Top Claimant PFL FAQs

What is Paid Family Leave ("PFL")?

The PFL program provides wage replacement to employees to allow them to bond with a child, care for a close relative with a serious health condition, or help relieve family pressures when someone is on/or called to active military service to a foreign country.

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, or 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.

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.

Where can I get a claim form?

You can download/print your claim form here. Also provided are detailed instructions and a claim filing requirements chart. You can also download/print the claim filing requirement charts separately.

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.

Will I have job security if I go out on PFL?

NYS 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.

Does PFL cost me anything?

Yes. 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.

Is PFL coverage mandatory?

Yes, this is a required coverage for all covered employees in NY State. Employees cannot optout of eligibility.

Can I collect PFL if I am out of work and receiving Workers' Compensation benefits?

No, if you are not working and are collecting workers' compensation, you may not use PFL.

I am pregnant. Will I be able to receive PFL during my pregnancy?

PFL only begins **after birth**. It is not available for prenatal conditions. You must file a NY DBL claim for the pre-natal period. These are two separate benefits, and each leave has its own claim form that must be filed.

Can I take PFL and use sick and/or vacation time together so that I receive full salary?

If your employer allows this, you will be able to use your sick and vacation time to receive full salary. If allowed and you choose this option, your employer may be reimbursed any PFL benefits at the lower rate for that period.

Will I be able to take PFL on an hourly basis?

No, PFL is only available in full day increments, but it can be taken intermittently.

• My employer offers benefits that go beyond the state's program, such as more than 12 weeks leave or higher wage replacement. Can I use both?

If your employer already has a paid family leave program that fulfills or exceeds New York state law, you will receive only those benefits.

 If I receive PFL benefits to bond with my newborn and then one of my parents becomes seriously ill later in the year, will I be able to receive PFL benefits again since it is for a different reason?

You may submit a claim for PFL benefits for any of the 3 leave types. The amount of time you have available is dependent on the amount of time you have used within a rolling 52-week look back period. Each situation is unique, so for specific leave questions please feel free to contact the claims department.

• When do I need to file a claim?

If you have a foreseeable situation, you must give your employer 30-day advance notice so they can plan for your absence. If the event was not foreseeable, you must notify your employer as quickly as possible. If you fail to do so without unusual circumstances justifying the failure, your PFL can be delayed or partially denied.

How long does it take to process a claim?

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

• Where do I send my claim and certification for a PFL claim?

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

Or

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

Remember to keep a copy of your claim and certification for your records. If you have any
claim related questions not answered here, please contact us at 1-800-477-0087 or email us
at <u>claims@sslicny.com</u>.