

A guide for employees



Agenda

- 1. Why do we need Paid Family Leave?
- 2. Basic uses of Paid Family Leave
- 3. 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



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









Bonding with a child

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



Birth



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.





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













2023 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, up to 67% of NYSAWW	New maximum weekly benefit \$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 \$1131.08.

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

Enter your last eight weeks of gross wages:

0.00	0.00
0.00	0.00
0.00	0.00
0.00	0.00

SUBMIT

Note: When calculating benefits, Paid Family Leave insurers must use whichever is higher: the last eight weeks worked **including** the week when PFL started, or the last eight weeks worked **not including** the week PFL started.









2023 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 2023 benefits and contributions

- Maximum weekly benefit increase: Benefit increased 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









2024 updates

- Maximum weekly benefit increase: Benefit increasing from \$1,131.08 to \$1,151.16
- **Employee contribution rate**: As of January 1, 2024, employers may deduct at the rate of **0.373**% of an employee's gross wages each pay period, capped at an annual maximum of **\$333.25**













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









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













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











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	Paid Family Leave	PAID FAMILY LEAVE DISCRIMINATION / RETALIATION COMPLAINT
Paid Family L	rave • PO Box 9030, End	licett, NY 13781-9030
You your You	employer AND the Work	al Request for Reinstatement Regarding Paid Family Leave (Form PFL-DC-119) to crs' Compensation Board, and oldo within 30 days OR you were not satisfied with their explanation as to why you changed.
A hearing wi	be scheduled after your	employer receives this form and has an opportunity to respond.
2. Your 3. Evid requ • E • T	f of receipt of family leave request for family leave ence, such as a letter of esting or taking Paid Fan	benefits (if benefits were not received), and straination or the name of a witness, that the following occurred in relation to ally Loave: sale you to your original or comparable position, the
Sene Sene	eve completed the form: it to the Workers' Comp is copy to your employe a copy for your records	
Failure to co	mplete this form, includin	g the required attachments, may delay processing of your complaint.
Employee's	Information	
Name (LAST,	FIRST, MI):	Date of Birth:
Address:		
Phone #:		Social Security #/Tax Identification #:
Employer's	Information (as it appea	ars on your pay stub)
	me:	
Address:		
	discriminated against me	
Their positio	is (check one): Own	er Supervisor Manager
	Leave Information	
Doid Family		
		requested and granted Start Date: End Date:
Check one o		
Check one o	amily Leave was formall	
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Check one o Paid F Paid F	amily Leave was formall mal request was made for	Paid Family Leave
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How are Paid Family Leave and FMLA similar?

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

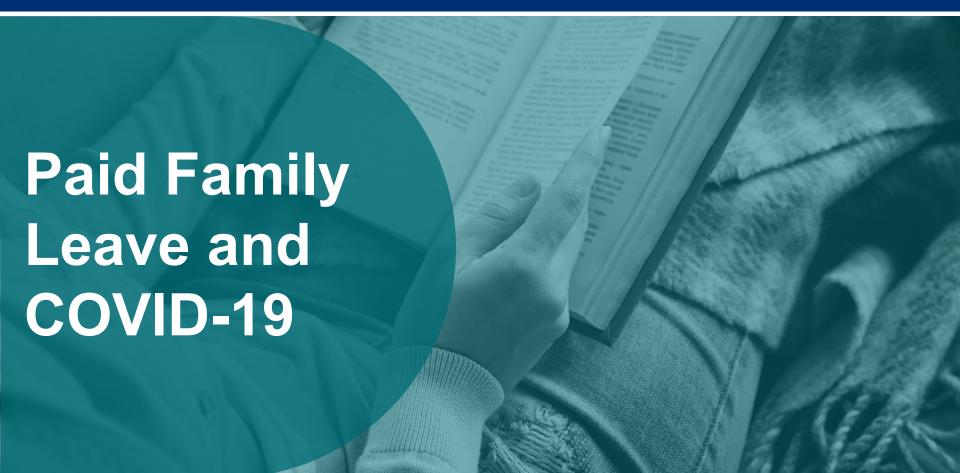
- Leave for:
 - Bonding with a child
 - Caring for a family member with a serious health condition
 - Assisting when a family member is called to active military service abroad
- Job protection
- Continued health insurance during leave on the same terms as if you had continued to work



How do Paid Family Leave and FMLA differ?

	PFL	FMLA
Benefits	Paid	Unpaid
Coverage	 Almost all private employers Public employers may opt in One or more employees in employment on each of at least 30 days in any calendar year 	 Public and private employers 50 or more employees in a 75-mile radius
Eligibility	 After 26 consecutive weeks of employment if regularly working 20 or more hours per week After 175 days worked if regularly working less than 20 hours per week 	 12 months of employment 1,250 hours of work in the 12-month period preceding leave
Reason for Leave	Employees cannot use for own serious health conditionCan be used to care for a child of any age	 Employee can use for own serious health condition 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"
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









COVID-19 quarantine 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













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
- 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!