

<div>Larkin</div> <div>New York - Coverage Options and Funding (State Income Replacement Benefits)</div>	
State Programs	<p>1949 – Disability Benefits Law 2018 – Paid Family Leave</p> <p>Disability Benefits Bureau Workers' Compensation Board (877) 632-4996 (844) 337-6306 (844) 337-6303</p> <p>http://www.wcb.ny.gov/ PFL https://paidfamilyleave.ny.gov</p>
Employer Eligibility	Employers with 1 employee (NY) must remit applicable contributions for this program (see "Cost" field below).
Employee Eligibility	<p>NY DBL - Full-time employees are eligible for benefits if they have 4 weeks of NY employment with current employer. Part-time employees are eligible for benefits on 25th day of employment. Those full or part time employees joining from another NY employer may qualify for NY DBL immediately. We generally advise that employees apply and the state will make the determination of eligibility.</p> <p>NY PFL - 26 weeks of NY employment with current employer or 175 days for part-time (<20 hours per week) employees.</p>
Coverage Allowed	<p>Employers may insure or self-insure.</p> <p>Self-Insurance - Employer or 3rd party administrator must be incorporated in state of NY and plan must be approved by WCB.</p>
Cost	<p>Employer N/A - the benefits are employee funded.</p> <p>Employee 2024 DBL - 0.5% of the first \$120 of the employee's weekly wages; maximum weekly employee cost is \$0.60 per week PFL - 0.373% of employee's weekly wage, capped at an annual cost of \$333.25</p> <p>2025 PFL - 0.388% of employee's weekly wage, capped at an annual cost of \$354.53</p>
Employer Action Summary	No state registration – employers may collect NY PFL and DBL contributions, directly, to cover the cost of PFL and DBL insurance.

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