How NY Disability Benefit Leave and NY Paid Family Leave compare.

New York Paid Family Leave is job-protected Paid Leave employees can use for qualifying reasons. Use the comparison chart to learn the difference between the current New York Disability Benefit Leave (DBL) and Paid Family Leave (PFL) coverage.

	New York DBL	New York PFL
Who's Covered?	All active full-time and part-time employees eligible under the DBL/PFL Law (work state NY)	All active full-time and part-time employees eligible under the DBL/PFL Law (work state NY)
Eligibility	Full Time: 4 consecutive weeks working Part Time: 25 days in calendar year working; eligibility transfers when entering new employment	Full Time: 26 weeks working for same employer Part Time: 175 days working for same employer; NOT transferable when entering new employment
Minimum # of Employees	1	1
Weekly Benefit Amount	50% of the Average Weekly Wage up to a maximum of $170 per week	2027: 67% of the Average Weekly Wage up to a maximum of $1,287.91 per week
When Do Payments Begin?	8th day for accident 8th day for sickness	1st day of qualified Paid Leave event
Maximum Payment Period (Duration)	26 weeks minus any days that were taken for Paid Family Leave during any 52 consecutive calendar weeks	12 weeks Intermittent benefits are paid in one full day increments; DBL and PFL combined cannot exceed 26 weeks during any 52 consecutive calendar weeks
PTO/Vacation Time	Benefits are not reduced by PTO or Vacation Time.	Benefits are not payable if employee is receiving PTO, Vacation Time or Sick Time.
Job Entitlement	No	Yes Includes employers with less than 50 employees (Not subject to FMLA)
Who Pays the Premium?	Employer paid Employer/Employee paid	Employee paid

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	New York DBL	New York PFL
Employee Contributions	0.5% of covered wages but no more than $0.60 per week	Set by the Department of Financial Services every year
Coverage	For own disability	1) Bond with a newborn, adopted or foster care child during the first 12 months; 2) Care for a seriously ill family member; or 3) Address important needs related to a family member's military service. PFL is not available for an employee's own serious health condition.
Funding Method	Fully Insured; Self-insured (ASO)	Fully Insured; Self-insured (only if DBL is Self-insured)
Employer Reimbursement	Yes, if employer advances disability benefits via salary continuation	Yes, if employer advances PFL benefits via salary continuation
FMLA	Employers with 50+ employees: runs concurrently.	Employers with 50+ employees: runs concurrently
What Happens if the Employer Section of the Claim Form is Incomplete?	Claim denied	Not a reason for claim denial

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We are a market leader for Statutory Disability and Leave Management, providing statutory coverage since 1950.
We can help employers:

- Simplify administration for employers and employees.
- Enhance the employee experience with compassionate support and additional resources.
- Design compliant policies and provide educational resources for employers and employees.

For more information about NY DBL and PFL, contact your representative at The Hartford or visit **TheHartford.com/nypfl**

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Statutory Disability Form Series includes GBD-1850, or state equivalent. Statutory Family Leave Form Series includes GBD-1851, or state equivalent.
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