



130 Morin Brick Road  
Auburn, ME 04211

Opposing LD 2018

p. 207.784.9375  
f. 207.784.2013

I am here on behalf of Morin Brick. Our brick manufacturing facility is in Auburn Maine, and we currently have 40 employees. [www.morinbrick.com](http://www.morinbrick.com)

When the PFMLA plan came out we carefully considered our options and what would benefit our employees best. We had many employees come to us asking to "opt out" of the program, they did not want to pay this new payroll tax. Many of them live paycheck to paycheck and considered it an additional burden. We knew the state plan was 1%, we shopped with private insurance carriers that quoted us less than the 1% and we considered self-insurance and joining a trust to do so, which was in full compliance and legal. Ultimately given our success with self-insured workers compensation we decided to self-insure and utilize this trust to minimize costs. In doing so we decided to cover the employee and employer portion of the costs to reduce the burden to our employees. We were approved for a self insured plan and months later we received notice that we were not in compliance and were threatened to have our approval revoked unless we left the trust.

In my opinion, MDOL is not looking out for the best interests of our employees or employers for that matter. Administering this program in the most efficient and cost-effective manner should be top priority. We believe we can do so for our employees within this trust. LD 2018 would limit our ability to do so and appears to me to be a result of a desire to retain employer participation in the state plan. This seems very unfair and discriminatory to me; large employers have the internal staff to administer their self-insured plans and many of them are doing so. I also find it very discriminatory that insurance carriers have been approved for to administer and profit off this program yet when we, as employers, can not form a group that can save costs and in turn save expenses for our employees?

IF LD 2018 goes into effect, we will either have to hire additional staff to properly self-insure this program or buy private insurance. This will increase our costs and we will have to pass that onto our employees. We are not a large employer, there is not an abundance of cash and resources. We want our employees to have these benefits but we will have to include this tax in their wages again as we did Q1 2025 and also consider increased cost when looking at wage increases in the future. I urge you not to pass LD 2018

Louise Wilkinson

Morin Brick