



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)
Male:	\$1.75	\$1.93	\$2.02	\$2.75	\$1.65	\$3.11	\$2.16
Female:	\$3.80	\$4.49	\$4.70	\$5.90	\$3.75	\$6.68	\$4.98
Proprietors **:	Same as Above	\$5.74	\$10.50	\$6.40	\$9.50	Same as Above	\$13.00
Annual Minimum Premium	\$125.00	\$60.00	\$45.00	\$60.00	\$80.00	\$50.00	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)
Male:	\$2.15	\$2.60	\$2.49	\$2.75	\$2.90	\$3.11	\$2.50
Female:	\$4.60	\$5.75	\$5.08	\$5.90	\$6.35	\$6.68	\$5.65
Proprietors **:	Same as Above	\$6.85	\$10.50	\$6.40	\$9.50	Same as Above	\$13.00
Annual Minimum Premium	\$125.00	\$60.00	\$45.00	\$60.00	\$80.00	\$50.00	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.