

# Top Agent PFL FAQs

- **When did the Paid Family Leave ("PFL") benefit become effective?**

This benefit became effective January 1<sup>st</sup>, 2018.

- **Is PFL coverage mandatory?**

Yes, employers are required to provide this coverage for all eligible employees. Employers cannot opt out.

- **What is the PFL rate?**

The premium rate used to calculate the total PFL premium due will be increased effective January 1, 2026. It will be **0.432% (.00432)** of an employee's weekly wage up to and not to exceed the statewide average weekly wage. The statewide average weekly wage for use with Paid Family Leave, as of January 1, 2026, is **\$1,833.63**, making the annual maximum contribution per employee, **\$411.91** ( $\$1,833.63 \times 52 \text{ weeks} \times .00432 = \$411.91$ ).

- **How will PFL be billed?**

PFL and DBL will be billed separately on the same billing invoice. You will need to input the eligible number of male and female employees, along with the total annual gross wages paid to these employees. You should only total each employee's total gross wage, up to the maximum covered wage for each individual employee. In 2026 the maximum covered wage **for each individual employee will be \$95,348.76.**

- **Will the coverage application process be the same?**

The DBL application will have minor changes to incorporate the PFL coverage. There will be no changes to how you will apply for a policy. If you have any policy related questions not answered here, please contact policyholder services at **646-509-2100** or email us at **[polycyservices@sslicny.com](mailto:polycyservices@sslicny.com)**.

- **What are qualifying events for PFL?**

## **Bonding**

An employee may file for PFL to bond with their child during the first year after birth, or during the first year after placement of an adopted or foster child. An employee may apply for family leave before the actual placement for adoption or foster care. Examples of valid reasons for leave in this scenario: to attend counseling sessions, court appearances, attorney consultations or travel to another country to complete an adoption.

## **Caring for a Family Member with a Serious Health Condition**

An employee may file for PFL to care for a close family member with a serious health condition. A close family member of the employee includes the employee's spouse, domestic partner, child, parent, grandparent, grandchild, and sibling. A "serious health condition" is an illness, injury impairment, or physical or mental condition that involves either (a) inpatient care or (b) continuing treatment or continuing supervision by a health care provider.

## **Qualifying Military Event**

An employee may file for PFL for a qualifying military event when a spouse, child, domestic partner, or parent of the employee is on active duty or has been notified of an impending call or order of active duty in a foreign country.

- **What are the eligibility requirements to file for PFL?**

Employees who regularly work 20 or more hours per week may be eligible after they have worked for at least 26 consecutive weeks. Employees who work less than 20 hours per week may be eligible after they have worked at least 175 days.

- **What are the benefits?**

The NYS PFL program reached the final phase of the 4-year benefit implementation in 2021. For the year 2026, eligible employees will receive a portion of their weekly earnings during a qualifying leave period, subject to a New York State average weekly wage (NYSAWW) maximum, as follows:

Year	Maximum Weeks	Maximum % of Employee Weekly Wage	Capped at this % of the NYS Average Weekly Wage ("NYS AWW")	Maximum Weekly Benefit Payout Amount
1/1/2026	12	67%	67%	\$1,228.53
1/1/2025	12	67%	67%	\$1,177.32
1/1/2024	12	67%	67%	\$1,151.16
1/1/2023	12	67%	67%	\$1,131.09

### Examples:

In 2026, an employee who makes \$1,125 a week would receive a benefit of \$753.75 a week (67% of \$1,125). An employee who makes \$2,000 a week would receive a benefit of \$1,228.53, because this employee is capped at 67% of New York State's Average Weekly Wage (NYSAWW) — currently \$1,833.63 67% of the NYSAWW for use in 2026 brings you to the \$1,228.53 maximum weekly benefit.

- **Is the employer obligated to hold the employee's job open for them and maintain their health benefit coverage?**

Paid Family Leave provides job protection to employees. Employees on PFL are entitled to return to the same or comparable job after returning from PFL and the employer must continue their health insurance coverage. It is important to note, employees must continue to pay their portion of the premium cost while on PFL. The employer must work out those details with the employees; this will not be handled through the PFL benefit.

- **What are some other employer obligations?**

If they have an employee handbook or any written guidance for employees regarding benefits or leave rights, they **must** include information concerning leave under PFL; which should include the employee rights and obligations under PFL and how to file a claim for this benefit. If they do NOT have written policies, manuals, or handbooks they still must provide written guidance to each of their employees regarding all the employee's rights and obligations under PFL, including information on how to file a claim.

- **What is the cost to the employer for the PFL benefit?**

PFL is entirely **employee funded**. As of July 1, 2017, employers were authorized by NYS to be able to institute a payroll deduction to cover the PFL benefit premium.

- **Can non-US citizens and undocumented workers apply for PFL?**

Yes. Citizenship and immigration status has no impact on PFL eligibility.

- **Are part-timers eligible?**

An employee of a covered employer whose regular work schedule is less than 20 hours per week will become eligible to take family leave after working at least 175 days in that employment prior to the first full day leave begins.

- **If an employee is collecting Workers' Compensation Benefits, can they apply for PFL?**

No, if the employee is not working and is collecting workers' compensation, PFL may not be used.

- **Can employees take PFL and use their sick and/or vacation time together so that they receive full salary?**

Yes, your client can choose to allow employees to use their sick and vacation time so they may receive full salary. If they allow them to do this, they may request reimbursement of any approved PFL benefits. An employer cannot require them to use their PTO.

- **How long does it take to process a claim?**

Once we receive a completed request for PFL with the necessary certification, we have 18 days to pay or deny a PFL claim.

- **Where can I get claim forms?**

You can download/print claim forms [here](#). Also provided are detailed instructions and a claim filing requirements chart. You can also download/print the claim filing requirement charts separately.

- **Where should a claimant send their completed form and certification to apply for PFL?**

They can mail it to: **Standard Security Life Insurance Company of New York**  
**P. O. Box 25339**  
**Farmington, New York 14425**

They can email it to: **[claims@sslicny.com](mailto:claims@sslicny.com)**

Or

They can fax it to: **585-398-2854**

- If you have any claim related questions not answered here, please contact us at **1-800-477-0087** or email us at **[claims@sslicny.com](mailto:claims@sslicny.com)**.