

Understanding New York Paid Family Leave

Offered through First Symetra National Life Insurance Company of New York

New York State Paid Family Leave Program provides most New York-based employees with job-protected, paid leave to bond with a new child, care for a loved one with a serious health condition, or provide support when a family member is called to active military duty abroad.

New York Paid Family Leave is available through your employer as part of your First Symetra Disability Benefits Law policy. To help you understand how these benefits work, we've prepared the following questions and answers.

If you still have questions after reading this document, we encourage you to contact your employee benefits representative, or visit the New York Paid Family Leave website at www.paidfamilyleave.ny.gov.

What is the New York Paid Family Leave Program?

New York Paid Family Leave is designed to provide some wage replacement when an employee takes time off to:

- Bond with a newborn, adopted or fostered child
- Care for a family member with a serious health condition
- Help after a family member is deployed to active military duty abroad

Who is eligible for New York Paid Family Leave?

Most full- and part-time employees working in New York are eligible for these benefits. The date of eligibility depends on the number of hours you work each week and how long you've been employed:

- Employees regularly working 20+ hours each week are eligible after 26 weeks of employment
- Employees regularly working less than 20 hours each week are eligible once they've worked 175 days

Do I have to enroll in New York Paid Family Leave?

In most cases yes, enrollment in the New York Paid Family Leave Program is mandatory. The only exception is if your regular work schedule falls below the 26 weeks or 175 days outlined above.

Who pays for this coverage?

New York Paid Family Leave is an employee-funded program. That means all enrolled employees throughout the state of New York are paying for these benefits.

How much does it cost?

For 2019, the contribution amount is 0.153% of your weekly wage, up to the New York State average weekly wage of \$1,357.11. The maximum annual deduction for 2019 is \$107.97.

Example: If you earn \$800 per week (gross), your payroll deduction amount is \$1.22 per week.

*Source: <https://www.ny.gov/paid-family-leave-calculator>

What are the benefits?

In 2019, eligible employees may take up to ten weeks of leave at 55% of their average weekly wage, up to 55% of the New York State average weekly wage of \$1,357.11. Benefits are paid on a weekly basis.

Will New York Paid Family Leave benefits ever change?

Yes, the New York Paid Family Leave Program will continue to change annually until 2021. Starting in 2019, you'll see an increase in both the maximum leave period and benefit amount.

Calendar year	Maximum leave period	Benefit amount
2019	10 weeks	55% of employee's average weekly wage ¹
2020	10 weeks	60% of employee's average weekly wage ¹
2021	12 weeks	67% of employee's average weekly wage ¹

Source: https://paidfamilyleave.ny.gov/paid-family-leave-information-employees#toc_96
¹ Up to 55% of the New York State average weekly wage.

If an employee's leave period carries over from one year to the next, the benefit amount and duration will reflect the year in which the leave began. For example, an employee who starts a leave in December 2019 that extends into January 2020 will receive benefits based on 2019 requirements.

Can New York Paid Family Leave be taken intermittently?

Yes, any covered leave can be taken in intermittent periods. However, since eligible leave is based on one full workday, if any portion of a workday is completed, that day will not be eligible for benefits.

When requesting intermittent leave, please follow your company's call-in procedures and then immediately call First Symetra at 1-877-377-6773. If possible, a 30-day advance notice should be given to your employer. If your leave dates are not known ahead of time, notice must be provided as soon as possible."

Can New York Paid Family Leave be filed in advance?

Yes, you may pre-file for leave. Typically this is done at least 30 days in advance.

What happens if I refuse to use New York Paid Family Leave benefits?

Your employer may still deduct this leave from your balance if that leave is also covered under FMLA. Your employer must advise you of your eligibility and instruct you to call First Symetra to apply.

Will my health care coverage continue while on leave?

Yes, your health care coverage will continue while collecting New York Paid Family Leave benefits. If you were contributing to the cost of premium before taking leave, you will continue paying that amount during your leave period.

How does New York Paid Family Leave interact with the federal Family and Medical Leave Act (FMLA)?

Unlike New York Paid Family Leave, there is no payment associated with federal Family and Medical Leave. If you're eligible for FMLA benefits, those can run concurrently with your New York Paid Family Leave Program benefits.

How does New York Paid Family Leave interact with the New York Disability Benefits Law?

While New York Paid Family Leave provides paid leave to care for loved ones, the New York Disability Benefits Law provides you with a cash benefit if you're unable to work due to your own disabling non-work-related medical condition.

Unlike FMLA, these two leaves may not be taken concurrently. If both leaves are taken in a 52-consecutive-week period, they cannot exceed 26 weeks. For example, if you use eight weeks of New York Paid Family Leave, you will only have 18 weeks of the New York Disability Benefit Law available for that same 52-week period.

What information do I need to submit a New York Paid Family Leave claim?

To expedite the claim decision process, please provide the following forms with all fields completed. You can find this packet at www.symetra.com/mygo or request them from your employer.

- Release of Personal Health Information Under the Paid Family Leave Law
- Request for Paid Family Leave – Part A (employee)
- Request for Paid Family Leave – Part B (employer)

Depending on the type of leave, you may also need to provide:

- a. A Bonding Certification form
- b. A Health Care Provider Certification for Care of Family Member with a Serious Health Condition form
- c. A Military Qualifying Event form

Any forms sent with missing information will be returned to you or your provider to complete.

See next page for how to file a claim.

How do I file a New York Paid Family Leave claim with First Symetra?

There are three ways that you can file a claim:



Call us at
1-877-377-6773



Submit online at
www.symetra.com/MyGO



Fax your completed
paper application to
1-877-737-3650

For phone or online submissions, please have the following information ready:

- Your Social Security number
- The reason for your leave
- Your relationship to the person you're caring for while on leave
- The length of time needed for leave
- Whether your leave will be continuous or intermittent
 - If intermittent, the frequency and duration of your leave

To learn more about New York Paid Family Leave, visit www.paidfamilyleave.ny.gov or talk with your employee benefits representative.



New York, NY

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www.symetra.com/ny

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