

Your quarterly invoice has two separate sections for calculating and collecting premium: One for Disability Benefits and one for Paid Family Leave Benefits. Please be sure to complete all required information and to pay the full amount along with the completed invoice. Policies will be cancelled if both the PFL and DBL portions are not paid.

[See instructions below on how to complete the Paid Family Leave portion of your Arch invoice.](#)

Disability Benefits Law (DBL)					
	Jan 2025	Feb 2025	Mar 2025	Sub Total	Monthly Rate
Number of Male Employees					Male Rate = \$
Number of Female Employees					Female Rate = \$
(Add Boxes a and b and enter result in Box c)					
					DBL Quarterly Premium
					Box a
					Box b
					Box c
Total DBL Premium Due					
Paid Family Leave Benefits (PFL) - Please complete for New York Employees ONLY:					
*PFL should include ALL Employees in the DBL Section(s) above LESS out of state employees and those that have signed opt out waivers.					
1	Average Number of Eligible Employees		Male	Female	
	Quarterly Gross Wage Dollars for Eligible Male Employees		\$		
	Quarterly Gross Wage Dollars for Eligible Female Employees		+	\$	
2	Total Quarterly Gross Wage Dollars for All Eligible Employees		=	\$	x 0.00388 PFL Rate = \$
					PFL Quarterly Premium
					Box d
Total PFL Premium Due					
					Box e
Total Premium Due for DBL & PFL (Add Boxes c + d)					
					\$

1 Enter the average number of “eligible” males/females that worked over the past quarter. Please add employees who are classified as non-binary to the male headcount, until further notice.

Example Average Males = Add total Male employees entered each month for Disability (LESS out of state employees and those that have signed opt out waivers) and divide by 3 to obtain the average of the three months. (if you have a multiple employer policy, please be sure to include all Disability sections) *Do same for Average Females.

2 Enter the Quarterly GROSS Wages (payroll) for all “Eligible” Male/Female employees capping each employee’s salary at the 2025 Annual Maximum of \$91,373 annually. Once an employee earns \$91,373 during the calendar year, do not include any additional wages for that employee on the quarterly bills. Add the total quarterly gross wages for each employee (Male/Female) and enter it into the spaces provided. If you are unable to obtain wage information split by Male/Female workers, enter the total wages in the space provided.

3 Multiply the Total Quarterly GROSS Wage Dollars by the 2025 PFL Rate (0.00388) and enter the result into the Total PFL Premium Due.

4 Add the Total DBL Premium due (Box c) and the Total PFL Premium Due (Box d) and enter the result into the Total Premium Due for DBL & PFL (Box e).

Eligibility for Paid Family Leave

Eligible Employees are those employees who have not executed an Employee Opt-Out of Paid Family Leave Benefits waiver form prior to the invoice billing period. An employee who is not scheduled to meet the below criteria may file an opt-out waiver with their employer and will not be eligible for PFL benefits.

Full-Time Employees: Scheduled to work 20 or more hours per week and will work 26 consecutive weeks.

Part-Time Employees: Scheduled to work less than 20 hours per week and will work 175 days in a 52 week consecutive period.