



New York State Disability (NY DBL) and Paid Family Leave (NY PFL)

2023 Benefit Provisions

	NY DBL	NY PFL
Overview	NY DBL provides benefits to an employee who becomes disabled off the job due to an injury, illness or pregnancy.	NY PFL provides benefits to allow an employee to bond with a newly born, adopted, or fostered child, care for a family member (spouse, domestic partner, child, parent, parent-in-law, grandparent, grandchild, or sibling ¹) with a serious health condition, or assist loved ones when a family member (spouse, domestic partner, child or parent) is deployed abroad on active military duty.
Benefit percentage	Equals 50% of the employee's salary, up to max \$170 a week.	Equals 67% of the employee's average weekly wage, up to maximum of \$1,131.08 a week for 2023.
Benefit duration	Maximum of 26 weeks. DBL and PFL combined cannot exceed 26 weeks during any 52 consecutive calendar weeks.	12 weeks (in every 52 week period).
Elimination period	Benefits begin on the 8th day of accident, or the 8th day of illness.	First day of qualified paid leave event.
Eligibility	<p>Full-time employees are eligible after completion of four consecutive weeks of employment unless they have previously established their eligibility.</p> <p>Part-time employees are eligible on the 25th day of regular employment unless eligibility was previously established.</p>	<p>Employees with a regular work schedule of 20 or more hours per week are eligible after 26 consecutive weeks of employment preceding the first full day of leave.</p> <p>Employees with a regular work schedule of less than 20 hours per week are eligible after 175 days worked preceding the first full day of leave.</p>
Employee maximum contribution	0.50% of the first \$120 of weekly wages to max of \$0.60 per week.	0.455% ² of an employee's weekly wages up to the annualized NYSAWW ³ (\$87,785.88) for a maximum annual employee contribution of \$399.43.

The Guardian Life Insurance Company of America
guardianlife.com

New York, NY

2020-84242 (Exp. 9/23) NC

¹ As per NY legislature S.2928-A/A.06098-A, the definition of "family members" expands to include siblings, effective January 1, 2023

² The NY PFL Rate is established by NY DFS, https://www.dfs.ny.gov/apps_and_licensing/health_insurers/pfl_rate_decision_2023

³ The New York State Department of Labor annually publishes the NY State Average Weekly Wage (NYSAWW), which is currently \$1,688.19 per week, \$87,785.88 annualized. https://labor.ny.gov/stats/avg_wkly_wage.shtm

This document is a very brief summary of benefits under the New York State Disability Benefits Law (DBL) and Paid Family Leave (PFL) Law. It is not a policy or certificate of coverage and creates no contractual relationship between you and The Guardian Life Insurance Company of America. For more information, please see www.guardianlife.com/absence-management/paid-leave.

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