

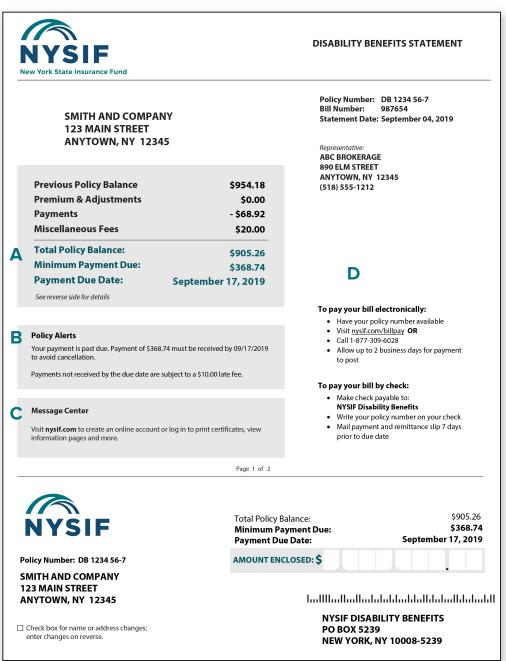
# **Learn About NYSIF's Redesigned Bill**

NYSIF is pleased to present our new, simplified bill, which is redesigned to include the details you wanted most. Use this sample guide to help you understand your new bill.

### SAMPLE DISABILITY BENEFITS BILL

### How to Read Your New Bill

- A This box displays a billing summary for the current billing period. Your Total Policy Balance reflects the balance from your last bill and payments, adjustments and fees that occurred during the current billing cycle. Itemized transactions for the current period can be found on the reverse side of your bill under New Transactions and Payments. You must pay the Minimum Payment Due by the date shown to avoid a late fee.
- Policy Alerts provide important information affecting your policy. On disability benefit new policy and renewal bills, the Policy Alert box will display your annual Disability Benefits and Paid Family Leave premium separately.
- C The Message Center offers details on NYSIF services and latest news.
- Payment Options. Go to nysif.com/billpay to pay online by electronic funds transfer, credit or debit card, or by phone. You can also pay by check using the remittance slip (right).



THIS IS NOT AN ACTUAL BILL. Sample for illustrative purposes only.

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- **E Deposit/Rebill** is the premium deposit required based on initial information in your application. A rebill reflects any premium deposit adjustment based on new information. This amount must be paid in full.
- F Installments (for policies with payment plans) show remaining installments and current installment due. There is a \$10 installment fee per installment, which is reflected in the Miscellaneous (Misc.) Fees & Credits total.
- G An **Audit Balance** or credit may result from a premium audit. Audit balances of more than \$500 may be paid in installments.
- Adjustments reflect changes made to your total policy balance. Adjustments are itemized under New Transactions and Payments. This amount must be paid in full.
- Miscellaneous (Misc.) Fees & Credits reflect the sum of installment fees, late payment fees and other charges and credits.
- **J Past Due** amounts reflect unpaid charges from your previous bill including prior installments.
- **Total Policy Balance** reflects the remaining premium balance, including remaining installments.
- Minimum Payment Due is the sum of items (E) through (J). This amount must be paid by the due date to avoid late fees and/or nonpayment cancellation.
- New Transactions and Payments show all activity for the dates listed.

#### SAMPLE DISABILITY BENEFITS BILL

roncy Num	ber: DB 1234 56-7				
Statement F	Period: 08/04/19 -	09/04/19			
TOTAL PO	LICY BALANCE				
DESCRIPTION		BALANCE DETAILS	REMAINING INSTALLMENTS	MINIMUM PAYMENT DUE	
Deposit/Rebill					
Installments	5	\$692.20	5	\$107.30	
Audit Balance		\$193.06			
Adjustment	S				
Misc. Fees & Credits		\$20.00		\$20.00	
Past Due				\$241.44	
TOTAL PO	LICY BALANCE	\$905.26			
MINIMUM PAYMENT DUE				\$368.74	Pay your minimum amount du \$368.74 by 09/17/2019.
NEW TRA	NSACTIONS AN	ID PAYMENTS			
DATE         REF #           08/16/19         000012           08/31/19         987654		DESCRIPTION Payment Received - Thank You Late Fee		-\$68.92 \$10.00	
09/04/19	876543	Installment Fee		\$10.00	
		Visit nysif.com/mybil	Credits are applied to y	our account. Il Customer Service at 1-888-875	r-5790.
		,	Page 2 of		
If you have	checked the box o	n the reverse side,	please enter new inf	ormation below.	
					Thank you!
					NYSIF

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