

## A guide for employees

June 27, 2023

NYS Workers' Compensation Board



#### Agenda

- 1. Why Do We Need Paid Family Leave?
- 2. Basic Uses of Paid Family Leave
- 3. 2023 Benefits and Contributions
- 4. Employee Eligibility
- 5. Taking Paid Family Leave
- 6. Paid Family Leave and FMLA
- 7. Paid Family Leave and COVID-19
- 8. Resources



PaidFamilyLeave.ny.gov (844) 337-6303



# Why do we need Paid Family Leave?



#### Why do we need Paid Family Leave?

- Employees struggle to choose between maintaining a job and caring for loved ones
- 2. Employees face the stress of weeks of lost wages
- 3. Employees fear losing their jobs





## New York leads the nation

# In April 2016, New York State enacted the nation's strongest and most comprehensive Paid Family Leave policy into law

- Paid Family Leave is employee-funded insurance that helps workers be there for their family when they're most needed
- Workers no longer have to choose between caring for their loved ones and their jobs



#### **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 new child



Care for a family member with a serious health condition



Assist loved ones when a family member is deployed abroad





#### Paid Family Leave & COVID-19



Care for yourself or your minor dependent child when under an order of quarantine or isolation due to COVID-19



#### Your rights and protections

Paid time off and:

- Job protection
- Continued health insurance while on leave, on the same terms as if you had continued to work
- Protection from discrimination and retaliation for requesting or taking Paid Family Leave



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# Basic uses of Paid Family Leave





#### **Bonding with a child**

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







**Adoption** 



**Foster Care** 





Qualifying family members include:

- Spouse
- Domestic partner
- Child/stepchild

- Sibling\*
- Parent/stepparent
- Parent-in-law

- Grandparent
- Grandchild

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

\* New in 2023 – check with your employer for details on when this goes into effect for your policy





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

- Inpatient care; or
- **Continuing treatment or supervision** by a health care provider

A COVID-19 diagnosis may be considered a serious health condition



Examples of conditions that may qualify as serious health conditions:

- Your mother is receiving chemotherapy and needs emotional support
- Your spouse/domestic partner is recuperating from surgery
- Your child is undergoing treatment for addiction











Examples of health conditions not considered serious under Paid Family Leave:

- common cold/flu
- routine dental, orthodontia
- cosmetic treatment







#### Assisting during a military deployment

For assistance when a family member 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

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

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# 2023 benefits and contributions



#### **Higher maximum benefit**

In 2023, eligible employees may take up to **12** weeks of PFL at 67% of their AWW, up to 67% of the NYSAWW

| BENEFITS FOR 2023 |   |   |  |  |
|-------------------|---|---|--|--|
| 12 weeks          | 67% of employee's AWW,<br>up to 67% of NYSAWW | New maximum<br>weekly benefit<br>\$1,131.08 |  |  |





#### Weekly benefits calculator

A wage benefit calculator is available:

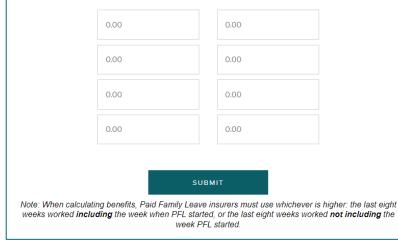
PaidFamilyLeave.ny.gov/ PFLbenefitscalculator2023 PAID FAMILY LEAVE

#### 2023 Wage Benefit Calculator

Employees who take Paid Family Leave will receive 67% of their average weekly wage (AWW), capped at 67% of the New York State Average Weekly Wage. Generally, your AWW is the average of your last eight weeks of pay prior to starting Paid Family Leave, including bonuses and commissions. The maximum weekly benefit for 2023 is \$1,131.08.

Use the calculator below to view an estimate of your weekly benefit.

Enter your last eight weeks of gross wages:





#### Lower employee contribution

- The 2023 payroll contribution is 0.455% of an employee's gross wages each pay period, capped at an annual maximum of \$399.43
- If an employee earns less than the New York State Average Weekly Wage of \$1,688.19, their annual contribution will be less than the cap





#### **Weekly deduction calculator**

A weekly deduction calculator is available:

PaidFamilyLeave.ny.gov/ paid-family-leave-calculator2023

#### PAID FAMILY LEAVE

#### 2023 Paid Family Leave Payroll Deduction Calculator

If you are eligible for Paid Family Leave, you pay for these benefits through a small payroll deduction equal to 0.455% of your gross wages each pay period. In 2023, these deductions are capped at the annual maximum of \$399.43.

Use the calculator below to view an estimate of your deduction.

