

# Society of Certified Insurance Counselors Honors Martha Wentworth for 20 Years of Dedicated Leadership and Professional Development



[Martha Wentworth](#), CIC, CRM, CPRM, was recently recognized for professional leadership and advanced knowledge by the Society of Certified Insurance Counselors.

Martha was awarded a certificate of achievement recognizing 20 consecutive years of successfully maintaining the Certified Insurance Counselor (CIC) designation. The CIC designation requires an annual continuing education update ensuring that her education is always up-to-date and relevant.

Martha is a business insurance producer who serves clients across Maine from the Allen's Waterville office.

In addition to her CIC designations, Wentworth maintains the Certified risk Manager (CRM) and Certified Personal Risk Manager (CPRM) designations. She recently celebrated her 25th work

anniversary with the company.

“The CIC program’s unwavering dedication to fostering professional excellence has set a high standard in our industry,” said Dan Bookham, senior vice president for business development at Allen. “Martha’s consistent pursuit of growth and development is truly inspiring, serving as a model for her colleagues within our company and across the Maine insurance community.”

ABOUT THE CIC PROGRAM: The CIC Program is nationally recognized as the premier continuing education program for insurance professionals, with programs offered in all 50 states and Puerto Rico. Headquartered in Austin, Texas, the Society of CIC is a not-for-profit organization and the founding program of The National Alliance for Insurance Education & Research.

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## **An Update From Our Benefits Division About the Maine Paid Family and Medical Leave Program**

The benefits team at Allen Insurance and Financial continues to monitor the progress of the rulemaking process on the Maine PFML, working with both legal and insurance company experts.

With the recent release of the draft rules for public comment, one previously unclear aspect of the rule has come to light and we are encouraging employers to comment.

Draft rules indicate that an employer may not submit an application to exit the state plan and substitute with a private plan until January 1, 2026, with an effective date not earlier than April 1, 2026.

Regulations towards private plan entry also note the employer as responsible for premiums under the state program until the effective date of the private plan, which would be April 1, 2026. *What this means, as currently outlined, is that employers seeking private plan administration will be required to pay into the state plan starting January 1, 2025, without a refund of those contributions.*

**The regulations are not final and are open to public comment.** We want to make you aware of the opportunity to express any impacts the proposed regulations may have on your business.

For additional background, in a number of other PFML states, a Declaration of Insurance process was utilized for employers seeking to use PFML private plans. Declarations of Insurance, effective as of the date state plan contributions begin, administratively assure states the employer is complying with PFML requirements through a private plan. This process also avoids state plan pre-funding as the state plan would not bear the cost of private plan claims. If Maine is amenable to this approach, a Declaration of Insurance process would allow time for rulemaking and for a state plan opt-out process for employers interested in private plan solutions.

To submit your comments, you may do so here: [MDOL Proposed Rulemaking](#). Select **12-702** Department of Labor, Paid Family and Medical Leave Program and within this dropdown identify the applicable section within which you would like to comment.

**The public comment period for PFML rulemaking will end on July 8, 2024.**

For more information about the benefits team at Allen Insurance and Financial and the services we offer, click over to [AllenIF.com/benefits](http://AllenIF.com/benefits).

# Benefits Buzz Newsletter – November 2022



This month's Benefits Buzz discusses a new IRS rule that changes the premium tax credit's affordability rules for family members and new IRS guidance that increases the health FSA limit for 2023 plan years.

[Information is on this PDF.](#)

## Greg Karlik Joins Our Benefits

# Team



Greg Karlik has joined the benefits division at Allen Insurance and Financial to work with individual and group health insurance clients.

Following a three decades-long career in the television broadcasting industry, Karlik has spent the past three years as a licensed insurance professional in the individual health insurance market place, helping customers manage and better understand, what, for many, is a stressful decision-making process.

He is a graduate of the University of Vermont and the University of San Francisco, where he earned a Master of Business Administration.

Karlik and his family live in Northport. Outside of work, he enjoys spending time with his wife, their children and two dogs as well as gardening and exploring the Maine outdoors.

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## **ACA Pay or Play Rules:**



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# Understanding Insurance

# Accident

Whether you suffer a concussion falling off a ladder or dislocate your shoulder moving the couch, injuries can lead to costly medical care, loss of work time and various other related expenses. If you don't want to be caught financially unprepared to handle an accident, consider accident insurance.

Regular medical insurance won't cover all the expenses that result from an injury. At the very least, you will likely owe a deductible and copays. Accident insurance acts as a safety net to help you pay out-of-pocket medical and nonmedical costs resulting from an accident or injury. Accident insurance might cover the following occurrences:

- Injuries, such as fractures, burns, concussions, cuts, eye injuries, broken teeth and paralysis
  - Medical services and treatments, such as ambulance rides, emergency care, nonemergency care, hospital stays, physician follow-ups, therapy services, surgery and medical testing
  - Family lodging and travel needs related to an accident and follow-up care
- Call the Allen Insurance and Financial benefits division today for more information.

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# **COBRA Subsidy Provisions of the American Rescue Plan Act**

The American Rescue Plan Act, signed into law on March 11, 2021, contains a 100% subsidy for COBRA premiums during the period April 1 – Sept. 30, 2021. This Compliance Bulletin provides information about the subsidy, including eligibility, coverage, notice requirements and funding. [Read more now.](#)

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# **March 2021 Benefits Buzz: Temporary COVID-19 Relief for Section 125 Plans**

This month's Benefits Buzz discusses the temporary COVID-19 relief for Section 125 plans and the withdrawal of proposed regulations regarding wellness program incentives. Our benefits division is happy to share this valuable resource. [Click here for the PDF.](#)

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# Health Insurance Terms You Need to Know

Benefit plans are sometimes confusing and employees might be struggling to understand what an employer offers them. This Know Your Benefits flyer lists common terms used in the health insurance industry and explains each in detail. [Click for a PDF](#) to download and share with your employees today!