



Waiting until the deadline leaves little time to:

- ✓ Compare State vs. Private options
- ✓ Coordinate payroll
- ✓ Update employee policies
- ✓ Educate employees
- ✓ File the required Declaration of Intent

**EARLY PLANNING MEANS
MORE CHOICES AND
FEWER HEADACHES.**

OUR PFML PARTNER



One of the nation's most experienced private Paid Family & Medical Leave carriers, with decades of expertise in statutory disability and paid leave programs across multiple states.

WHY WRIGHT-GARDNER INSURANCE?



Serving Maryland Businesses Since 1914



Independent Advice



Local Experts. Local People. Local Service.



Real People Answering the Phone



**DON'T GET STUCK IN THE STATE PLAN
SIMPLY BECAUSE YOU WAITED TOO LONG.**

Start evaluating your Private Plan options today.

FREE MARYLAND PFML CONSULTATION

We'll help determine whether a Private Plan is right for your organization.

No obligation. No cost. Just answers.



SCAN ME!
Visit our PFML page or request a quote.