



# A Proposal for:

*State-mandated Paid Family & Medical Leave (PFML)/Related Policies*



**Quote ID:** 61347ID, issued 08/03/2026  
**Proposal prepared for:** TOWN OF COTTAGE CITY  
**Prepared by:** VW Brown Insurance  
**Your Rep is:** BROOKS WRIGHT

## Here's Your Estimated Cost Breakdown for Fully-Insured Approved Private Plan Coverage

| Product Quoted                           | Requested Effective Date | Proposed Rate | Estimated Annual Premium | Lives | Volume     | Rate Guarantee | Bill Mode            |
|------------------------------------------|--------------------------|---------------|--------------------------|-------|------------|----------------|----------------------|
| MD Paid Family & Medical Leave (MD PFML) | 01/01/2028               | 0.40% / TW    | \$1,725                  | 6     | 431,137.00 | 1 Year         | Quarterly in Arrears |
| ESTIMATED TOTALS                         |                          |               | \$1,725                  | 6     |            |                |                      |

**Quotes are valid for 60 days (except MD).** This is a proposal. It is not a contract. This proposal is for illustrative purposes only and provides a general overview of the services described. ShelterPoint may establish new premium rates as of the effective date of any amendment to the applicable laws and regulations which affect or alter our obligation under the policy. We may also establish new premium rates in the event that the group's population changes +/- 15% from the time of quoting to issuance. Please refer to the last page for a full listing of all disclosures.

**Underwritten by: ShelterPoint Life Insurance Company** (principal office in Garden City, NY).

In Maryland, this proposal is not a quote and is for illustrative purposes only. Any rate breakdown shown is for informational purposes only and not an offer to purchase benefits separately. Final rates are subject to approval by the Maryland Insurance Administration and may be higher or lower than the illustrated rates. Actual premiums paid may differ from the estimated premium provided under this proposal.



## What Will be Covered Under Your Approved Private Plan

| Product Quoted                                                                                                                                                                                                                                                                                                                                                                                                     | Qualifying Event                                                                                                                                                                                    | Maximum Weekly Benefit | Maximum Leave Length | Waiting Period |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------------------|----------------|
| MD PFML                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Family Leave:</b><br>Bond with new child<br>Caregiving (family member's serious health condition)<br>Military Caregiving (family member's active service injury or illness)<br>Military exigency | \$1,000.00             | 12 weeks             | No             |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Medical Leave/Self-care:</b><br>Serious Health Condition                                                                                                                                         |                        |                      |                |
| 90% of the employee's AWW that is equal to or less than 65% of SAWW + 50% of the portion of the employee's AWW that is greater than 65% of SAWW<br>An additional 12 weeks may be available if the employee, during the same application year, took bonding leave and later needed leave to care for their own serious health condition, (or vice versa), bringing total benefits to 24 weeks in a 12-month period. |                                                                                                                                                                                                     |                        |                      |                |

**Quotes are valid for 60 days (except MD).** This is a proposal. It is not a contract. This proposal is for illustrative purposes only and provides a general overview of the services described. ShelterPoint may establish new premium rates as of the effective date of any amendment to the applicable laws and regulations which affect or alter our obligation under the policy. We may also establish new premium rates in the event that the group's population changes +/- 15% from the time of quoting to issuance. Please refer to the last page for a full listing of all disclosures.

**Underwritten by: ShelterPoint Life Insurance Company** (principal office in Garden City, NY).

In Maryland, this proposal is not a quote and is for illustrative purposes only. Any rate breakdown shown is for informational purposes only and not an offer to purchase benefits separately. Final rates are subject to approval by the Maryland Insurance Administration and may be higher or lower than the illustrated rates. Actual premiums paid may differ from the estimated premium provided under this proposal.

# Here's Your Next Steps

Reach out to your broker with any questions, and to coordinate what's needed to initiate your private plan application.

## About Us

ShelterPoint's<sup>1</sup> calling is to protect members during moments that matter. All while providing a smooth experience and investing in growing our capabilities, powered by our dedication to being an industry leader in Paid Family & Medical Leave<sup>2</sup>. Lean on our expertise so you can serve your clients with confidence and ease – including your small groups. Simply put: we aim to make things easy for you and your clients.

And with ShelterPoint as their Private Plan<sup>3</sup> provider, your clients can rest assured – we're here to protect their employees' highs and lows.



## By the Numbers

More than 196,000 employers with 2.0 million employees<sup>4</sup> trust us to help them strike the right balance between coverage and cost to comply with state regulations and complete their benefit equation.



