

New York State Paid Family Leave provides you with a structure to help your employees care for their families in times of need. Paid leave has been shown to increase workplace morale and employee retention. Fully funded by employee payroll contributions, New York State Paid Family Leave provides job-protected, paid time off to employees who need time away from work to:



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

What coverage do employers need?

Most private employers with one or more employees in New York State (NYS) are required to have Paid Family Leave (PFL) insurance in place. Generally, this coverage is included as a rider to your disability benefits policy. The insurance policy provides payment of the PFL benefit to your employees. Public employers may choose to offer PFL to their employees. Public employers with union-represented employees may offer PFL if it is negotiated through a collective bargaining agreement.

What if you already offer Paid Family Leave?

You must ensure that your PFL benefit offers what the law requires, at minimum; however, you may choose to supplement with a more generous leave policy. Covered employers are required to purchase an insurance policy or provide PFL benefits directly if approved as a self-insured employer. If you pay full wages to your employees while they are on PFL, you may seek reimbursement from your insurance carrier for the amount payable under your PFL policy.

How is Paid Family Leave funded?

Paid Family Leave is funded through employee payroll contributions that are set each year to match the cost of coverage. The contribution rate is reviewed annually and is subject to change by the NYS Department of Financial Services. Visit [PaidFamilyLeave.ny.gov/cost](https://www.paidfamilyleave.ny.gov/cost) for the current contribution rate and annual maximum contribution.

What are the benefits?

Eligible employees can take up to 12 weeks of PFL and receive 67% of their average weekly wage (AWW), capped at 67% of the New York State Average Weekly Wage (NYSAWW). Generally, an employee's AWW is the average of their last eight weeks of pay prior to starting PFL. The NYSAWW is updated annually and published on the NYS Department of Labor's website. See dol.ny.gov.

Who is eligible for Paid Family Leave?

Covered employees are eligible to take PFL for a qualifying event once they have met the minimum requirements:

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

Citizenship and/or immigration status is not a factor in employee eligibility.



How can Paid Family Leave help your employees' families?

- **Bonding with a child:** An employee can take time to bond with a newly born, adopted, or fostered child within the first 12 months of birth or placement.
- **Caring for a family member:** An employee can take time to care for a spouse, domestic partner, child/stepchild, sibling (biological, adopted, half, and step), parent/stepparent, parent-in-law, grandparent, or grandchild with a serious health condition.
- **Assisting a service member:** An employee can take time to assist when their spouse, domestic partner, child, or parent is called to active military service abroad.

Can employees opt out?

Paid Family Leave coverage is not optional for most employees. Some part-time or seasonal employees may qualify for a waiver to opt out of coverage. Employees can only waive coverage if they:

- regularly work fewer than 20 hours per week and won't work 175 days in a year, or
- regularly work 20 or more hours per week but won't be in employment 26 consecutive weeks.

If an employee meets the criteria for waiving coverage, you must provide them with a waiver form (available at paidfamilyleave.ny.gov/pfl-waiver-form). If an employee chooses to waive coverage, they will not make contributions and will not be eligible for PFL benefits. You must keep a copy of their waiver on file.

Can waivers be revoked?

If an employee's schedule changes and they no longer qualify for a waiver, it will be automatically revoked within eight weeks of the schedule change. An employee may voluntarily revoke a waiver at any time.

If an employee's waiver is revoked, you can begin taking PFL contributions and collect any retroactive amounts due back to the date the waiver was signed. Keep in mind, however, that any amounts collected in excess of the PFL premium charged by your carrier must be promptly returned to employees.

What is the employer's role in the request process?

Employees are responsible for submitting PFL requests to your insurance carrier; it is not your responsibility as the employer. Your role is simple:

- **Employees notify you:** Employees must notify you (as their employer) at least 30 days before the start of leave if it's foreseeable; otherwise, they must notify you as soon as possible.
- **Provide request forms:** You should have PFL request forms available to give employees upon request. They can also get these forms from your insurance carrier or directly from PaidFamilyLeave.ny.gov/forms.
- **Complete the employer's portion of request forms:** The *Request for Paid Family Leave (Form PFL-1)* includes an "Employer Information" section (**Part B**) to be completed by the employer. When employees give you this form, you have three business days to complete **Part B** and return the form to them. If there is a delay, employees do not have to wait to proceed. They can send the *Form PFL-1* that they have filled out, along with the rest of their request package, directly to the insurance carrier. Their request cannot be considered incomplete solely because you did not fill out **Part B** of *Form PFL-1* within three business days.

Employees must submit their completed request package to the insurance carrier within 30 days after the start of their leave to avoid losing benefits. In most cases, the insurance carrier must pay or deny benefits within 18 days of receiving a completed request or the employee's first day of leave, whichever is later.



Employer's Checklist

New York State designed Paid Family Leave (PFL) to be easy for employers to implement. Below is a checklist of your responsibilities under the law.

Ensure you have PFL insurance.

- If you are required to carry disability benefits insurance, you are also required to carry PFL.
- For a list of insurers offering disability benefits and PFL policies, search “PFL” on the Department of Financial Services website dfs.ny.gov.

Inform your employees about PFL.

- Employee handbooks and/or other written guidance to employees must include information on PFL.
- Model language for these materials is available to download in the “Employers” section of PaidFamilyLeave.ny.gov. You can customize it, or just fill in a few blanks and print it as is.
- Have a *Statement of Rights (Form PFL-271S)* available for employees. This form is also available in the “Employers” section of PaidFamilyLeave.ny.gov.

Collect employee payroll contributions to pay for the insurance.

- You may withhold employee contributions at the rate set by DFS each year to pay for the cost of the insurance until employees reach their annual maximum contributions.
- Details on the current deduction rate and annual maximum contribution, along with a deduction calculator, are available at PaidFamilyLeave.ny.gov/cost.
- It is strongly recommended you notify employees before withholding any contributions. A model notification is available in the “Employers” section of PaidFamilyLeave.ny.gov.

Offer waivers to those who qualify.

- Identify all employees who regularly work fewer than 20 hours per week and won't work 175 days in a year, or who regularly work 20 or more hours per week but won't be in employment for 26 consecutive weeks.
- You must offer these employees a waiver form prior to withholding any contributions. The waiver form is available at paidfamilyleave.ny.gov/pfl-waiver-form.
- Keep all employee waivers on file.

Post an employee notice.

- Your insurance carrier provides you with a *Notice of Compliance (Form PFL-120)* — also known as *Notice to Employees* — stating that you have PFL insurance and key information about the benefit.
- If you are self-insured, you can get this notice by contacting the NYS Workers' Compensation Board at certificates@wcb.ny.gov.
- Post and maintain this notice in plain view, similar to how the signage for workers' compensation and disability benefits insurance is displayed.

Handle requests.

- When an employee applies for leave, they will give their *Request for Paid Family Leave (Form PFL-1)* to you so that you may complete the employer's part of the form (*Part B*).
- Complete *Part B* and return the form to the employee within three business days.

For more information, visit PaidFamilyLeave.ny.gov or call (844) 337-6303.



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