



WELCOME TO NYSIF

—
UNDERSTANDING YOUR
DISABILITY BENEFITS AND
PAID FAMILY LEAVE INSURANCE

NYSIF QUICK REFERENCE GUIDE





WELCOME TO NYSIF!

NYSIF is a pioneer when it comes to insuring worker well-being in New York State (NYS). We were there first in 1914 with Workers' Compensation insurance. We have been providing Disability Benefits (DB) coverage since 1950 and then added Paid Family Leave (PFL) coverage in 2018 to continue to meet your insurance needs.

This Quick Reference Guide will help you navigate your new policy.

IMPORTANT TO KNOW:

- **Post a Notice of Compliance (DB-120 and PFL-120)** where employees can easily see it. It's the law.
- **Provide the Statement of Rights** to employees once you are notified their absence could qualify them for DB or PFL.
- **Report your payroll on time** to avoid fees and help ensure you pay the lowest possible premium. (See REPORTING PAYROLL on page 7.)

GETTING STARTED

Your Disability Benefits insurance satisfies your requirement to provide partial wage replacement benefits to employees for off-the-job injuries or illnesses and disabilities arising from pregnancies. Paid Family Leave provides your employees with paid time off from work to care for their families.

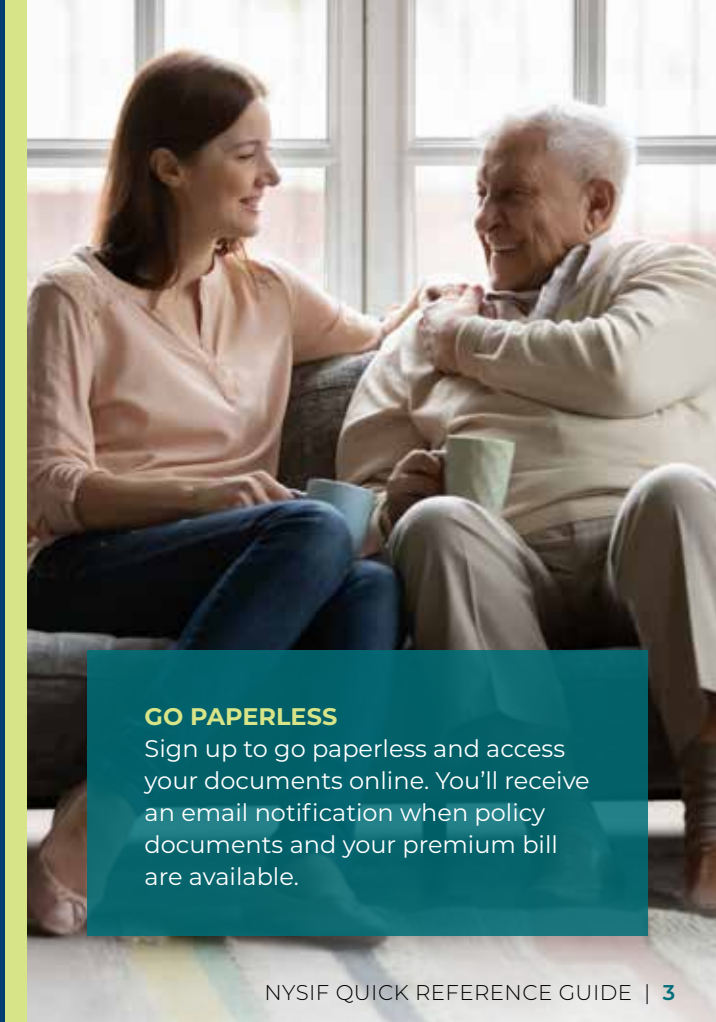
SET UP AN ONLINE ACCOUNT

You can securely access everything to manage your policy from our website, nysif.com:

- Get policy documents
- Create certificates of insurance
- View your bill; make premium payments; enroll in AutoPay
- View claims payment information
- Report payroll
- Sign up to receive notifications of new policy documents

Setting up an online account is quick and easy at nysif.com/customer. You'll need:

- Policy number (included in your policy packet)
- Federal Employer Identification Number (FEIN)
- Mailing zip code for the policy



GO PAPERLESS

Sign up to go paperless and access your documents online. You'll receive an email notification when policy documents and your premium bill are available.

