PAID FAMILY LEAVE

Paid Family Leave is <u>employee-funded</u> insurance that provides job-protected, partial paid time off to:

- Bond with a newly born, adopted or fostered child;
- Care for a **family member** with a serious health condition; or
- Assist loved ones when a spouse, domestic partner, child or parent is called to active military service abroad.

Eligibility:

- Employees with a regular work schedule of **20 or more hours per week** are eligible after **26 consecutive weeks** of employment.
- Employees with a regular work schedule of less than 20 hours per week are eligible after 175 days worked.

Citizenship or immigration status is not a factor in your eligibility.

Rights and Protections:

- Job Protection: Return to the same or comparable job after you take leave.
- You keep your **health insurance** while on leave (you may have to continue paying your portion of the premium costs, if any).
- Your **employer is prohibited from discriminating or retaliating** against you for requesting or taking Paid Family Leave
- You **do not have to exhaust sick leave or vacation** accruals before using Paid Family Leave.

What does PFL Pay?

In 2020, you can take up to 10 weeks of Paid Family Leave and receive 60% of your average weekly wage, capped at 60% of the New York State average weekly wage. Generally, your average weekly wage is the average of your last eight weeks of pay prior to starting Paid Family Leave.

Employees can calculate their benefit at: <u>https://paidfamilyleave.ny.gov/PFLbenefitscalculator2020</u>

Waiving the payroll deduction and benefit:

This payroll deduction is mandatory for eligible employees and can only be waived in limited circumstances:

- If you work 20+ hours per week, but will not work for 26 consecutive weeks.
- If you work less than 20 hours per week, but will not work 175 days in a year.

If one of these situations applies, you must submit an Employee Opt-Out form which can be found here: <u>https://paidfamilyleave.ny.gov/pfl-waiver-form</u>

Any payments already made will not be refunded.

Employees can revoke this waiver at any time.

If an employee's schedule changes, so that they work more than 26 weeks or more than 175 days in the year, their waiver will be revoked and PFL deductions should start.

Insurance carrier contact information:

Technology Insurance Company C/O AbSolve P.O.Box 1328 Mt. Laurel, NJ 08054 <u>AmTrustNYDBLPFL@absencesolved.com</u> 800-401-2691 800-728-7028 (fax)

Who is an eligible family member and what is a serious health condition?

A family member for PFL purposes is a spouse, domestic partner, child, stepchild, parent, parent-in-law, stepparent, grandparent, and grandchild

A "serious health condition" is an illness, injury, impairment, or physical or mental condition requiring inpatient care or continuing treatment. This condition needs to be certified by a health care provider.

A list of serious health conditions can be found on the following website: <u>https://paidfamilyleave.ny.gov/paid-family-leave-family-care</u>

Application Process:

- Paperwork should be submitted to the insurer at least 30 days before leave begins. EMPLOYEE must submit paper application to the office of Human Resources.
 - Once received, Human Resources will complete the employer section within 3-5 business days.

- Employee is responsible for submitting the application to the insurer. Complete and attach the additional forms as required and submit to the insurance carrier within 30 days of starting your leave, to avoid losing benefits
- Approval/Denial is issued by the insurer.
- In most cases, the insurance carrier must pay or deny benefits within <u>18 calendar</u> <u>days</u> of receiving your completed request or your first day of leave, whichever is later.
- If approved, benefit will be paid by the insurer and can be direct deposited or via paper check. Employee preference should be submitted to the insurer.

You may obtain all forms from your employer, their insurance carrier listed below or online at PaidFamilyLeave.ny.gov/Forms.

Disputes:

If your Paid Family Leave claim is denied, you may request to have the denial reviewed by a neutral arbitrator. The insurance carrier listed below will provide you with information about requesting arbitration.

Technology Insurance Company P.O. Box 1328 Mt. Laurel, NJ 08054 Phone: (800) 401-2691 Fax: (800) 728-7028