



## CONTACT NYSIF

**NOW, SELECT THE COVERAGE TO FIT  
YOUR ORGANIZATION!**

### Enriched Disability Benefits Insurance from NYSIFDB

NYSIFDB offers **Enriched Disability Benefits Insurance** levels of up to five times the statutory weekly benefit at a prorated premium based on a low statutory, gender-neutral rate of \$24.75 per employee.

New or existing NYSIFDB policyholders can opt for any of six different Enriched Disability Benefits Insurance levels at very affordable prices. See details inside.

### NYSIF Disability Benefits Premium Dividend Programs

NYSIF offers two programs that help qualified policyholders save on disability benefits premium: the **Return of Premium (ROP)** program and the **Premium Adjustment Program (PAP)**. These programs can reward qualified policyholders with annual premium credits based on reported premium and annual claims performance.

### Customer Service

Call 1-866-697-4332 to speak to a NYSIF disability benefits representative. To speak to a NYSIF workers' compensation service representative call 1-888-875-5790. If you experience a problem on our website, contact our Help Desk at 1-877-435-7743.

### Why Wait for Certificates?

Policyholders and their representatives can create a NYSIF online account that allows immediate access to certificates of insurance and other policy information.

### More Info @ [nysif.com](http://nysif.com)

Disability benefits insurance pays temporary wage benefits to eligible employees who are disabled by off-the-job injury or illness and for disabilities arising from pregnancies. Disability benefits insurance is mandatory in New York State for most employees, including domestic workers. Employers without workers' compensation and disability benefits insurance are in violation of the law. This could lead to fines and lawsuits if a worker suffers injury or illness on or off the job.



**NEW YORK STATE INSURANCE FUND**  
[nysif.com](http://nysif.com)

Andrew M. Cuomo, *Governor*  
Kenneth R. Theobalds, *Chairman*  
Eric Madoff, *Executive Director & CEO*

04/15

**NEW YORK STATE INSURANCE FUND**



## Low-Cost Disability Benefits Insurance



**NYS Statutory Coverage**  
**Enriched Disability Benefits**  
**Premium Dividend Programs**



**NEW YORK STATE INSURANCE FUND**  
[nysif.com](http://nysif.com)

## Statutory or Enriched Disability Benefits – What’s Best for Your Employees?

No question about it, NYSIF offers one of the best deals in disability benefits insurance. While many insurance carriers charge more for women employees than they charge for men, NYSIF has one, low gender-neutral rate of \$24.75 a year, per employee!

That low rate covers your employees for off-the-job injuries with the New York statutory disability benefit up to \$170 per week. If you want a more substantial benefit for your disabled employees while out of work, NYSIF makes it very affordable with six levels of NYSIF Enriched Disability Benefits at a prorated premium based on the same, low rate.\* Choose any level up to a maximum of five times the statutory weekly benefit for less than \$125 a year, per employee (see chart).

Go to [nysif.com](http://nysif.com) for a free disability benefits insurance quote, or e-mail [box398@nysif.com](mailto:box398@nysif.com) for more information. Learn about NYSIF premium credit programs and how you can lower your disability benefits insurance cost even further.

\*NYSIF 2015 disability benefits insurance standard premium rates apply to policyholders with favorable claims history. The minimum annual premium for a NYSIF disability benefits insurance policy is \$60.

Choice of Coverage	Maximum Weekly Claim Benefit	Annual Premium per Person	Weekly Premium per Person	Minimum Annual Policy Premium
Statutory	\$170	\$24.75	\$0.48	\$60
Enriched at 1.5 x \$170	\$255	\$37.13	\$0.71	\$90
Enriched at 2.0 x \$170	\$340	\$49.50	\$0.95	\$120
Enriched at 2.5 x \$170	\$425	\$61.88	\$1.19	\$150
Enriched at 3.0 x \$170	\$510	\$74.26	\$1.43	\$180
Enriched at 4.0 x \$170	\$680	\$99.01	\$1.90	\$240
Enriched at 5.0 x \$170	\$850	\$123.76	\$2.38	\$300

## Return of Premium Program (ROP) and Premium Adjustment Plan (PAP)

Employers with 49 or fewer employees may be eligible for an annual ROP credit. At the end of the policy year after all claims are closed, NYSIF calculates a group loss ratio for qualified policyholders. If the loss ratio is less than the industry standard, NYSIF returns a portion of premium to the group.

Employers with premium over \$1,200 may qualify for a PAP credit based on individual claims performance. At the end of the policy year after all claims are closed, NYSIF compares a policyholder’s annual premium to the policyholder’s total claims for that period. If the total annual claims multiplied by a factor of 1.2 are less than total premium for the period, the policyholder receives a PAP credit.

NYSIFDB has issued ROP and/or PAP credits for 14 straight years. Past performance is no guarantee of future results. Learn more at [nysif.com/disability/benefits](http://nysif.com/disability/benefits)

**Use the right panel to get a quote for nysif disability benefits insurance, or visit [nysif.com](http://nysif.com) to use our premium calculator and request a quote.**

## NYSIF Disability Benefits Insurance Quote Form

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: **\$17,680** 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**

Annual quote estimates are based upon standard premium rates. Additional information will be required to complete NYSIF’s application for disability insurance, which may affect this quote. A current three-year disability insurance claims history is required for employers with 15 or more employees.

Go online to [nysif.com](http://nysif.com) and “Request a Quote” for disability benefits, fax this quote to 518.437.5278, or mail this quote to:

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

Your NYSIF Rep. \_\_\_\_\_