YOUR POLICY

The information pages of your DB and PFL insurance policy contain the most important terms of your policy. These include: the policy number, policy period (when it begins and ends), what is covered and your estimated premium.

IMPORTANT POLICY DOCUMENTS

Certificate of Insurance

A Certificate of Insurance certifies that you have a valid Disability Benefits insurance policy. To get your Certificate of Insurance:

- 1 Log in to your online customer account and create a certificate anytime.
- or -
- 2 Email us at certificates@nysif.com. Include:
In the subject line:
 - Policyholder/Certificate holder name
 - Policy numberIn the body of the email:
 - Certificate holder name and mailing address

Notice of Compliance

A Notice of Compliance (DB-120 and PFL-120) lets your employees know that they are covered by the benefits of DB and PFL insurance provided by NYSIF.

- **The Disability Benefits Law** requires that you post the DB-120 and the PFL-120 at all your business locations where employees can easily see them.

Your Notice of Compliance is included in your policy packet. You can also get copies of these notices through your NYSIF online customer account.

ENRICHED BENEFITS

Enriched Disability Benefits insurance enables you to provide benefits at up to five times the statutory benefit rate. Find out more at nysif.com.

MAKING POLICY CHANGES

Notify NYSIF immediately if you have changes to your policy, including:

Name or FEIN Change – Complete an Assignment of Interest Agreement and return it to NYSIF.

Address Change – Change the address of record for your policy online.

Coverage Change – Complete a Selection of Disability Benefits Insurance Coverage Change Form before your policy renews.

Cancellations – As long as you pay your premium, your coverage will continue uninterrupted. New York State law requires policyholders to provide at least a 30-day written notice to cancel with NYSIF. Include the reason for cancellation, policyholder signature and the effective date.

RESOURCES ON NYSIF.COM

Policyholder Responsibilities outlines your responsibilities regarding your Notice of Compliance and Certificate of Insurance, employee cost sharing and how to report fraud.

NYSIF.com Online Account User Guide – Policyholders provides information on online account management; retrieving policy documents; and creating, reviewing and validating certificates.

Commonly Used Forms (available at nysif.com/forms):

- Assignment of Interest Agreement
- Request for Inclusion of Additional Interest/Entity
- Disability Benefits Insurance Coverage Change (selection of coverage)
- Notice of Voluntary Cancellation

YOUR PREMIUM

Premium is the amount you pay for your insurance. DB premium is based on your payroll, which is multiplied by our standard rate. PFL rates are set by the NYS Department of Financial Services annually.

- In NYS, coverage for PFL is a rider (or add-on) to DB policies. Your DB and PFL premiums are billed on the same invoice.
- You can choose to pay the total DB premium or share costs with employees through payroll deductions. PFL is fully funded through employee contributions.
- To help you make informed decisions on paying for coverage, NYSIF provides full transparency on our premium rates.

GENDER-NEUTRAL RATES

The NYSIF Advantage: NYSIF offers inclusive DB rates that are the same for all employees, regardless of gender. Most of our competitors price DB coverage for women at a higher rate than men – sometimes more than double!

PREMIUM PAYMENT PLANS

Your payment terms vary depending on the size of your policy:

- **Premium under \$500** – The total amount is due in full when your application for insurance is approved and every year thereafter.
- **Premium \$500 and over** – Installment payment options are available for premiums over \$500. A premium deposit is required, and monthly bills will include a \$10 installment fee each month.

You can also pay your premium in full online or via mail.

AUTOPAY

Another convenient method is to enroll in AutoPay.

- **AutoPay** – Log in to your online account to pay your bill automatically using your checking account, savings account or a debit or credit card. A fee may be charged if you use a debit or credit card.

The easiest way to pay your premium on time and avoid late fees is to sign up for AutoPay.

Visit nysif.com/billpay for more information.

