

New York Paid Family Leave:
A Guide for Employers and HR Professionals



## Agenda

- 1. Paid Family Leave Overview
- 2. What's New for 2020
- 3. Employer Responsibilities
- 4. Frequently Asked Questions
- 5. Resources



### NY Leads the Nation

In April 2016, Governor Cuomo signed the nation's strongest and most comprehensive Paid Family Leave policy into law





## Making a Difference for New York

In the first year, over 128,000 New Yorkers took Paid

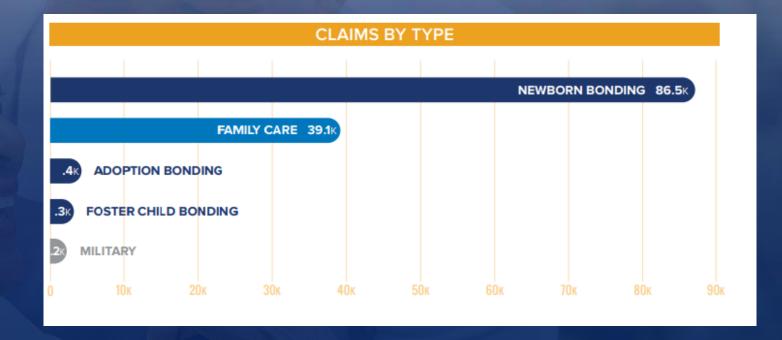
Family Leave!

■ 86,500+ bonding claims

■ 39,000+ family care claims

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■ 150+ military claims



Website: PaidFamilyLeave.ny.gov Paid Family Leave

## **Paid Family Leave Basics**

- Paid Family Leave is insurance fully funded by employees
- It provides paid time off and job protection for employees to:



Bond with a child



Care for a family member with a serious health condition



Assist loved ones when a spouse, domestic partner, child or parent is deployed abroad



## **Employee Rights and Protections**

Employees have paid time off and:

- Job protection
- Continued health insurance while on leave, on the same terms as if the employee had continued to work
  - Employees continue paying their share, if any
- Protection from discrimination and retaliation for requesting or taking Paid Family Leave

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## Uses of Paid Family Leave

Website: PaidFamilyLeave.ny.gov



## Bonding with a Child

Provides time for both parents to bond with a child within the first 12 months of:









## Caring for a Family Member with a Serious Health Condition

#### Qualifying family members include:

- Spouse
- Domestic partner
- Child
- Stepchild

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- Parent
- Parent-in-law

- Stepparent
- Grandparent
- Grandchild

These family members can live outside of New York State and even outside the U.S.



## Caring for a Family Member with a Serious Health Condition

A serious health condition is defined as an **illness**, **injury**, **impairment**, **or physical or mental health condition** requiring either:

Inpatient care; or

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Continuing treatment or supervision by a health care provider



## Assisting During a Military Deployment

For assistance when a spouse, child, domestic partner or parent is deployed abroad on active military service

#### Events may include:

- Short notice military deployment
- Military events; related activities
- Service member's Rest and Recuperation
- Counseling

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- Post-deployment activities
- Making financial/legal arrangements
- Child care arrangements for military member's child



## Benefits & Contributions

Website: PaidFamilyLeave.ny.gov



## Time off and Wage Benefits

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BENEFITS INCREASE THROUGH 2021			
YEAR	WEEKS OF LEAVE	BENEFITS	
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	



<sup>\*</sup> Benefits will be capped at the designated percentage of the New York State Average Weekly Wage

<sup>\*</sup>The Department of Financial Services will review the marketplace every year before benefits are increased

## **Employee Contributions**

- The current payroll contribution is 0.153% of an employee's gross wages each pay period, capped at an annual maximum of \$107.97
- For 2020, the payroll contribution is 0.270% of an employee's gross wages each pay period, capped at an annual maximum of \$196.72.
- If an employee earns less than the New York State Average Weekly Wage, their annual contribution will be less than the cap



## Updates for 2020

- Wage benefit increase: Benefit increases from 55% to 60% of the employee's average weekly wage, up to 60% of the NYS Average Weekly Wage
  - Maximum weekly benefit increasing from \$746.41 to \$840.70
- Employee contribution rate: Starting January 1, 2020, employers may deduct at the new rate of 0.270% of an employee's gross wages each pay period
- More covered employees: PFL extended to Farm laborers



## **Employee Eligibility**

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### Who is Covered?

