

## Disability Benefit Law (DBL) / Paid Family Leave (PFL) Rates, New York, Small Group (1-49 Lives)

For groups with over 50 employees a custom quote is required. Please contact us for assistance.

New York State requires all employers to provide DBL/PFL coverage for their employees. Beginning in 2018, PFL is a mandatory rider added to the DBL policy. PFL is paid for by employees through payroll deductions, however employers may choose to share the responsibility of PFL premiums. Below is a summary of rates by carrier for the minimum coverage required to be compliant.

### DBL Benefits

Benefit: 50% of Weekly Wages up to \$170 per week

Waiting Period: Weekly benefits will be payable on the 8<sup>th</sup> consecutive day of disability due to a non-occupational injury or sickness.

Benefit Duration: 26 Weeks (6 months)

### DBL Monthly Premiums Paid Annually In Advance

Carrier:	ShelterPoint (1-49 lives)	Mutual of Omaha (2-49 lives)	Hartford (1-49 lives)	Guardian (1-24 lives)	
				Standard	If Cross Sold
Male:	\$1.50	n/a	n/a	\$1.81 (zip code range 10000-11999) \$2.21 (zip code range 12000-14999)	\$1.58 (zip code range 10000-11999) \$1.93 (zip code range 12000-14999)
Female:	\$3.25	n/a	n/a	\$4.22 (zip code range 10000-11999) \$4.80 (zip code range 12000-14999)	\$3.68 (zip code range 10000-11999) \$4.19 (zip code range 12000-14999)
Proprietors:	n/a	n/a	n/a	\$64.73 (must have employees)	
Annual Minimum Premium:	\$125.00	n/a	n/a	\$60.00	\$60.00

### DBL Monthly Premiums Paid Quarterly in Arrears

Carrier:	ShelterPoint (1-49 lives)	Mutual of Omaha (2-49 lives)	Hartford (1-49 lives)	Guardian (1-49 lives)	
				Standard	If Cross Sold
Male:	\$1.85	\$1.95	\$1.65	\$2.44	\$2.16
Female:	\$3.90	\$5.10	\$3.36	\$5.41	\$4.70
Proprietors:	n/a	n/a	n/a	\$6.44 (must have employees)	
Quarterly Minimum Premium:	\$35.00	n/a	n/a	\$15.00	\$15.00

### PFL 2023 Rate

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

0.455% of employees weekly wage capped at New York States current average weekly wage of \$1,688.19

Maximum employee contribution is \$399.43.

\*Rates are subject to change.

WE'RE HERE TO HELP, CONTACT US WITH ANY QUESTIONS

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