REPORTING PAYROLL

PAYROLL REPORTING

At the beginning of your policy period, we estimate what your insurance premium will be based on your anticipated payroll. At the end of your policy period each year, we need to verify this information. You must submit a payroll report within 30 days of the end of your policy period to align your premium to your actual payroll.



Be Prepared

Document any changes to your payroll as they occur to keep your payroll up to date.



We'll Remind You

We'll send you a letter at the end of your policy period to remind you to submit your payroll report. You can report your payroll by mail or online.



NYSIF Can Help

NYSIF professionals are available to help you prepare your payroll report. We can assist you in compiling accurate documentation to help you pay the lowest possible premium. You can reach us at **888-875-5790** or **CustomerService@nysif.com**.

AVOID UNNECESSARY CHARGES

It Pays to Report On Time

Failure to submit a payroll report or to submit a timely payroll report will result in a premium adjustment that is equivalent to 50% of your originally estimated DB premium.



CLAIMS – DISABILITY BENEFITS

A claim is a notification to NYSIF that an employee has filed for DB or PFL benefits.

FILING DB CLAIMS

If an employee suffers an off-the-job injury or illness or is unable to work due to a pregnancy or childbirth:

- 1 Provide a Statement of Rights:** You must give your employee a Statement of Rights for New York State Disability Benefits within five (5) business days after being notified that they were diagnosed as disabled by a health care provider.
- 2 Provide NYSIF Form DB-450:** Give the Notice and Proof of Claim for Disability Benefits to your employee once they become disabled. You, your employee and their health care provider must each fill out the appropriate sections of the form.
 - NYSIF Form DB-450 **should not be filed** before a disability begins.
- 3 Contact a NYSIF Case Manager:** Notify NYSIF when a claimant returns to work. We can also help you determine other necessary actions and navigate the claims process.

CLAIMS – PAID FAMILY LEAVE

FILING PFL CLAIMS

If an employee requests Paid Family Leave:

- 1 Provide a Statement of Rights:** You must give your employee a Statement of Rights for New York State Paid Family Leave within five (5) business days after being notified that they have requested leave.
- 2 Provide the Appropriate NYSIF Claim Forms:**
 - **Form PFL-1:** Give the Request for Paid Family Leave to your employee. You must complete Part B, the employer section.
 - **Claim Certification Form:** Give your employee the appropriate form for the specific type of leave they are requesting (i.e., child bonding, family care or military deployment).
 - Be sure to answer Part B, Question 9 regarding wage reimbursement. If you answer “yes,” you must provide the dates that you pay full wages to your employee. If you do not answer “yes,” you will not be eligible to receive reimbursement for those wages.
 - You must return all forms to your employee within three (3) business days.
- 3 Contact a NYSIF Case Manager:** Notify NYSIF when a claimant returns to work or if the claims information provided by the employee does not match your records.

RESOURCES ON NYSIF.COM

Forms (available at nysif.com/forms):

- **PFL Employer Checklist:** Assists policyholders in complying with PFL requirements

Additional PFL Forms by Leave Type:

- **PFL-2:** Bonding with a new child
- **PFL-3 and PFL-4:** Serious health condition (care)
- **PFL-5:** Military deployment

Let employees know that prefilling a claim form could actually lead to the information on that form being no longer accurate. This could necessitate a refile of the claim.

KEY TERMS

Certificate of Insurance – Proof that you have a valid DB and PFL insurance policy.

Claim – A request for DB or PFL benefits by an employee of the policyholder.

