

All you need to know about NY Paid Family Leave

New York's Paid Family Leave program provides wage replacement to employees to help them bond with a child, care for a close relative with a serious health condition, or help relieve family pressures when someone is called to active military service.

Employees are also guaranteed to return to their job and continue their health insurance. If you contribute to the cost of your health insurance, you must continue to pay your portion of the premium cost while on Paid Family Leave (PFL).

PFL is designed to phase in over four years, starting January 1, 2018. Schedule:

| Year | Weeks Available | Max % of Employee Average Weekly Wage | Cap % of State Average Weekly Wage |
|------|-----------------|---------------------------------------|------------------------------------|
| 2018 | 8 | 50% | 50% |
| 2019 | 10 | 55% | 55% |
| 2020 | 10 | 60% | 60% |
| 2021 | 12 | 67% | 67% |

Employees may take the maximum benefit length in any given 52-week period: Eight weeks during the 1st year, 10 weeks during the 2nd and 3rd years, and 12 weeks the 4th and subsequent years. The 52-week clock starts on the first day the employee takes PFL.

PFL coverage will be included under the disability policy all employers must carry. The premium can be funded either by the employer or employee.

Virtually every full-time or part-time private employee

in NYS will be eligible for PFL. Participation in the program is not optional for employees. If you are a public employee, your employer may opt into the program. Union employee maybe covered if PFL is collectively bargained.

Employees with 20 or more hours per week are eligible after 26 weeks of employment. Employees with less than 20 hours per week are eligible after 175 days worked.

Employees do not have to take all of their sick leave and/or vacation before using PFL. An employer may permit you to use sick or vacation leave for full pay, but may not require you to use this leave.

Maternity and Paternity Leave

If you are a parent expecting, fostering or adopting a child, you deserve to take time to care for your child without having to sacrifice your savings or your job. With proper documentation, in 2018, you may be eligible for up to 8 weeks of employee-funded PFL.

PFL only begins after birth and is not available for prenatal conditions. A parent may take PFL during the first 12 months following the birth, adoption, or fostering of a child.

Caring for a Close Relative with a Serious Health Condition

New Yorkers have the right to be with their families in times of need without having to put their economic security at risk. The time you spend caring for a loved one with a serious health condition is critical. A close relative includes:

- Spouse
- Domestic partner
- Child
- Parent
- Parent-in-law
- Grandparent
- Grandchild

A serious health condition is an illness, injury, impairment, or physical or mental condition that involves: inpatient care in a hospital, hospice, or residential health care facility; or continuing treatment or continuing supervision by a health care provider.

Published by Ben Fox, Senior Benefit Specialist at CH. Consult with your independent agent or broker to learn more and with any questions or concerns.



Let's Talk. (315) 234-7500
To read more, please visit chinsurance.cc

Joe Convertino, Jr
President