Enter your gross wages for the pay period, including estimated bonuses/commissions:

0.00

\*This calculator is meant to give only an estimate of your PFL deduction. Your actual deduction amount may change depending on whether you receive bonuses and commissions or other forms of compensation as part of your wages.

SUBMIT





#### Summarizing the updates for 2023

- Maximum weekly benefit increase: Benefit increasing from \$1,068.36 to \$1,131.08
- Employee contribution rate: As of January 1, 2023, employers may deduct at the rate of 0.455% of an employee's gross wages each pay period, capped at an annual maximum of \$399.43
- Full details at: PaidFamilyLeave.ny.gov/2023



# Employee eligibility



#### Who is covered?

- Most employees who work for private employers
- If you work for a public employer, your employer may opt in
- If you're a public employee represented by a union, you 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:

- Full-time employees: 20 or more hours per week
  - 26 consecutive weeks of employment with the same employer
- Part-time employees: Less than 20 hours per week
  - 175 days with the same employer

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



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## Who is eligible?

#### Domestic workers

- Covered for disability benefits and Paid Family Leave if employee is working 20 or more hours per week for the private homeowner
- Eligible once in employment for 26 consecutive weeks



#### Can you waive coverage?

You can only waive coverage if you:

- Regularly work 20 or more hours per week but won't be in employment with your 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 form to all employees who qualify

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

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# Taking Paid Family Leave



#### How to request leave



Notify your employer at least 30 days before the start of your leave if foreseeable, or as soon as possible. Insurers must pay or deny the request within 18 days of receiving a completed request, or the first day of leave, whichever is later



#### **Getting request forms**

You can get Paid Family Leave request forms from:

- Your employer
- Your employer's insurance carrier
- PaidFamilyLeave.ny.gov/forms

| STATE Leave  | (Form PFL-   |
|--|--|
| PART A - EMPLOYEE INFORMATION to be completed to   | y the employee)  |
| 1. Employee's legal name (Int sure, nidde intal, lat name)   | 4. Employee's Social Security number (#TN)   |
| 2. Other last names, if any, under which employee has worked   | 5. Employee's date of birth (IRADDVYY)   |
| 3. Employee's mailing address  | 0. Employee's primary telephone number   |
| Sheel address  | 7. Employee's email address  |
| City Bade  |  |
| Zp code Country (finat U.S.A.)   | 8. Employee's gender Diffie Denuie   |
| Simployee's preferred language     Singlish Experies Provide Poisso P      Poisso  | blano []Hoyd synye: []환국이 [] Other   |
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| Paid Family Leave (PFL) Request  |  |
| 11. Reason for PPL request:         □bed with this         □cen toriso           12. The tendity member is exclusive:         □cen toriso         □cen:         □cen:           □CH:         □cen:         □cen:         □cen:         □pu:           □CH:         □cen:         □cen:         □pu:         □cen:         □pu:           □CH:         □cen:         □cen:         □cen:         □pu:         □cen:         □pu:           □CH:         □cen:         □cen: <td< td=""><td></td></td<>  |  |
| 14. Estimated PFL and date (MICDYYYY)  | PEL1 contrived on post pag   |
| R-10XX0 Hy   | pu next ansistance, please call (846) 337-6333   |



## **Handling disputes**

- If your claim is denied, or you have another claim-related dispute, you may request arbitration
- Arbitration for Paid Family Leave is handled by NAM (National Arbitration and Mediation) nyspfla.namadr.com





#### **Protection from discrimination**

If your employer:

- does not reinstate you to the same or comparable position
- terminates you
- reduces your pay and/or benefits, or
- disciplines you in any way for requesting or taking Paid Family Leave, you can file a discrimination claim with the Workers' Compensation Board