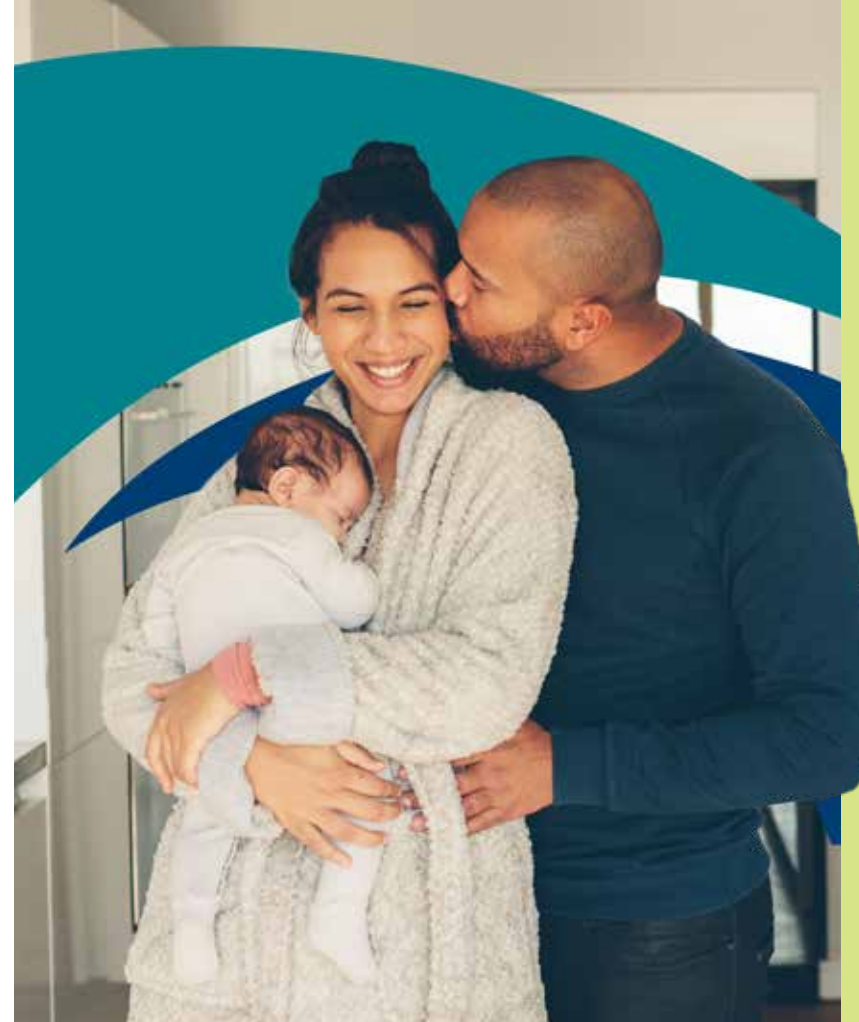
Enriched Benefits – Optional DB coverage providing a maximum weekly benefit rate (up to five [5] times) higher than the statutory maximum rate.

Notice of Compliance (Form DB-120, Form PFL-120) – A notice to employees stating that you have DB and PFL insurance. New York State law requires you to post these notices at all your business locations where employees can easily see them.

Payroll Reporting – An annual accounting of your actual employee payroll after the end of the policy period to ensure the accuracy of your premium.

Premium – The amount you pay for your DB and PFL insurance coverage.

Total Estimated Premium – Our estimate of your DB insurance premium based on the estimate of your payroll at the beginning of the policy period. This amount will appear on your bill and is subject to verification. The final premium is confirmed after your payroll is reported at the end of the policy period.



THANK YOU

Thank you again for choosing NYSIF as your DB and PFL insurance carrier. We value your trust in us, and we're always ready to serve you and your employees.

Important things to remember about your Disability Benefits and Paid Family Leave insurance:

- 1 Post Notices of Compliance (DB-120, PFL-120) at each of your business locations where your employees can easily see them.
- 2 Payroll reporting is a normal DB insurance practice. We'll contact you when it's time.
- 3 Help employees complete claim applications by filling out forms immediately.



Kathy Hochul, Governor

Kenneth R. Theobalds, Chairman

Gaurav Vasisht, Executive Director & CEO

IMPORTANT RESOURCES

We're here to answer your questions about how to maximize the benefits of your NYSIF Disability Benefits and Paid Family Leave insurance policy.

Policyholder Services

NYSIF policy representative – Go to “GET POLICY HELP” at nysif.com
Call **888-875-5790** or email us at CustomerService@nysif.com

Claims

NYSIF case manager – Go to “GET CLAIMS HELP” at nysif.com or nysif.com/claims

NYSIF

PO Box 66699
Albany, NY 12206