



### BENEFITS

#### What is Paid Family Leave?

Paid Family Leave is an employee-funded insurance policy that provides job-protected, paid time off for eligible employees to bond with a newly born, adopted or fostered child, care for a family member with a serious health condition, or assist loved ones when a family member is deployed abroad on active military service.

#### How much will you receive in benefits?

Benefits phase in over four years. During 2018, you can take up to eight weeks of Paid Family Leave and receive 50% of your average weekly wage (AWW), capped at 50% of the New York State Average Weekly Wage (SAWW). Your AWW is the average of your last eight weeks of pay prior to starting Paid Family Leave. The SAWW is updated annually.

PAID FAMILY LEAVE (PFL) BENEFITS EXAMPLES FOR 2018		
Worker's average weekly wage	Average Weekly Wage x 50% Capped at 50% of the New York State Average Weekly Wage (\$652.96)	Weekly PFL benefit (2018)
\$600		\$300
\$1,000		\$500
\$2,000		\$652.96

Benefits increase through 2021:

YEAR	WEEKS OF LEAVE	BENEFIT
2018	8 weeks	50% of employee's AWW, up to 50% of SAWW
2019	10 weeks	55% of employee's AWW, up to 55% of SAWW
2020	10 weeks	60% of employee's AWW, up to 60% of SAWW
2021	12 weeks	67% of employee's AWW, up to 67% of SAWW

### FUNDING

#### How much do you pay for benefits?

You pay for these benefits through a small weekly payroll deduction, which is a percentage of your weekly wage up to a cap set annually.

The 2018 payroll contribution is 0.126% of your weekly wage and is capped at an annual maximum of \$85.56. If you earn less than the New York State Average Weekly Wage (\$1305.92 per week), you will have an annual contribution amount less than the cap of \$85.56, consistent with your actual weekly wages.

*For example, in 2018, if you earn \$27,000 a year (\$519 a week), you will pay 65 cents per week.*

To estimate your deduction, use the payroll deduction calculator at [ny.gov/PFLcalculator](http://ny.gov/PFLcalculator).

## FUNDING (cont'd)

### Why did some employers begin taking deductions in July?

Deductions were permitted to begin on July 1, 2017. Early deductions allowed employers to collect funds in advance to pay the PFL premiums when they become due in 2018. However, whether employers start collecting on January 1, 2018 or started earlier, the deductions are still subject to the same maximum employee contribution level.

## ELIGIBILITY AND PARTICIPATION

### Who is eligible?

Most employees who work in New York State for private employers are eligible to take Paid Family Leave. If you are a public employee, your employer may opt into the program.

- **Full-time employees:** If you work a regular schedule of 20 or more hours per week, you are eligible after working 26 consecutive weeks.
- **Part-time employees:** If you work a regular schedule of less than 20 hours per week, you are eligible after working 175 days, which do not need to be consecutive.

You are eligible regardless of your citizenship and/or immigration status.

### Are employees required to participate in Paid Family Leave?

Yes. Paid Family Leave is not optional for most employees. An exception is if an employee is eligible for a waiver. An employee is eligible for a waiver if they do not expect to work for the same employer long enough to meet the eligibility requirements. If an employee works a regular schedule of 20 or more hours per week, they are eligible after working 26 consecutive weeks. If an employee works a regular schedule of less than 20 hours per week, they are eligible after working 175 days, which do not need to be consecutive. Employers must offer a waiver to any employee who will not meet these thresholds.

### What if an employee has varying hours worked on a job due to varying shifts?

If you work a regular work schedule of less than 20 hours per week, you are eligible for Paid Family Leave after 175 days worked. If you have an irregular schedule, you should look at your varying schedules to determine if you work fewer than 20 hours per week, on average.

### Can you opt out?

You can opt out of Paid Family Leave if you do not expect to work for your employer for the minimum amount of time required for eligibility.

If you meet this criteria, your employer must offer you a Paid Family Leave waiver, which is also available at [ny.gov/PaidFamilyLeave](https://ny.gov/PaidFamilyLeave). Employers should keep completed waivers on file.

If a change in your schedule results in you working enough time to meet the eligibility requirements, your waiver will be automatically revoked. You may voluntarily revoke your waiver at any time. If your waiver is revoked, employers may begin taking payroll deductions and may retroactively collect deductions from the date you signed the waiver.

### Can an employee who has opted out of Paid Family Leave decide to opt in?

Yes. You may voluntarily revoke a Paid Family Leave waiver at any time. Further, if your schedule changes so that you will work 26 or more consecutive weeks or 175 days in a 52-week period, the waiver will be automatically revoked. Employers may retroactively collect any deductions from the date you signed the waiver and may begin taking deductions moving forward.

## ELIGIBILITY AND PARTICIPATION (cont'd)

### Are employees who are not U.S. citizens eligible for Paid Family Leave?

You are eligible regardless of your citizenship and/or immigration status.

### Can part-time employees take Paid Family Leave?

Yes. If you work a regular schedule of 20 or more hours per week, you are eligible after working 26 consecutive weeks. If you work a regular schedule of less than 20 hours per week, you are eligible after working 175 days, which do not need to be consecutive.

### Are freelance workers eligible for Paid Family Leave?

Yes. However, if you do not have a regular employer and work as an independent contractor, you will not have Paid Family Leave benefits unless you purchase coverage for yourself.

### Are farm laborers eligible for Paid Family Leave?

No. If you work in service as a farm laborer, you are not eligible for Paid Family Leave benefits.

