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October 13, 2021

The Honorable Mattie Daughtry
Senate Chair, Maine Paid Family and Medical Leave Commission
40 Federal Street
Brunswick, ME 04011

The Honorable Kristen Cloutier
House Chair, Maine Paid Family and Medical Leave Commission
33 Charles Street
Lewiston, ME 04240

Re: Maine Commission to Develop a Paid Family and Medical Leave Benefits Program

Senator Daughtry and Representative Cloutier:

On behalf of Unum, I'm writing to offer our assistance and unique perspective as you prepare to kick-off the important work of determining how to develop and implement a paid family and medical leave program in Maine.

Unum is a national leader in the paid leave space, with deep roots and a workforce that includes approximately 3,000 Mainers. Unum's presence in Maine can be traced back nearly 175 years, consistently innovating in the employer-sponsored benefits space to cover more than 38 million people today through our various lines of financial protection. In 2020, Unum handled over a million short-term disability claims and leave requests, paying over \$6.2 billion in benefits and helping over 900 companies manage more than 100 leave laws. We share your commitment to the principles of paid leave and believe, together, we can deliver comprehensive paid family and medical leave coverage to Maine workers and families.

Unum has a record of success in states with public-private partnerships and favors an approach that leverages existing benefits infrastructure and expertise in delivering vital financial protection. Most recently, Unum successfully partnered with states including New York and Massachusetts to offer robust paid family and medical leave options as part of their state programs.

Nearly 65 million U.S. workers receive paid medical leave benefits through the private sector. While this forms a crucial foundation to build from, it leaves far too many with an impossible choice: forgo their paycheck to take care of a loved one. A public-private partnership empowers states to invest strategically while encouraging innovation and integration that leads to stronger overall benefits for workers. In Maine, countless employers rely on the private sector to deliver fast and efficient benefits to their employees during life's most important moments, and, in doing so, shoulder the financial and administrative burden. Building from what already works will allow Maine to focus its valuable resources

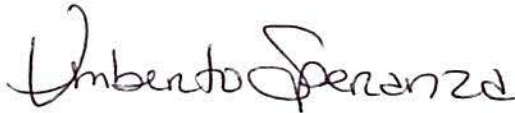
on closing the coverage gap by extending comprehensive paid family and medical leave to those most in need.

A solution that leverages the private sector is also good for Maine. Portland has long been called the 'disability insurance capital of the world' thanks to the expertise of many companies dedicated to providing income protection benefits. Maine can once again lead the nation by taking an approach to paid family and medical leave that uses this expertise to benefit Mainers while setting an example for the nation to follow.

We hope to provide whatever assistance necessary to the Commission and ask that you please share this letter with Commission members and staff. Please note that we have copied legislative members but do not have contact information for the non-legislative members.

We understand and appreciate the need for Maine to craft a program that meets the unique needs of each of its citizens. As a major Maine employer, we share this unique perspective on what Mainers need and can help the Commission navigate the complexities of paid leave. We believe our benefits expertise, state-level experience, and dedication to working together for the good of all Mainers can help you reach your goals.

Sincerely,

A handwritten signature in black ink that reads "Umberto Speranza". The signature is fluid and cursive, with the first name and last name clearly legible.

Umberto Speranza
AVP, Public Policy
Unum
207-405-4209
usperanza@unum.com

Cc:

The Honorable Paul Stearns
Member, Maine Paid Family and Medical Leave Commission (House)
33 Applebee Hill Road, Guilford, ME 04443

The Honorable Kimberley Rosen
Member, Maine Paid Family and Medical Leave Commission (Senate)
P.O. Box 877, Bucksport, ME 04416