



Testimony of:

Gilbert Thibeau, Senior Vice President

before the Joint Standing Committee on Labor

In Opposition to LD 2018

"An Act to Amend the Requirements Governing Self-insurance Plans in the Paid Family and Medical Leave Benefits Program"

Public Hearing: January 27, 2026, 1:00 PM

My name is Gilbert Thibeau, and I am Senior Vice President of Sheridan Construction in Fairfield. We are a commercial contractor that has operated in Maine since 1947 and employ nearly 100 people working on projects from Fort Kent to Kittery. I am here to respectfully urge you to oppose LD 2018.

When Maine's Paid Family and Medical Leave program was enacted, we made the careful decision to pursue a self-insured private plan. As a long-time member of a successful workers' compensation self-insurance trust, this was a familiar model for us — but not a decision we took lightly. We studied the law closely to ensure we met every requirement. We believed a private plan would provide reliable benefits for our employees while managing long-term costs.

In May 2025, the Department of Labor approved our private plan substitution. That approval validated the time, effort, and expense we had invested to comply with the law as written.

LD 2018 would change those rules after the fact.

It would effectively eliminate our ability to continue with our plan by creating new barriers that are costly and impossible to meet on this timeline. There is no practical path for us to replace what we have already built, and the increased costs of bonding and administration would make self-insurance unrealistic for small businesses like ours.



To be clear, Sheridan supports the PFML program. Our opposition to this bill is not opposition to the program itself. We simply believe employers who followed the rules and received approval should not have the ground shift beneath them.

We also do not believe self-insured employers pose a risk to the system. The State PFML fund was reported last week to have a \$222 million balance at the end of 2025 and is projected to grow to \$429.3 million in just ten years. That projection accounts for companies like us that choose a private plan. Our trust represents just 52 employers — about one-tenth of one percent of Maine employers. That is not a threat to the stability of the fund.

Last session, this committee largely held that the PFML law should be given time to work before making changes. With benefits about to go live, we could not agree more: now is not the time for new — and especially retroactive — restrictions.

We made careful, good-faith decisions based on the law as enacted, and we simply ask for consistency and fairness moving forward. Sheridan Construction respectfully urges you to vote Ought Not to Pass on LD 2018.

Thank you for the opportunity to testify. I would be happy to answer any questions.

Respectfully,

A handwritten signature in black ink, reading 'Gilbert D. Thibeau II'.

Gilbert D. Thibeau II
Senior Vice President