

About Disability Benefits

Disability benefits insurance pays temporary wages to eligible employees with disabling off-the-job injuries or illnesses, and for disabilities arising from pregnancies. Medical care is the responsibility of the claimant.

NYSIF disability benefits insurance covers New York State employers in fullfillment of their disability benefits insurance obligations, as required by New York State law. NYSIF's low cost disability benefits insurance rates are gender-neutral.

Premiums may be paid entirely by the employer or paid jointly by the employer and the employee. New York State Law allows (but does not require) employers to deduct one-half of one percent of an employee's wage, up to a maximum of \$.60 per week, to offset the cost of disability benefits insurance.



Looking For Insurance?

Visit nysif.com

Find more information about
NYSIF disability benefits insurance
at nysif.com by choosing
Disability Benefits Policyholder
under the
Employer section

Find more information about Paid Family Leave at nysif.com/paidfamilyleave

To speak to a NYSIF disability benefits representative call **1-866-697-4332**

To get a quote for disability benefits insurance go to Get A Quote at nysif.com to use our online premium calculator **NEW YORK STATE INSURANCE FUND**

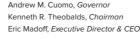


Disability Benefits Insurance



and

Paid Family Leave Coverage





TAKE A QUICK LOOK AT WHAT NYSIF DISABILITY BENEFITS INSURANCE OFFERS



Statutory Disability Benefits

New York State **Statutory Disability Benefits** insurance is mandatory for most employees in New York State, including domestic workers. Statutory disability benefits are equal to one-half the average weekly wage of the employee, up to a maximum weekly benefit of \$170 for 26 weeks within a 52-week period. Employers can satisfy their statutory disability benefits insurance needs with low-cost NYSIF disability benefits insurance.

Enriched Disability Benefits

For employers who opt to enhance benefits for employees, NYSIF also offers *Enriched Disability Benefits* of up to five times the statutory weekly benefit at a prorated premium based on the same qualified standard rate as our gender-neutral statutory rate.

Dividend Programs

NYSIF's **Return of Premium** (ROP) program and the **Premium Adjustment Program** (PAP) can provide policyholders with annual disability benefits insurance premium credits based on annual payroll and claims performance. To be eligible for ROP or PAP dividend programs NYSIF disability benefits policyholders must submit payroll forms annually to NYSIF.

Paid Family Leave

Beginning January 1, 2018, NYSIF disability benefits insurance covers employees for mandatory New York State *Paid Family Leave*, which is funded through employee payroll deductions. Paid family leave provides job-protected, paid leave to bond with a new child, care for a family member with a serious health condition, or help relieve family pressures when someone is called to active military service.

NYSIF Disability Benefits Insurance Quote Form

Business Type: Corporation, So	le Proprietor, LLC, Partners	ship, Domestic, NFP, other (explain)
Employer (Business Name)		
Business Address: Street / S	uite / Apt.	
City or Town	State	Zip / Postal Code
Contact: First Name	Last Name	
Telephone		Fax
E-mail		
	to a maximum weel	ts equal $\frac{1}{2}$ the average weekled via the same state of \$170, for 20 at
	or the selection of co	s equal ½ the average weeklyerage at the maximum weekl 52 week period.
		ENRICHED benefit coverage kly benefit coverage (check one)
•		\$510,4=\$680,5=\$850
Enter the total number of York State:	your male and female	employees working in New
Male	Female	•
in New York State limited For <u>ENRICHED</u> coverage female employees working	I to \$17,680 per pers le, enter the total an ng in New York State per person: x1.5 = 9	nd female employees working on for <u>STATUTORY</u> coverage inual wages of your male an limited to the selected level of \$26,520, x2 = \$35,360, x2.5 = \$88,400.
\$ Total limited annual male w	\$ ages Total limite	ed annual female wages
Quote estimates are base is required to complete ap	ed on standard premi plication for disability ear disability insurance	um rates. Additional information insurance, which may affect the e claims history is required for
-	com or fax this form t NYSIF Disability Be Natervliet Avenue Ex Albany, NY 12206-	rtension
Your NYSIF Rep		
NYSIF DB Quote Form (Rev. 06_17)		