

New York Paid Family Leave Stand-Alone Coverage



AmTrust offers competitive stand-alone coverage for exempt employers, employee organizations and self-insured DBL employers who wish to provide New York Paid Family Leave to their employees or groups.

The AmTrust Wesco PFL policy complies with all statutory requirements of the New York Workers' Compensation Board and New York Department of Financial Services regulations. Coverage can be for all employees or an exempt employer may elect to cover a select class or classes of employees.

Who is this coverage for?

All DBL self-insured employers, public employers and employee organizations, such as unions, who have agreed under collective bargaining to opt-in to provide PFL coverage.

What is the policy benefit?

New York PFL is an employee-paid benefit that will eventually mandate up to 12 weeks of job-protected paid leave to address family related issues including:

- Bonding with a newborn, adopted or foster-care child during the first 12 months after event
- Caring for a seriously ill family member
- Addressing important needs related to a family member's military service

Rates and Premium

- New York PFL has one community rate for males and females statewide of **0.126% of an employee's average weekly wage**
- The employer deducts PFL contribution from an employee's payroll and pays PFL premium to AmTrust
- The employer may pay all of or a portion of the employee contribution

Maximum Premium

- The maximum employee deduction is 0.126% of the New York State average weekly wage (\$1,305.92 for 2018)
- The maximum premium for 2018 is \$1.65 weekly

2018 Benefit Schedule

Effective Date / Weeks of PFL	Benefit Amount and Maximum
January 1, 2018 / up to 8 weeks (12 weeks in 2021)	50% of employee's average weekly wage not to exceed 50% of the state average weekly wage (2018 state AWW = \$1,305.92)

Underwriting Requirements

Quoting

- Submit all quote requests through AmTrust Online quoting tool, or email directly to DBQuoteRequest@amtrustgroup.com
- Requirements include Employer FEIN, total number of employees, total male/female, total payroll and number of employees over the state AWW

Binding

- Completed employee census file required
- Excel format will be included with quote proposal
- Required fields include: Employee identifier, Class, Full time/ Part time status, Gender, Annual Wages (including bonus and commissions), and Wage Frequency

Employer Requirements

State requirements vary by whether or not the group is represented by an employee organization and whether or not there are employee contributions. A full description of the requirements is included in AmTrust's quote proposal.



AmTrust North America
An AmTrust Financial Company

877.528.7878

www.amtrustnorthamerica.com