



Understanding the New York Paid Family Leave Act

How it Effects Employers

The Paid Family Leave Act (PFL) goes into effect on January 1, 2018. The PFL will allow employees to take a temporary leave from their place of employment to care for an immediate member of their family. In most cases, it will be implemented as a rider into existing DBL policies.

Any employer required to provide DBL will be required to provide PFL to their eligible employees. In most cases, the employee will pay this premium.

For 2018, the cost is 0.126% of the employee's weekly wage (capped at New York State's current average weekly wage of \$1,305.92). This translates into a maximum contribution of \$1.65 per week (\$85.80 annualized, but not more than \$1.65 per week).

Employers may begin taking deductions from employees beginning July 1, 2017. Collecting PFL premiums from payroll early alleviates some of the upfront financial burden to the employer if you pay your bill annually in advance. Just note that if you start later than January 1, 2018, you cannot retroactively collect payroll deductions for PFL (for example, if you miss implementing withholdings for January 2018, you cannot take a catch-up contribution in February).

By law, the premium is the same for all carriers. You should contact your payroll company for all of your options.

See reverse for Frequently Asked Question About Paid Family Leave ... and the Answers!



What's the Difference Between PFL and DBL?

The key difference between PFL and DBL is that DBL covers YOUR OWN injury or illness, where Paid Family Leave provides income when you TAKE OFF WORK TO CARE FOR SOMEONE ELSE. For example, a member of your immediate family like a child or parent, bonding with a newborn after delivery or caring for a close relative with a serious health condition. Employees who take PFL are guaranteed return to work and continuance of health insurance.

Frequently Asked Questions From Employers and Employees About Paid Family Leave

Does Paid Family Leave cost the employer anything?

New York's Paid Family Leave is usually entirely employee-funded. That is, the benefit is paid for by employees.

Do you have to participate in the Paid Family Leave program?

Yes, Paid Family Leave is not optional for most employees. The exception is if you are in a job that will not allow you to attain the 26 continuous weeks or 175 days needed to qualify for Paid Family Leave (for example a seasonal worker).

I am pregnant. Will I be able to receive Paid Family Leave during my pregnancy?

Paid Family Leave only begins after birth. It is not available for pre-natal conditions. Again, this is for care to someone else, not yourself.

Will I be able to use Paid Family Leave to take care of an eligible relative living outside New York?

Yes, as long as you are caring for an eligible family member, and provide the medical certification.

Will my spouse and I be able to use Paid Family Leave at the same time?

If you and your spouse have different employers, you are both eligible to take Paid Family Leave at the same time. However, if you and your spouse work for the same employer, they can deny Paid Family Leave to more than one employee at the same time to care for the same family leave recipient, or to bond with a child.

Do other states have Paid Family Leave?

New York will now join California, Rhode Island, and New Jersey as the only states in the nation that provide a Paid Family Leave benefit. When fully implemented, New York will have the longest and most comprehensive Paid Family Leave program in the nation. NOTE: This is intended only as a basic overview of the PFL Act.