

# NYS DBL AND NYS PAID FAMILY LEAVE

## Disability Benefits Law in New York

Disability Benefits Law, or DBL for short, provides NY state-mandated short-term disability insurance benefits to covered employees who can't work due to a non-work-related injury, illness, or due to pregnancy/birth of a baby. DBL is a required benefit for NY employers, typically private sector employers with at least 1 employee.

Currently, the state of New York sets the DBL benefit level at: **50% of an employee's salary with a maximum benefit of \$170/week.** Benefits are payable for a **maximum of 26 weeks** of disability, and there is a **7-day waiting period before benefits begin.**

New York, as one of the states with a long history of state-mandated insurance, has a strong public-private partnership – to help spur economic diversification and competitiveness in the best interest of employers and employees alike. With that, NY employers have the choice of securing DBL coverage through the State Insurance Fund or a private insurance carrier. In the course of providing DBL, we have built deep expertise in this field. New York DBL has been in effect since 1949. New York's Paid Family Leave (PFL), in effect since 2018, is a separate, required coverage in the form of a Rider to DBL. To learn more about these coverage Please call us now.

## Paid Family Leave Qualifying Events:

### Caregiving

When a close family member becomes seriously ill or injured, the stress of caring for them can greatly impact your job — as well as your life. Finding time to schedule doctor's appointments, managing medication schedules, and ensuring that your loved one is comfortable and taken care of can be challenging while also maintaining a full-time job. Yet, taking dedicated time to care for a loved one is important to the wellbeing of everyone involved. This is where Paid Family Leave (PFL) can help.

We understand how difficult this time can be, and we are here to assist during those times with PFL's caregiver benefits. On this page, you will find some of the most important details about the benefit, eligibility, and process of Paid Family Leave, specifically for caregiving.

## Bonding

Paid Family Leave provides bonding leave for **both eligible parents** for:

- Bonding with a newborn child,
- Bonding with a newly adopted child or child welcomed into foster care. For adoptions and fostering, PFL also covers work absences related to the adoption or fostering process such as:
  - Counseling sessions
  - Court appearances
  - Consulting with doctors or attorneys representing the birth parents
  - Physical examinations
  - Traveling for the adoption

Both, moms and dads, can take leave any time in the consecutive 52 weeks following the birth of a child. If you adopt or have a foster child placed with you, this 52-week period begins either on the day of placement or, if you take PFL during the process leading up to the adoption/fostering, the first day of Paid Family Leave taken will kick off the 52-week period.

With Paid Family Leave as a job protection benefit, eligible employees will be able to return to their positions — or one comparable in pay and benefits — after taking PFL. Paid Family Leave also protects health insurance during leave, mandating that employers continue coverage as though the employee was still working as usual.

## Military Leave

If you are a part of a military family, you've most likely experienced the challenges that come with your loved one's deployment and the pressures it can put on your life. The military leave portion of Paid Family Leave (PFL) has been designed to help combat the unique challenges that come with having a family member in the military. Here are some of the most important details about the benefit, eligibility, and process of Paid Family Leave, specifically for military events.