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COMPLIANCE CONNECTION

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What you need to know about Paid Family Leave (PFL)

What is PFL and how does it relate to DBL?

Starting in January 2018, Paid Family Leave (PFL) will take effect for New Yorkers. Generally, employees at private sector organizations with at least one employee (who currently have NY statutory disability insurance, commonly referred to as DBL) will be required to receive PFL coverage. PFL coverage allows employees to take paid time off for certain qualifying events while their job and health insurance are protected. PFL will be a mandatory rider added to the DBL policy.

Full-time employees must be employed at least 26 weeks at their current employer to qualify for PFL. Part-timers must be employed at least 175 consecutive days at their current employer to qualify. DBL and PFL benefits may not be collected at the same time. Combined, they must stay within the 26-week benefit maximum during any 52 consecutive calendar weeks.

Employees will receive payments as shown in the schedule below:

Benefit Stage Effective Date:	Maximum Length of Paid Leave	Maximum Benefit Amount***		
		Payable % of Employee's Average Weekly Wage	To the Maximum % of NY Average Weekly Wage	\$ Max based on 2016 NY AWW of \$1,305.92**
01/01/2018	8 weeks	50%	50%	\$653
01/01/2019	10 weeks	55%	55%	\$718
01/01/2020	10 weeks	60%	60%	\$784
01/01/2021	12 weeks	67%	67%	\$875

This chart applies to full-time employees and those part-time employees who take leave in weekly increments. If part-timers take PFL in daily increments their benefits are pro-rated proportionately based on hours worked.

***Individual business owners (who don't have employees) and self-employed people with voluntary coverage will be subject to a different Benefit Schedule.

There are 3 main categories of qualifying events for which employees can take paid leave



To provide care for a family member with a severe health condition



To bond with a child after birth adoption, or to welcome a child into foster care



To cope with a military exigency leave event

Premium Information: Single Tier as a Percent of Salary

Employees pay for PFL through payroll deduction, but employers may choose to share the responsibility for the payment of PFL premiums. There is no fixed rate as it is based on the employee's salary. The **weekly contribution rate for Paid Family Leave is 0.126%** of the employee's weekly wage (capped at New York State's current average weekly wage of \$1,305.92). **This translates into a maximum contribution of \$1.65 per week per employee in 2018, regardless of gender, age, or other factors.**



Contact us with any questions. We are here to help.