



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 fulfillment 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

Disability Benefits Insurance



and

Paid Family Leave Coverage





TAKE A QUICK LOOK AT WHAT NYSIF DISABILITY BENEFITS INSURANCE OFFERS



NYSIF Disability Benefits Insurance Quote Form

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.

Business Type: Corporation, Sole Proprietor, LLC, Partnership, Domestic, NFP, other (explain)

Employer (Business Name)

Business Address: Street / Suite / Apt.

City or Town

State

Zip / Postal Code

Contact: First Name

Last Name

Telephone

Fax

E-mail

STATUTORY disability insurance claim benefits equal ½ the average weekly wage of the employee, up to a maximum weekly claim benefit of \$170, for 26 weeks (if required) within a 52 week period.

ENRICHED disability insurance claim benefits equal ½ the average weekly wage of the employee, for the selection of coverage at the maximum weekly claim benefit for 26 weeks (if required) within a 52 week period.

Choose either : _____ **STATUTORY**, or _____ **ENRICHED** benefit coverage. If choosing **ENRICHED**, select the maximum weekly benefit coverage (check one):

____ 1.5=\$255, ____ 2=\$340, ____ 2.5=\$425, ____ 3=\$510, ____ 4=\$680, ____ 5=\$850

Enter the total number of your male and female employees working in New York State:

_____ Male _____ Female

Enter the total annual wages of your male and female employees working in New York State limited to \$17,680 per person for **STATUTORY** coverage. For **ENRICHED** coverage, enter the total annual wages of your male and female employees working in New York State limited to the selected level of coverage times \$17,680 per person: x1.5 = \$26,520, x2 = \$35,360, x2.5 = \$44,200, x3 = \$53,040, x4 = \$70,720, x5 = \$88,400.

\$ _____ \$ _____
Total limited annual male wages Total limited annual female wages

Quote estimates are based on standard premium rates. Additional information is required to complete application for disability insurance, which may affect the quote. A current, three-year disability insurance claims history is required for employers with 15 or more employees.

Get A Quote at nysif.com or fax this form to 518-437-5278, or mail to:

NYSIF Disability Benefits
1 Watervliet Avenue Extension
Albany, NY 12206-1629

Your NYSIF Rep. _____