

# ShelterPoint Life's DBL/PFL & Enriched Options - 2024

## Paid Family Leave<sup>7</sup>

Statutory Paid Family Leave coverage as mandated by the State of New York<sup>1</sup>

	PFL Rate <sup>5</sup>
Employee's contribution as % of annualized NYSAWW*	<b>0.373%</b>
Capped at	<b>\$333.25/yr</b>

\*NY Department of Labor releases the updated NY Average Weekly Wage (NYSAWW) on or about March 31. The current NYSAWW applicable to 2024: \$1,718.15 = \$89,343.80 per year.

## E-Pay

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## Statutory DBL

Statutory short-term disability insurance as mandated by the State of New York<sup>1</sup>

Tier <sup>2</sup>	Statutory DBL billed annually in advance <sup>3</sup>		Statutory DBL billed quarterly <sup>4</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	<b>\$1.50</b>	\$18.00	<b>\$1.85</b>	\$22.20
female	<b>\$3.25</b>	\$39.00	<b>\$3.90</b>	\$46.80
	In-hospital DBL		In-hospital DBL	
male	<b>\$1.65</b>	\$19.80	<b>\$1.95</b>	\$23.40
female	<b>\$3.55</b>	\$42.60	<b>\$4.25</b>	\$51.00

Adding in-hospital coverage may increase the maximum benefit to **\$340/week!**<sup>6</sup>

## 1.5-times DBL

1.5-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$255/week.**<sup>1</sup>

Tier <sup>2</sup>	1.5-times DBL billed annually in advance <sup>3</sup>		1.5-times DBL billed quarterly <sup>4</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	<b>\$2.10</b>	\$25.20	<b>\$2.45</b>	\$29.40
female	<b>\$4.35</b>	\$52.20	<b>\$5.25</b>	\$63.00
	1.5x & In-hospital DBL		1.5x & In-hospital DBL	
male	<b>\$2.25</b>	\$27.00	<b>\$2.60</b>	\$31.20
female	<b>\$4.75</b>	\$57.00	<b>\$5.70</b>	\$68.40

Adding in-hospital coverage may increase the maximum benefit to **\$425/week!**<sup>6</sup>

## 2-times DBL

2-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$340/week.**<sup>1</sup>

Tier <sup>2</sup>	2-times DBL billed annually in advance <sup>3</sup>		2-times DBL billed quarterly <sup>4</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	<b>\$2.55</b>	\$30.60	<b>\$3.15</b>	\$37.80
female	<b>\$5.60</b>	\$67.20	<b>\$6.70</b>	\$80.40
	2x & In-hospital DBL		2x & In-hospital DBL	
male	<b>\$2.75</b>	\$33.00	<b>\$3.30</b>	\$39.60
female	<b>\$6.00</b>	\$72.00	<b>\$7.20</b>	\$86.40

Adding in-hospital coverage may increase the maximum benefit to **\$510/week!**<sup>6</sup>

## 3-times DBL

3-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$510/week.**<sup>1</sup>

Tier <sup>2</sup>	3-times DBL billed annually in advance <sup>3</sup>		3-times DBL billed quarterly <sup>4</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	<b>\$3.90</b>	\$46.80	<b>\$4.75</b>	\$57.00
female	<b>\$8.55</b>	\$102.60	<b>\$10.20</b>	\$122.40
	3x & In-hospital DBL		3x & In-hospital DBL	
male	<b>\$4.15</b>	\$49.80	<b>\$4.95</b>	\$59.40
female	<b>\$9.00</b>	\$108.00	<b>\$10.75</b>	\$129.00

Adding in-hospital coverage may increase the maximum benefit to **\$680/week!**<sup>6</sup>

## 4-times DBL

4-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$680/week.**<sup>1</sup>

Tier <sup>2</sup>	4-times DBL billed annually in advance <sup>3</sup>		4-times DBL billed quarterly <sup>4</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	<b>\$7.60</b>	\$91.20	<b>\$9.25</b>	\$111.00
female	<b>\$16.65</b>	\$199.80	<b>\$19.80</b>	\$237.60
	4x & In-hospital DBL		4x & In-hospital DBL	
male	<b>\$8.40</b>	\$100.80	<b>\$9.45</b>	\$113.40
female	<b>\$17.15</b>	\$205.80	<b>\$20.40</b>	\$244.80

Adding in-hospital coverage may increase the maximum benefit to **\$850/week!**<sup>6</sup>

## 5-times DBL

5-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$850/week.**<sup>1</sup>

Tier <sup>2</sup>	5-times DBL billed annually in advance <sup>3</sup>		5-times DBL billed quarterly <sup>4</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	<b>\$9.75</b>	\$117.00	<b>\$11.90</b>	\$142.80
female	<b>\$21.40</b>	\$256.80	<b>\$25.50</b>	\$306.00
	5x & In-hospital DBL		5x & In-hospital DBL	
male	<b>\$10.80</b>	\$129.60	<b>\$12.10</b>	\$145.20
female	<b>\$21.90</b>	\$262.80	<b>\$26.05</b>	\$312.60

Adding in-hospital coverage may increase the maximum benefit to **\$1020/week!**<sup>6</sup>

Rates are for groups of 1-49 lives. DBL rates effective 01/2021.

<sup>1</sup> DBL benefits have a statutory 7-day waiting period and no waiting period is required for PFL benefits. <sup>2</sup> Proprietors/partners and voluntary insureds (with at least one employee) may also apply for coverage at the time of initial application or on the policy anniversary at the respective rates above. <sup>3</sup> Monthly per capita rates with DBL annual minimum premium of \$125 | <sup>4</sup> Monthly per capita rates with a quarterly minimum premium of \$35 | <sup>5</sup> PFL premiums are not included in the DBL premium. For DBL policies with minimum premium, and PFL are in addition to the DBL minimum premium. <sup>6</sup> The DBL In-hospital benefit is only payable while an employee is hospital-confined. <sup>7</sup> Rates as released by the New York State Department of Financial Services on 08/30/23 and may be adjusted on an annual basis by September 1st of each year for the following calendar year.

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