| STATE Leave  | Y PAID FAMILY LEAVE<br>DISCRIMINATION / RETALIATION COMPLAINT  |
|--|--|
| Paid Family Leave • PO Bo  | x 9030, Endicott, NY 13761-9030  |
| <ul> <li>your employer ANE</li> <li>Your employer has</li> </ul>   | d the Formal Request for Reinstatement Regarding Paid Family Leave (Form PFL-DC-119)<br>b the Worker' Compensation Board, and<br>not responded within 30 days OR you were not satisfied with their explanation as to why vol-<br>tions were changes. |
| A hearing will be scheduled  | after your employer receives this form and has an opportunity to respond.  |
| Your request for fa     Evidence, such as     requesting or takin     Employer's refu     Termination of +     Reduced pay at     Disciplinary act     When you have completed     Send it to the Work | ndior benefits, and/or<br>ion.<br>I the form:<br>eres' Compensation Board: Paid Family Leave, PO Box 9030, Endicett, NY 13761-9930.  |
| <ul> <li>Send a copy to you</li> <li>Keep a copy for yo</li> </ul>   |  |
| Failure to complete this ion   | in, including the required associatients, may delay processing or your companie.   |
| Employee's Information   |  |
| Name (LAST, FIRST, MI):  | Date of Birth:   |
| Address:   |  |
| Phone #:   | Social Security #/Tax Identification #:  |
| Employer's Information (   | as it appears on your pay stub)  |
| Business Name:   |  |
| Address:   |  |
|  | Federal Identification Number (FEIN):  |
| Person who discriminated   |  |
| Their position is (check one   | a): Owner Supervisor Manager   |
|  | nation   |
| Paid Family Leave Inform   |  |
|  |  |
| Paid Family Leave Inform<br>Check one of the following:  | as formally requested and granted Start Date: End Date:  |
| Paid Family Leave Inform<br>Check one of the following:<br>Paid Family Leave w   |  |
| Paid Family Leave Inform<br>Check one of the following:<br>Paid Family Leave w<br>Paid Family Leave w  | ras formally requested and granted Start Date: End Date:   |
| Paid Family Leave Inform<br>Check one of the following:<br>Paid Family Leave w<br>Paid Family Leave w<br>No formal request w   | vas formally requested and granted Start Date: End Date:<br>vas formally requested and denied<br>as made for Paid Family Leave   |
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| Paid Family Leave Inform<br>Check one of the following:<br>Paid Family Leave w<br>Paid Family Leave w<br>No formal request w<br>Date Request for Paid Family L   | vas formally requested and granted Start Date: End Date:<br>vas formally requested and denied<br>as made for Paid Family Leave<br>(Jeave form PFL-1) vas given to enployer,  |



# Paid Family Leave and FMLA



#### How are Paid Family Leave and FMLA similar?

Both Paid Family Leave and the 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 you had continued to work



#### 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 any 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 if regularly working 20 or more hours per week</li> <li>After 175 days worked 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<br>Leave | <ul> <li>Employees cannot use for own serious<br/>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<br/>"incapable of self-care because of a mental or physical disability"</li> </ul> |
| Length of Leave     | <ul> <li>Only in full-day increments</li> </ul>   | <ul> <li>Hourly basis</li> </ul>   |
| Paid Time Off       | <ul> <li>Employers cannot require employees use<br/>paid time off while on PFL</li> </ul>   | <ul> <li>Employer can compel an employee to use paid<br/>time off while on FMLA</li> </ul>   |

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# **Paid Family** Leave and COVID-19



## **COVID-19** quarantine leave

**Paid Family** 

Leave

#### Available when:

- You are subject to an order of mandatory or precautionary quarantine or isolation due to COVID-19
- Your minor, dependent child is subject to an order of mandatory or precautionary quarantine or isolation due to COVID-19









#### **Taking leave for personal quarantine**

- You may apply for a combination of Paid Family Leave and disability benefits to receive your full pay (up to a cap)
- **67%** of pay, up to a maximum of **\$840.70** weekly
- Disability benefits make up the difference, up to a maximum of \$2,043.92 weekly
- Total combined benefits of **\$2,884.62** weekly
- No waiting period for either benefit

You will have job protection for the duration of the quarantine



#### Taking leave for your child's quarantine

You may also apply for NYS Paid Family Leave if your minor, dependent child is under an order of mandatory or precautionary quarantine or isolation

 NYS Paid Family Leave provides 67% of pay, up to a maximum weekly benefit of \$840.70





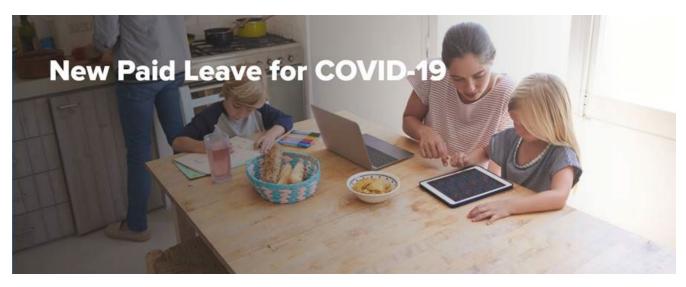






#### **Full details**

#### PaidFamilyLeave.ny.gov/COVID19





## Resources



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#### Learn more

Visit **PaidFamilyLeave.ny.gov** to access:

- Detailed information on Paid Family Leave
- Paid Family Leave request forms and fact sheets
- Weekly benefit and payroll deduction calculators
- Paid Family Leave updates for 2023
- Information about COVID-19 quarantine leave benefits





#### Learn more

Helpline: (844) 337-6303

Website: PaidFamilyLeave.ny.gov

**Get Email Updates:** Select "Get Updates" on the bottom of PFL website







# Thank you!