- Most employees who work for private employers
- Public employers may opt in
- Public employees represented by a union may be covered if Paid Family Leave is collectively bargained



## Who is Eligible?

Employees who work for covered employers are eligible if they regularly work:

- 20 or more hours per week
  - For 26 consecutive weeks of employment with the same employer
- Less than 20 hours per week
  - For 175 days with the same employer

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



## Can Employees Waive Coverage?

#### Employees can only waive coverage if they:

- Regularly work 20 or more hours per week but won't be in employment with that employer for 26 consecutive weeks or
- Regularly work fewer than 20 hours per week and won't work 175 days in a 52-week period

Employers must provide a waiver to those who qualify

A template waiver form is available at PaidFamilyLeave.ny.gov

Employees who properly file a waiver will be ineligible for benefits and exempt from making contributions



### Can Waivers Be Revoked?

- If an employee's schedule changes such that they no longer qualify for a waiver, their waiver will be automatically revoked within 8 weeks of the schedule change
- Employee will begin making Paid Family Leave contributions along with any retroactive amounts due



# How Employees Request Paid Family Leave

Website: PaidFamilyLeave.ny.gov Paid Family Leave

### How Employees Request Leave

## • Notifies employer of

the need for

advance, if

foreseeable

PFL 30 days in

#### **Employee**

 Obtains forms
 Files Request for Paid Family Leave (Form PFL-1) with employer

#### **Employer**

- Enters information onto request form
- Returns to employee within 3 business days

#### **Employee**

- Attaches supporting documentation
- Submits to the insurance carrier

In most cases, the insurance carrier must pay or deny benefits within 18 days of receiving the completed request package, or the employee's first day of leave, whichever is later



## **Getting Request Forms**

Employees can get Paid Family Leave request forms from:

- Employer
- Employer's insurance carrier
- PaidFamilyLeave.ny.gov/forms

Paid Family Leave	Request For Paid Family Leave (Form PFL-1
PART A - EMPLOYEE INFORMATION (to be completed	by the employee)
Employee's legal name (first surre, middle inflat, lest name)	Employee's Social Security number (r/TN)
2. Other last names, if any, under which employee has worked	Employee's date of birth (IRNODYYYY)
3. Employee's mailing address	Employee's primary telephone number
Shed attress	7. Employee's email address
City thate	8. Employee's gender    Mile  Female
Zip code Country (if not U.S.A.)	The Control
English   Espellol   Pycasal   Prists   PX    15. Employee's ethesicity and race Option, for payous othesish deregopick only (U.S. Centers to Di to employee of Hillipseus, Leatinols, or Spanish origin? (On or more categorise may be ablated.)   Miscian   Wistian Aherician   Chicanola   Pents Store   Operation:	telano   Yoeyil zynyen   \$240   Other    tesse Control and Prevention (COC) code set, version 1.0.1  What is empiteyee's race?   One or more collegates may be selected.]   Assertion inclusion of Alexia Nation   Stack or Album American   Other American     Assan Inclus   White     Otherse   Notice Hobister     Figno   Courresses or Character
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Paid Family Leave (PFL) Request	
11. Reason for PFL request:	unity member: Military qualifying event
12. The family member is employee's:    Child   Spouse   Donests pather   Parent   Pa	rent-in-line Grandpower Grandchild
13 F. F 1 1957 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<ol> <li>If providing less than 30 days advance notice to the employer from the date in 13, please explain:</li> </ol>
t t	
Estimated PFL etart date (MMCC/YYYY)	
	PFL-I continued on exet page



## **Handling Disputes**

- If the employee's claim is denied, or they have another claimrelated dispute, they may request arbitration
- Arbitration for Paid Family Leave is handled by NAM (National Arbitration and Mediation) www.nyspfla.com



## Protection from Discrimination

#### If the employer:

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- does not reinstate the employee to the same or comparable position,
- terminates the employee,
- reduces the employee's pay and/or benefits, or
- disciplines the employee in any way for requesting or taking Paid Family Leave,

the employee can file a discrimination claim with the Workers' Compensation Board



## **Employer Responsibilities**

Website: PaidFamilyLeave.ny.gov



## **Employer Responsibilities**

#### Complying with the law:

- Ensure you have coverage
- Inform your employees about PFL
- Collect employee payroll contributions
- Offer waivers to employees who qualify for one
- Post a PFL Notice of Compliance

#### When you receive a claim:

- Complete the employer section of the Request for Paid Family Leave (Form PFL-1) and return to the employee within 3 business days
- Discuss any specific leave tracking or other processes with your Paid Family Leave insurer

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## Frequently Asked Questions

Website: PaidFamilyLeave.ny.gov



## How are Paid Family Leave and FMLA Similar?

Both Paid Family Leave and the federal Family and Medical Leave Act provide:

- Leave for:
  - bonding with a child
  - caring for a family member with a serious health condition
  - assisting when a family member is called to active military service abroad
- Job protection
- Continued health insurance during leave on the same terms as if the employee had continued to work

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## How do Paid Family Leave and FMLA Differ?

	PFL	FMLA
Benefits	Paid	Unpaid
Coverage	<ul> <li>Almost all private employers</li> <li>Public employers may opt in</li> <li>One or more employees in employment on each of at least 30 days in a calendar year</li> </ul>	<ul> <li>Public and private employers</li> <li>50 or more employees in a 75-mile radius</li> </ul>
Eligibility	<ul> <li>After 26 consecutive weeks of employment with that employer if regularly working 20 or more hours per week</li> <li>After 175 days worked for the same employer if regularly working less than 20 hours per week</li> </ul>	<ul> <li>12 months of employment</li> <li>1,250 hours of work in the 12-month period preceding leave</li> </ul>
Reason for Leave	<ul> <li>Employees cannot use for own serious health condition</li> <li>Can be used to care for a child of any age</li> </ul>	<ul> <li>Employee can use for own serious health condition</li> <li>Can only be used to care for a child if the child is under 18 years old, or "incapable of self-care because of a mental or physical disability"</li> </ul>
Length of Leave	Only in full-day increments	Hourly basis
Paid Time Off	Employers cannot require employees use paid time off while on PFL	Employer can compel an employee to use paid time off while on FMLA



## What about Paid Family Leave and Other Types of Leave?

- Short-term disability: Employees cannot collect statutory disability and Paid Family Leave benefits during the same period of time
- Workers' Compensation: Employees cannot collect Paid Family Leave benefits while collecting Workers' Compensation for a total disability
  - Employees on a reduced earnings schedule may be eligible for benefits



## **Top 5 Questions From Employees**

- How do I apply?
- Where do I send my completed application?
- Am I eligible?

- When will I get paid?
- What are the time off and wage benefits?



## **Employer Resources**



## **Employer Resources**

Visit PaidFamilyLeave.ny.gov to access:

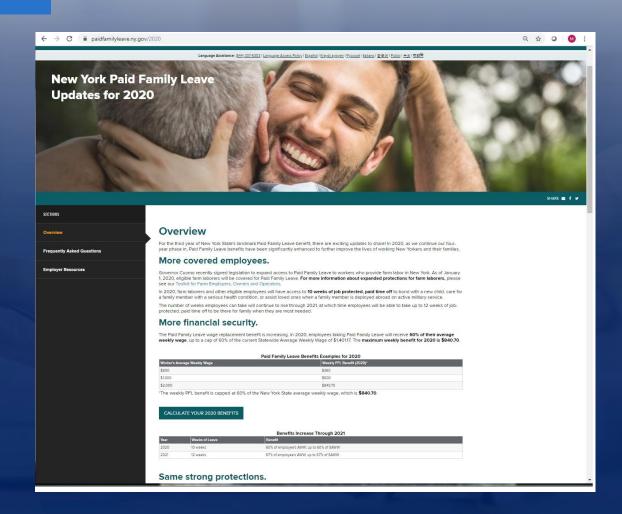
- Detailed information on Paid Family Leave
- Paid Family Leave request and waiver forms
- Paid Family Leave fact sheets
- Weekly benefit and payroll deduction calculators
- Resource guide for small businesses



### **Updates for 2020 Page**

#### PaidFamilyLeave.ny.gov/2020

- FAQs
- New Employee Statement of Rights
- Updated Model Language for Written Materials
- 2020 Deduction Calculator
- Employee Deduction Notification (template)





### Additional Employer Resources

Helpline: (844) 337-6303

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Website: PaidFamilyLeave.ny.gov

Get Email Updates:
Select "Get Paid Family Leave Updates" on the bottom of PFL website

**GET UPDATES** 



### **Advocate for Business**

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## Questions?

Helpline: (844) 337-6303

