



## Disability Benefits and Paid Family Leave



### Disability Benefits Insurance

Disability benefits insurance provides temporary wages to employees who are unable to work because of an off-the-job injury or illness or because of pregnancies. Most New York State employers with one or more employees must provide disability benefits insurance.

### Paid Family Leave

As part of its disability benefits policy, NYSIF offers New York State Paid Family Leave (PFL). PFL provides employees paid leave to bond with a new child, care for a family member with a serious health condition or help relieve family pressure when someone is deployed abroad for active military duty.

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### Low-Cost, Mandatory Benefits

NYSIF low-cost disability benefits insurance satisfies employers' statutory requirements. Employers can also enhance benefits for their employees by choosing to offer up to five times the statutory weekly benefit at a prorated premium based on our low, gender-neutral statutory rate.

### Wage Replacement

Disability benefits insurance pays eligible employees one-half of their average weekly wage, up to \$170 per week, if they are unable to work. When PFL is fully phased in, employees can receive PFL for up to 12 weeks of time off and 67% of their average weekly wage, up to a cap of 67% of the New York State Average Weekly Wage.

### Employee Cost Sharing

Employers can pay entirely for disability benefits coverage or can deduct a portion of an employee's wage to offset the cost. PFL is totally funded through employee contributions.

► Learn more at [nysif.com](https://nysif.com)

