

Arch Insurance Group, a primary leader in the statutory disability and paid family leave markets, has an insured product to meet the specifications of the New York Disability and Paid Family Leave laws.

Disability Benefits Law (DBL)

Employers with one or more employees working in New York are required to provide short-term disability benefits in the event an employee is disabled by an off-the-job injury or illness. Benefits are 50% of weekly wage up to \$170 per week for 26 weeks after 7-day elimination period. Arch offers an enriched plan that allows employers to "buy up" to increase the percentage of their benefit, the maximum weekly benefit and the overall duration of coverage.

NY DBL RATES: 1-49 LIVES-FILLED RATES	MALE	FEMALE
QUARTERLY	\$1.98*	\$4.48*
ANNUAL IN ADVANCE	\$19.70	\$44.50

\$80 minimum annual premium for DBL

*Monthly rate per employee billed quarterly in arrears.

As of 09/2023. Subject to change.

NY DBL Enriched Option

- In-Hospital Benefit - No waiting period, excess benefit
- Up to \$850 Maximum Benefits per week
- 26 or 52 week benefit period
- 50% or 60% of wage option

Paid Family Leave (PFL)

This program started in 2018 and provides job-protected, wage replacement to employees when time is needed to 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. Paid Family Leave benefits are provided by rider under New York Disability policies.

In 2024, the maximum weekly payout is \$1,151.16 (67% of the state average weekly wage). Employees may take the maximum benefit weeks in any given 52-week period. The 52-week clock starts on the first day the employee takes Paid Family Leave.

In 2024, the contribution rate is decreasing to 0.373% of gross wages capped at the 2024 NYSAWW of \$1,718.15 (\$89,343.80 annual). Maximum employee contribution for 2024 is \$333.25.

Contact Us:

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* This information has been compiled from <https://paidfamilyleave.ny.gov/> as of January 2023. Please refer to <https://paidfamilyleave.ny.gov/> for more detailed information.

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions.