PROFESSIONAL GROUP PLANS

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DBL - Disability Benefit Law

New York 1-49 Lives

New York State requires all employers provide DBL coverage for their employees.

Groups with over 50 employees need to be quoted; please contact your PGP representative for assistance.

BENEFIT: 50% of Weekly Wages up to $170

WAITING PERIOD: Weekly Benefits will be payable on the 8th consecutive day of disability due to a non-occupational injury or sickness.

BENEFIT DURATION*:* 26 Weeks (6 months)

Monthly premiums paid ANNUALLY in advance

Insurance Company:	**First Rehabilitation** (1-49 lives)	**Guardian*** (1-49 lives)	**Hartford** (1-49 lives)	**Mutual of Omaha** (1-49 lives)	**National Benefit Life** (1-49 Lives)	**Principal*** (1-49 Lives)	**Standard** (2-49 Lives)	**Zurich** (1-25 lives)
Male:	$1.95	$2.35	$1.78	$2.75	$1.50	$3.11	$2.45	$1.66
Female:	$4.25	$5.11	$4.14	$5.90	$4.55	$6.68	$5.65	$3.78
Proprietors **:	Same as Above	$5.74	$10.50	$6.40	$9.50	Same as Above	$13.00	$7.00
Annual Minimum Premium	$125.00	$60.00	$45.00	$60.00	$80.00	$50.00	No Minimum Premium	No Minimum Premium

Monthly premiums paid QUARTERLY in arrears

Insurance Company:	**First Rehabilitation** (11-49 lives)	**Guardian*** (1-49 lives)	**Hartford** (1-49 lives)	**Mutual of Omaha** (1-49 lives)	**National Benefit Life** (10-49 Lives)	**Principal*** (1-49 Lives)	**Standard** (10-49 Lives)	**Zurich** (11-49 lives)
Male:	$2.40	$2.60	$2.19	$2.75	$2.90	$3.11	$2.15	$2.30
Female:	$5.10	$5.75	$4.47	$5.90	$6.35	$6.68	$4.98	$4.95
Proprietors **:	Same as Above	$6.85	$10.50	$6.40	$9.50	Same as Above	$13.00	$7.00
Annual Minimum Premium	$125.00	$60.00	$45.00	$60.00	$80.00	$50.00	No Minimum Premium	No Minimum Premium

*Lower rates available for employers with non-medical coverage.

** Coverage for Proprietors/Partners is optional. In order to cover Proprietors/Partners, all carriers require at least one other employee to enroll. No carrier will cover sole proprietors.