Information for Self-Employed Individuals
( Including Sole Proprietors and Independent Contractors )

As of January 1, 2018, 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

- **ASSIST**
  - loved ones when a family member is deployed abroad on active military service

**LEAVE TYPES**

- **Bonding with a child:** You can bond with your newly born, adopted, or fostered child within the first 12 months of birth or placement.
- **Caring for a family member:** You can take time to care for your spouse, domestic partner, child/stepchild, parent/stepparent, parent-in-law, grandparent, or grandchild with a serious health condition.
- **Assisting a service member:** You can take time to assist your spouse, domestic partner, child/stepchild, parent/stepparent, or parent-in-law when they are 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 benefits; 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 PaidFamilyLeave.ny.gov) to the Workers’ Compensation Board and notify your insurance carrier of your intent to opt in to both Paid Family Leave and disability benefits insurance.

A list of insurers offering Paid Family Leave policies is available on the Department of Financial Services website at 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 before Paid Family Leave benefits can be paid, depending on your timing. If you opted/opt in:

- **Within the first 26 weeks of starting your business,** you do not face a two-year waiting period. You are eligible for Paid Family Leave once you have been self-employed for 26 consecutive weeks.
- **After the first 26 weeks of starting your business,** you may still get a Paid Family Leave policy; however, PFL benefit payments cannot be made until after a two-year waiting period.*

*Any self-employed individual who opted in before January 1, 2018, does not face 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 PaidFamilyLeave.ny.gov or call (844) 337-6303.