

NEW YORK DISABILITY BENEFIT AND PAID FAMILY LEAVE LAW (NY DBL/PFL)

<p>What's the New York Disability Benefits and Paid Family Leave Law?</p>	<p>New York Disability Benefits and Paid Family Leave Law (NY DBL/PFL) pay you a portion of your earnings if you cannot work because of a non-work related disabling illness or injury, or if you must be away from work to care for bonding with a newly born, adopted, or fostered child, care for a seriously ill family member, or have a military exigency.</p> <p>This highlight sheet is an overview of your NY DBL/PFL benefits.</p>
<p>What does disability mean?</p>	<p>As a result of a non-work-related injury or sickness you are unable to perform the regular duties of your employment or the duties of any other employment which your employer may offer you at your regular wages and which your injury or sickness does not prevent you from performing.</p>
<p>What's Paid Family Leave?</p>	<p>Paid Family Leave provides paid time off so an employee can:</p> <ul style="list-style-type: none"> • Bond with a newly born, adopted or fostered child, • Care for a family member with a serious health condition, or • Assist loved ones when a family member is deployed abroad on active military duty.
<p>Am I eligible for DBL?</p>	<p>You're eligible if you work in the state of New York and:</p> <ul style="list-style-type: none"> • If you were hired for full-time employment during your employer's first 30 days of business operation, you are eligible for coverage following the fourth consecutive week after date of hire. • If you were hired full-time after the first 30 days of business operation, you are eligible for coverage four weeks after your date of hire. • If you are a part-time employee on a work schedule that is less than the employer's normal work week, you are eligible for coverage on the 25th working day. • If you changed from a job with one covered employer to another covered employer, and had already met the eligibility requirement, you are covered from the first day of the new employment. • If you had been previously terminated and established eligibility and were receiving unemployment insurance, you are covered on the first day of new employment if you returned to work during the first 26 weeks of unemployment. Otherwise, you must work four consecutive weeks (or 25 days part-time) to become eligible again.
<p>Am I eligible for PFL?</p>	<p>You must work in New York and:</p> <ul style="list-style-type: none"> • Employees with a regular work schedule of 20 or more hours per week are eligible after 26 weeks of employment. • Employees with a regular work schedule of less than 20 hours per week are eligible after 175 days worked in a 52-week period. • Eligibility must be re-satisfied when moving to a new employer in New York.



How much coverage would I have for DBL?	Your employer provides NY DBL coverage that pays you a benefit of [50%] of your weekly earnings. The maximum NY DBL benefit you could receive is [\$170] per week.
How much coverage would I have with PFL?	In 2020, your PFL benefits are: 60% of average weekly wage to maximum of \$840.70 10 weeks of PFL is available or 50 intermittent days (taken in 1 full day increments only)
When can I enroll?	As an eligible employee, you are automatically covered by NY DBL/PFL coverage; you do not have to enroll.
How long do I have to wait before I can receive my NY DBL or PFL benefit?	Once you are approved for coverage, you will be eligible to collect your NY DBL benefit starting on the 8th day after your accident or [8th] day of sickness. For NY PFL, benefits begin on 1st day of requested leave. An employee who is eligible for both DBL benefits and PFL benefits during the same period of 52 consecutive calendar weeks shall not receive more than 26 total weeks of combined DBL benefits and PFL benefits during that period of time.
If I'm disabled, can the amount of my benefit be reduced?	Yes. As described on the following page, NY DBL benefit may be reduced by other income you receive.

IMPORTANT DETAILS

The following is an overview of your New York Disability Benefit Law (NY DBL).

► Exclusions – NY DBL payments will not be payable if:

- For any period of disability during which you are not under the care of a duly licensed physician, podiatrist, dentist, chiropractor, psychologist or duly certified nurse mid-wife.
- For any willfully self-inflicted injury or sickness or a disability incurred in the perpetration of an illegal act.
- For any day during which you perform any work for remuneration or profit.
- For any day for which you are entitled to receive from your employer or from a fund to which you have contributed an amount equal to or greater than the benefits prescribed by NY DBL.
- For any period during which you normally would have been disqualified from receiving unemployment insurance.
- For any disability due to act of war, if such act occurs after June 30, 1950.
- For any disability beginning before you are eligible for benefits.
- For any period during which you receive unemployment insurance from any government source.
- For any period during which you are entitled for workers' compensation benefits or other statutory benefit, except for workers' compensation benefits payable for a permanent partial disability previously incurred.



- ▶ Weekly benefits **are reduced** by the amounts which you may receive or are entitled to (dependent benefits not included in these offset types) for the same period of disability from the following sources:
 - Any benefit paid or payable under any annuity or pension policy of an employer, if the employer has contributed to the cost of the annuity or pension policy.
 - Any permanent disability benefit or annuity paid or payable under a government program except a veteran's disability program.

- ▶ Your benefit payments **will not be reduced** by certain kinds of other income, such as:
 - Paid Time Off (PTO)
 - Vacation Time

- ▶ Your coverage will terminate on the earliest of the following dates:
 - The policy terminates
 - The policy no longer insures your employee class
 - Premium payment is due and not paid
 - Your employer terminates your employment
 - You cease to be a covered employee for any reason

This Benefit Highlights Sheet is an overview of the general purposes of the Insurance being offered, is provided for illustrative purposes only, and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of a discrepancy between the Benefit Highlights Sheet and the policy, the terms of the insurance policy apply.

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Statutory Disability Form Series includes GBD-1850, or state equivalent. Statutory Family Leave Form Series includes GBD-1851, or state equivalent.

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