Ranked #1 nationwide  
in PFML cases sold<sup>2</sup>



Ranked #1 nationwide  
in PFML cases in force<sup>2</sup>



Ranked #2 nationwide in  
PFML in-force premium<sup>2</sup>

<sup>1</sup>ShelterPoint is the brand name for ShelterPoint Life Insurance Company (a NY-domiciled carrier with its principal office in Garden City, NY) and its wholly owned subsidiary, ShelterPoint Insurance Company (a FL-domiciled carrier, licensed in all states excluding NY, CA, and MI). Not all products, features, and services are available in all states. ShelterPoint is wholly owned by Protective Life Insurance Company ("Protective"), an Omaha, Nebraska-domiciled carrier that is licensed in all states excluding NY.

<sup>2</sup>Milliman Research Report 2024 U.S. Group Disability Market Survey July 2024 – applies to ShelterPoint Life Insurance Company only. The term Paid Family & Medical Leave includes related products (statutory Short-Term Disability and Paid Family Leave). Refer to our website for a full list of state-specific details.

<sup>3</sup>Policies for Private Plans of Paid Family & Medical Leave and related programs are underwritten by ShelterPoint Life Insurance Company in: NY (SPL DBL1114 P, SPL DB0922 F), NJ (TDB-P-NJ), CT (SPL PFMLP 0122 CT), MA (SPL PFMLP 0820 MA), CO (SPL PFMLP 0123 CO), DE (form# SPL PFMLP 0624 DE), ME (form# SPL PFMLP 1224 ME), MD (form# pending MIA approval), and MN (form# SPL PFMLP 0125 MN).

<sup>4</sup>Applies to ShelterPoint Life Insurance Company only.



## Disclosures

*The ShelterPoint family of companies operates under the 'ShelterPoint' name strictly as a marketing name, and no legal significance is expressed or implied. The ShelterPoint family of companies consists of ShelterPoint Life Insurance Company, a NY-domiciled carrier, (principal office in Garden City, NY) and its wholly-owned subsidiary ShelterPoint Insurance Company, a FL-domiciled carrier, depending on the state (see our Geographic & Jurisdictional Notice here). ShelterPoint is a registered service mark.*

*This proposal is valid for 60 days. Any rate breakdown shown is for informational purposes only and not an offer to purchase benefits separately. Actual premiums paid may differ from the estimated premium provided under this proposal. ShelterPoint may establish new premium rates as of the effective date of any amendment to the applicable laws and regulations which affect or alter our obligation under the policy. We may also establish a new premium rate in the event that the group's population changes +/- 15% from the time of quoting to issuance. The policyholder/employer is responsible for remitting the full premium due under the policy. Employees cannot be required to contribute more than the premium charged to employees under the state program. Policyholders/employers are responsible for any cost in excess of the state-mandated employee contribution amount. Estimated premium reflects total wages up to the Social Security contribution and benefit base, based upon census data provided.*

*Please note: The policyholder remains fully responsible for filing for approval of a private plan exemption in accordance with the guidelines set forth by the respective state's applicable laws and regulations. Issuance of ShelterPoint's private plan will be contingent on the employer's receipt of approval for a Private Plan exemption prior to the proposed effective date. ShelterPoint reserves the right to obtain updated census data until 90 days prior to proposed policy effective date.*

*This proposal is for informational purposes only and is not intended to provide legal counsel. Please consult with an appropriate professional for legal and compliance advice. Any program information is based on our knowledge and understanding of the respective state's applicable laws and regulations as of the publication date and may change as regulations evolve or the respective state issues updated guidance. Further, this proposal is for illustrative purposes only, providing a general overview of the services described. It is not a contract.*

*Policies are subject to Underwriting approval. Policies are reviewed annually and may be canceled for nonpayment. All coverage extends to limits reflected in the policy, please refer to the policy for coverage details pursuant to its governing law, including a complete listing of covered services, provisions, conditions, exclusions, limitations, and terms under which the policy may be continued or canceled. In the event of conflicting information with the policy and its governing Law, the policy and governing Law will take precedence over what is shown in this proposal. Claim payment is not guaranteed; benefit amount depends on wages and is subject to adjustment by the respective state's applicable governing laws and regulations.*

### **MD PFML**

*The Maryland Paid Family and Medical Leave Law and policies and procedures established by the Maryland Department of Labor govern this private plan and its interpretation and administration. Issuance of ShelterPoint's private plan will be contingent on ShelterPoint's private plan approval by the Maryland Insurance Administration and the employer's receipt of approval for a Private Plan exemption prior to the proposed effective date. Available in Maryland only.*

*Underwritten by: ShelterPoint Life Insurance Company (principal office in Garden City, NY). Policy Form # (pending MIA approval)*

**www.shelterpoint.com**

sales@shelterpoint.com | 800.365.4999 (516.829.8100)

