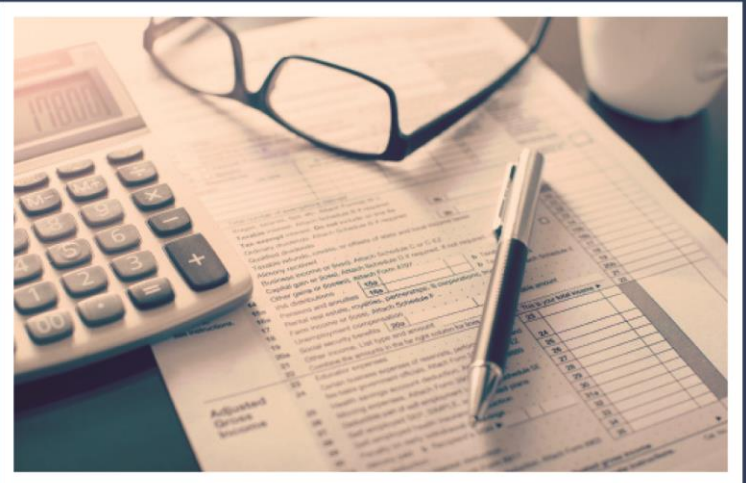


NY PAID FAMILY LEAVE PREMIUM RATE INFORMATION 2019

SEPTEMBER 2018



2019 NY PAID FAMILY LEAVE PREMIUM RATE INFORMATION

Effective January 1, 2018 New York State enacted New York Paid Family Leave (PFL) - one of the most comprehensive family leave programs in the nation. PFL benefits are available to employees of private sector employers with one or more employees and will be phased in over a four-year period.

The PFL Law requires employers to provide employees with job-protected time off to bond or care for a new child (birth, adoption, foster), to care for a family member with a serious health condition, or to handle qualifying military exigencies for a family member. Except for employers who self-insure, PFL benefits will be provided as a rider through the employer's NYS disability benefits policy.

Beginning January 1, 2019, the PFL benefits will be 55% of the employee's average weekly wage (AWW). The maximum duration will be 10 weeks – not to exceed a total of 26 weeks combined with NY Disability.

The New York State Department of Financial Services recently announced that the 2019 premium rate and the maximum weekly employee contribution for coverage will be \$.153/\$100 of an employee's weekly wage, up to the statewide AWW.

According to the New York State Department of Labor, the NY average weekly wage will be \$1,357.11.

NEW YORK PAID FAMILY LEAVE – 2018 vs. 2019	
2018	2019
Duration – maximum 8 weeks	Duration – maximum 10 weeks
Weekly Benefit – 50% of AWW (max AWW \$652.96)	Weekly Benefit – 55% of AWW (max AWW \$746.41)
\$67,907.84 annual wage cap*	\$70,569.72 annual wage cap*
\$1,305.92 average weekly wage**	\$1,357.11 average weekly wage **
Premium rate: \$.126/\$100 of total weekly payroll	Premium rate: \$.153/\$100 of total weekly payroll
Max annual employee premium deduction - \$85.56	Max annual employee premium deduction - \$107.97

*The annual wage cap represents the wages reported per employee, not to exceed this amount per calendar year. Once the employee hits the annual wage cap, deductions should stop.

**The average weekly wage represents the annualized wage cap divided by 52 weeks.

Example: 2019 - \$70,569.72 divided by 52 weeks = \$1,357.11.

Please feel free to contact your Account Executive or the Lawley Disability Unit at disabilitydb120@lawleyinsurance.com with questions.

Additionally, you may refer to the State of New York calculator function on their website: www.ny.gov/paid-family-leave-calculator