

COMPARING NEW YORK STATE

PFL VS DBL

PFL

Paid Family Leave

DBL

Disability Benefits Law



Qualifying Events

CARE FOR OTHERS

- Bond with a new child
- Care for seriously ill family member
- Attend to family matters due to military exigencies

CARE FOR YOURSELF

- Off-the-job injury or illness, including after giving birth and pregnancy complications



Paid Benefits

67%

of your Average Weekly Wage

Capped at \$1,068.36 per week (67% of NYSAWW) in 2022

50%

of your Average Weekly Wage

Capped at \$170 per week



Max Leave Duration in 2022

MAX OF **12 WEEKS**

in a consecutive 52-week period

MAX OF **26 WEEKS**

in a consecutive 52-week period

Note: When taken together, PFL & DBL can be used for a max of 26 weeks combined.



Job Protection

YES

Same position or one comparable in wages and benefits

NO



Time Off Policies

NO

Not payable if you're receiving PTO, vacation time, or sick time

YES

You can collect PTO and vacation time in addition to DBL

PFL EXPERT TIP



You can't take DBL and PFL at the same time.

If you qualify for both, you have to take them one at a time. Most often, this is the case with birth mothers (DBL for post-partum recovery and PFL for bonding).

You're eligible for coverage if you've worked for your current employer* at least:

FULL-TIME** EMPLOYEES

26 WEEKS



PART-TIME EMPLOYEES

175 DAYS



*Your employer must be considered a Covered Employer (i.e., required to provide DBL/PFL) or, if exempt, provide these coverages voluntarily. Additionally, you must not fall into a class of excluded employees. Visit www.shelterpoint.com/pfl to learn more about exempt employers, excluded classes of employees, voluntary coverage.

** A full-time employee is defined as:
PFL: Working 20 or more hours per week at their Covered Employer
DBL: Working the amount of hours that constitute the specific employer's normal work week

PERSONAL / DOMESTIC EMPLOYEES

30 DAYS

per calendar year at 40 hours per week for the same employer

Both PFL and DBL

CHANGING JOBS?

DBL's qualification period is transferable from one Covered Employer to another (as long as the gap between covered employment is less than 4 weeks, and you're not out on unemployment). But with PFL, you have to start over when you change jobs.

Time that qualifies toward eligibility for DBL and PFL:

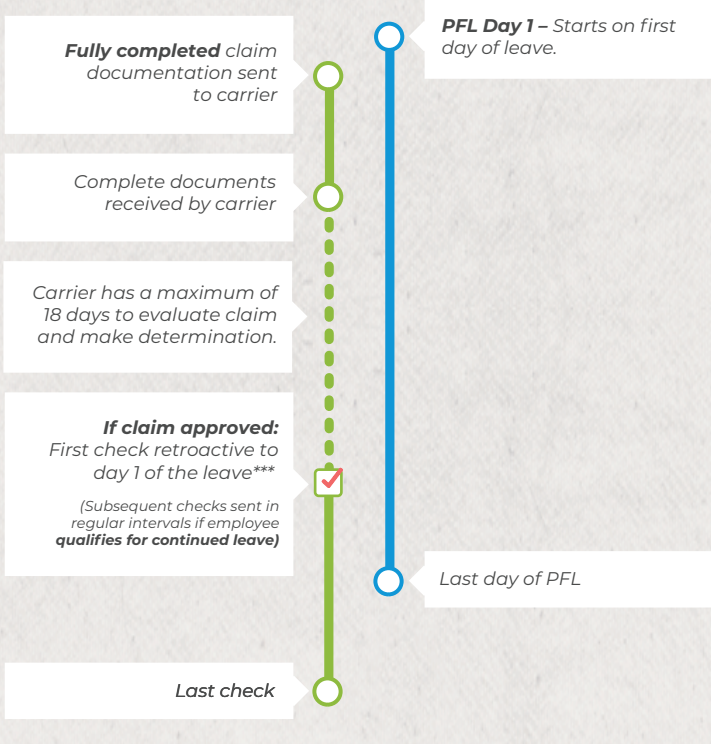
- Work time, approved vacation, personal, and sick time.

Note: Time out covered by DBL does not count towards PFL's qualification period.

PFL

CLAIM PROCESS

BENEFIT PERIOD

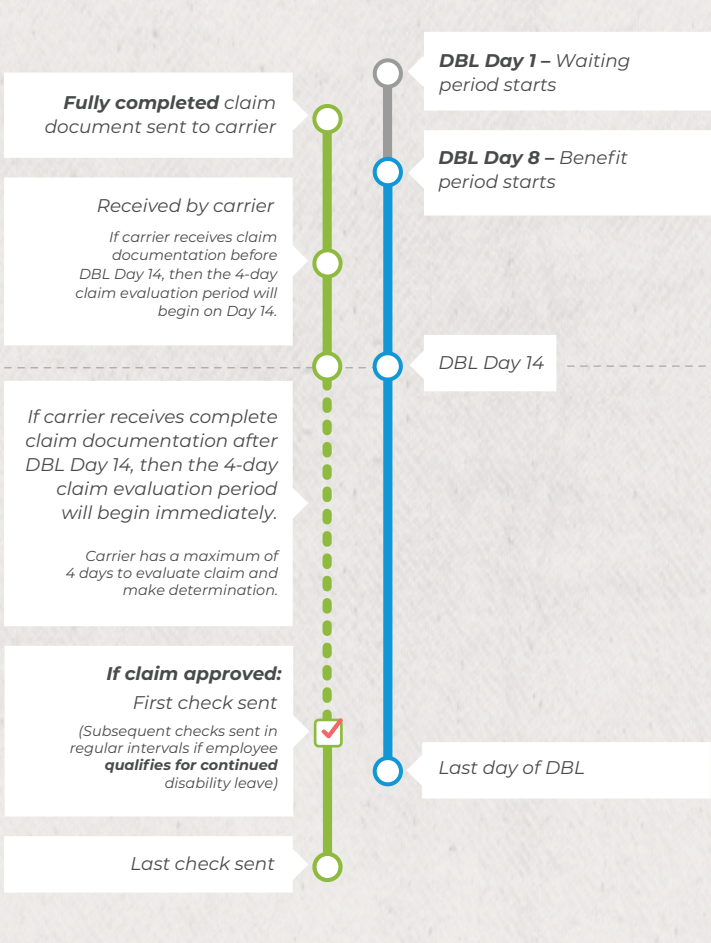


***Assuming all leave dates align; depending on type of leave and whether intermittent or continuous.

DBL

CLAIM PROCESS

BENEFIT PERIOD



Employee Contribution

Covered Employers pay a premium to a carrier (like ShelterPoint Life), unless they are self-insured. They have the option to recover some costs via employee contributions, capped at the New York State-set max contribution levels.

PFL
\$423.71
MAX PER YEAR IN 2022
(0.511% of employee's gross annualized wages capped at \$82,917.64)

DBL
\$31.20
MAX PER YEAR
(0.5% of wages, or \$0.60/week)

For full details, visit

<https://info.shelterpoint.com/paid-family-medical-leave/ny>

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