

As of January 1, 2018, Paid Family Leave provides job-protected, paid time off so employees 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.

PARTICIPATION

As a self-employed individual — whether a sole proprietor or independent contractor — you can take advantage of New York Paid Family Leave by voluntarily opting in.

OPTING IN

For self-employed individuals with no employees, opting in is as simple as purchasing an insurance policy. Under the governing law, you are required to purchase a policy for both Paid Family Leave and disability; you cannot opt in for Paid Family Leave alone.

If you are a self-employed individual who has employees in New York State (e.g., a business owner), you must have already obtained coverage for your employees. To voluntarily opt in yourself, you must submit a voluntary coverage form (available in the Employer Forms section of [ny.gov/PaidFamilyLeave](https://www.ny.gov/PaidFamilyLeave)) to the Workers' Compensation Board and notify your insurance carrier of your intent to opt in to both Paid Family Leave and disability insurance.

A list of insurers offering Paid Family Leave policies is available on the Department of Financial Services website at https://www.dfs.ny.gov/insurance/pfl/pfl_carriers.htm.

OPT-IN DEADLINES & WAITING PERIOD

While you can opt in at any time, you may be subject to a two-year waiting period for taking Paid Family Leave, depending on your timing. If you opted/opt in:

- **Before January 1, 2018, or within the first 26 weeks of starting your business,** you do not face a two-year waiting period. You can take Paid Family Leave for a qualifying event once you have been self-employed for 26 consecutive weeks.
- **After January 1, 2018, or after the first 26 weeks of starting your business,** you may still get a Paid Family Leave policy; however, benefits are not payable until after a two-year waiting period.

DETERMINING YOUR BENEFITS

Paid Family Leave benefits are based on an employee's average weekly wage. As a self-employed individual, your average weekly wage is calculated by dividing your total earnings over the previous 52 weeks by 52.

For more information, visit [ny.gov/PaidFamilyLeave](https://www.ny.gov/PaidFamilyLeave) or call (844) 337-6303.