

ShelterPoint Life's DBL/PFL & Enriched Options - 2023

Paid Family Leave⁷

Statutory Paid Family Leave coverage as mandated by the State of New York¹

	PFL Rate ⁵
Employee's contribution as % of annualized NYSAWW*	0.455%
Capped at	\$399.43/yr

*NY Department of Labor releases the updated NY Average Weekly Wage (NYSAWW) on or about March 31. The current NYSAWW applicable to 2023: \$1,688.19 = \$87,785.88 per year.

AD&D Rider⁸

Death Benefit	Monthly Rate ⁵
\$50,000	\$1.00
\$100,000	\$2.00

(Rates are monthly per employee for groups of any size.)

The benefit amount for covered dismemberments is 50% of the death benefit.

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Statutory DBL

Statutory short-term disability insurance as mandated by the State of New York¹

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

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

1.5-times DBL

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

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

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

2-times DBL

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

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

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

3-times DBL

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

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

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

4-times DBL

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

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

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

5-times DBL

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

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

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

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

¹ DBL benefits have a statutory 7-day waiting period and no waiting period is required for PFL benefits. ² 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. ³ monthly per capita rates with DBL annual minimum premium of \$125 | ⁴ Monthly per capita rates with a quarterly minimum premium of \$35 | ⁵ AD&D and PFL premiums are not included in the DBL premium. For DBL policies with minimum premium, AD&D and PFL are in addition to the DBL minimum premium. ⁶ The DBL In-hospital benefit is only payable while an employee is hospital-confined. ⁷ Rates as released by the New York State Department of Financial Services on 09/01/22 and may be adjusted on an annual basis by September 1st of each year for the following calendar year. ⁸ AD&D Rider benefit levels effective 08/15. The AD&D rider described in this material provides limited Accident benefits only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. AD&D is only available as a rider to a DBL policy (SPL DBL1114). For coverage details, exclusions, and limitations, please refer to the AD&D Rider of the DBL policy (SPL DBL1114 D).

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