



Employee Benefits

# New York Statutory Disability Benefits Law (DBL) and Paid Family Leave (PFL) Rider

Even with careful planning and saving, many people count on a steady paycheck to cover their monthly expenses. That means even a brief time away from work – for a disability or family leave – can cause financial hardship for your employees.

As an employer with employees working in the state of New York, you may be required to provide both disability coverage and paid family leave. You may want to consider our DBL product, which includes a PFL rider.

## What does PFL cover?

A qualifying event for reasons other than an employee’s own medical condition, such as:

- Maternity and paternity leave (bonding leave)
- Care of a family member with a serious medical condition
- Certain military leave situations

NY DBL Standard Plan (Payable for non-occupational disabilities)	
Benefit	50% to a max of \$170 weekly
Elimination Period	Benefits begin on the eighth day of disability
Maximum Duration	26 weeks

NY PFL Standard Plan <sup>1</sup> (Payable for a qualifying leave of absence)	
Benefit	60% to a max of \$840.70 (for 2020 claim incurrals)
Elimination Period	Benefits begin on the first day of leave
Maximum Duration	Up to 10 weeks during any 52 consecutive week period; 26 total weeks of combined DBL and PFL benefits

PFL rate is 0.27% of employee’s weekly wages up to the annualized New York State Average Weekly Wage.

To learn more, contact your **BCNYS sales representative.**

<sup>1</sup> Exclusions and limitations including: DBL and PFL benefits are not payable concurrently. No employee is entitled to PFL benefits for: (i) any disability occasioned by the willful intention of the employee to bring about injury to or sickness of himself or another, or resulting from perpetration of an illegal act; (ii) any day of PFL during which the employee performed work for remuneration or profit; (iii) for any family leave commencing before the employee becomes eligible for PFL benefits.

These products only provide disability income insurance. THESE POLICIES ARE NOT MEDICARE SUPPLEMENT PLANS. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The policies have limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Please read your certificate carefully for details regarding your benefits, reductions, limitations and exclusions. Policy form AXEBP17 SDI NY.

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