### What are your rights and protections?

- As an eligible employee, you do not need to do anything until you are ready to take time off. Employers must get Paid Family Leave coverage for you.
- You have **job protection**, ensuring you can return to the same job (or a comparable one) when you return from Paid Family Leave.
- You can keep your **health insurance** while on leave. If you contribute to the cost of your health insurance, you must continue to pay your portion of the cost while on leave.
- Your employer is **prohibited from discriminating or retaliating** against you for requesting or taking Paid Family Leave.

## TAKING PAID FAMILY LEAVE

### What events can you take Paid Family Leave for?

Paid Family Leave provides job-protected, paid time off so you can bond with a newly born, adopted or fostered child, care for a family member with a serious health condition, or assist loved ones when a family member is deployed abroad on active military service.

### Can you take Paid Family Leave and sick and/or vacation time together to receive your full salary?

You can only choose to take sick and/or vacation time during Paid Family Leave if your employer allows it. Taking your sick and/or vacation time at the same time as Paid Family Leave may allow you to receive your full salary for all or part of the leave. Your sick and/or vacation time will then be covered by the same rights and protections afforded to employees under the Paid Family Leave Law, including the right to keep your health insurance and the right to be reinstated to the same job (or a comparable one) when you return from leave.

### Can spouses take 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. Spouses with the same employer who want to take Paid Family Leave at the same time to bond with the same child, care for the same family member, or assist loved ones for the same family member deployed abroad on military service must have their employer's approval first. Otherwise, you and your spouse can take leave at different times.

## TAKING PAID FAMILY LEAVE (cont'd)

### Can you take Paid Family Leave during pregnancy?

No. Paid Family Leave for bonding only begins after birth. It is not available for prenatal conditions.

### Can you take Paid Family Leave to care for an eligible family member living outside New York?

Yes, you can take Paid Family Leave to care for your family member living outside of New York, as long as you are in close proximity to the family member you're caring for during the majority of the Paid Family Leave period. This includes time needed to travel to the family member receiving care, travel to bring them to New York, secure their medication, or make arrangements for their care.

### Can you take Paid Family Leave if you are collecting workers' compensation?

It depends. If you are not working and are collecting workers' compensation, you may not use Paid Family Leave. If you are working on a reduced earnings schedule and are collecting workers' compensation, you may still be eligible for Paid Family Leave.

### Can you take Paid Family Leave if you are collecting short-term disability benefits?

No. You may not receive Paid Family Leave and short-term disability benefits at the same time.

### How do you request Paid Family Leave?

1. Notify your employer at least 30 days before your leave will start, if it's foreseeable. Otherwise, notify your employer as soon as possible.
2. Obtain the request form package for the type of leave you need to take. The forms are available from your employer, employer's insurance carrier or directly from [ny.gov/PaidFamilyLeaveApply](https://ny.gov/PaidFamilyLeaveApply).
3. Complete the *Request For Paid Family Leave (Form PFL-1)*, following the instructions on the cover sheet. Make a copy for your records, and submit it to your employer. Your employer must fill out their section of *Form PFL-1* and return it to you within three business days. If your employer fails to respond, you may proceed to the next step below.
4. Submit *Form PFL-1*, the other request forms specific to the leave you are taking, and supporting documentation to your employer's insurance carrier. You can submit your request before your leave starts or within 30 days after the start of your leave. The insurance carrier must pay or deny your request within 18 calendar days of receiving your completed request.
  - To learn who your employer's insurance carrier is, you can:
    - Look for the Paid Family Leave poster in your workplace.
    - Ask your employer.
    - Visit [wcb.ny.gov](https://wcb.ny.gov) and search your employer's name to look up their insurance carrier.
  - If you cannot determine your employer's insurance carrier, call the Paid Family Leave Helpline for assistance in finding the proper carrier.
    - Paid Family Leave Helpline: **(844) 337-6303** (8:30 a.m. – 4:30 p.m., ET, Monday – Friday)
  - If you believe your employer is uninsured, you can submit your request for Paid Family Leave to the NYS Workers' Compensation Board.
    - Paid Family Leave, PO Box 9030, Endicott, NY 13761-9030

## DISPUTES

### What if your Paid Family Leave request is denied?

If your Paid Family Leave request is denied, you may request to have the denial reviewed by a neutral arbitrator. Your insurance carrier (or employer, if self-insured) will provide you with the reason for denial and information about requesting arbitration.

## DISCRIMINATION AND RETALIATION

### What if you are discriminated against for requesting or taking Paid Family Leave?

If your employer terminates your employment, reduces your pay and/or benefits, or disciplines you in any way as a result of you requesting or taking Paid Family Leave:

**First, you should request that your employer reinstate you. To request reinstatement:**

1. Complete the *Formal Request For Reinstatement Regarding Paid Family Leave (Form PFL-DC-119)*.
2. File the completed *Form PFL-DC-119* with your employer.
3. Send a copy to: **Paid Family Leave, PO Box 9030, Endicott, NY 13761-9030.**

Your employer has 30 calendar days to respond to the request.

If your employer does not comply with your request for reinstatement within 30 calendar days, you have the right to a hearing with the NYS Workers' Compensation Board.

**To request a hearing, file a discrimination/retaliation complaint:**

1. Complete the *Paid Family Leave Discrimination/Retaliation Complaint (Form PFL-DC-120)*.
2. File the completed *Form PFL-DC-120* with your employer.
3. Send a copy to: **Paid Family Leave, PO Box 9030, Endicott, NY 13761-9030.**

The Board will assemble your case and reach out to you to schedule a hearing within 45 calendar days.

**NOTE:** *To file a complaint, you must have first requested reinstatement as described above.*

An administrative law judge may order an employer to reinstate you, pay any lost wages, pay attorney's fees, and pay up to \$500 in penalties.

For more information:  
[ny.gov/PaidFamilyLeave](https://ny.gov/PaidFamilyLeave)  
(844) 337-6303

