

Important NY Paid Family Leave information for brokers.

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Effective January 1, 2018, Paid Family Leave (PFL) becomes a **mandatory benefit in New York** and will be implemented as a **rider to your clients' statutory short-term disability (DBL) policy** – unless they self-fund or are exempt.

The day the law was passed in 2016, ShelterPoint made a commitment to implement PFL and ensure a smooth transition for everyone involved – from brokers to policyholders and employees. Since then, we have been working diligently to achieve this goal because – as the industry leader in DBL – we're all in for PFL. As we are getting closer to the official launch date, we want to give you [a brief preview of what your clients can expect](#):

#### **PFL Rider Issuance**

**All ShelterPoint policyholders with DBL contracts that are required to include PFL will automatically receive a PFL rider.** We will mail the riders after NY State approves the form. We will notify you with more details on timing as we move closer to the approval date.

#### **Public entities with voluntary DBL coverage:**

This class of policyholders will be able to opt in for voluntary PFL coverage. Should they choose not to elect the PFL rider, they will remain covered with voluntary DBL-only coverage.

#### **New business:**

For mandatory coverage, ShelterPoint will only issue **DBL with a PFL rider** once the PFL rider is available.

For voluntary coverage, availability is structured as follows:

- Public entities: can request **DBL only** or **DBL with a PFL rider**
- Shareholders/partners of partnerships, LLCs/LLPs, or sole proprietorships (whether they have employees or not) and owners/shareholders of corporations with only 1 or 2 officers (without employees and each owning at least 1 share): **DBL with a PFL rider only**

ShelterPoint is not planning to offer stand-alone PFL coverage in 2018, but will re-evaluate for 2019.

Need a quick refresher on who must provide DBL/PFL and who's exempt?

Read [this blog post](#) specifically on this topic.

## **Billing**

- Your clients' current billing cycles will not change (whether they're annual or quarterly).
  - Depending on timing of PFL rider approval, some clients may receive a one-time interim PFL bill to align with their annual reconciliation. A billing schedule will be available soon.
- Once PFL is implemented, our **DBL billing invoices will include PFL** coverage as a new line item.

## **Premium Payment**

ShelterPoint policyholders may continue paying their premiums via the same method they're accustomed to:

- **Paper bill or e-Pay.**

[Share this calculator](#) with your clients so they can get an estimate on how much PFL will add to their bill.

## **What your clients should keep in mind and have handy when paying for their new PFL benefit:**

- When it comes to head counts, coverage eligibility for DBL and PFL is not the same!
  - Read [this blog post](#) to brush up on this topic.
- Since the PFL rate is set as a percent of wages, your clients should have their payroll records handy, such as their NYS-45 or payroll reports.

## **PFL Claims**

NY State is still finalizing the claim forms.


**Reminder:** Except for qualified 2017 bonding leave events, PFL claims must be incurred 01/01/2018 or later; and no claims will be paid before PFL becomes effective.

## **Resources**

- Our dedicated educational PFL website: [www.NYpaidleave.com](http://www.NYpaidleave.com)
  - Featuring all things PFL, including focused topics in our blog, widgets, downloadable resources, visual guides, etc.

- Come back frequently or sign up for updates to stay in the know as we release more details on Paid Family Leave administration in the weeks and months to come.
- Please pass on the link to your clients.
- ABC's of PFL: [Download our new, exclusive in-depth guide here:](#)

### Questions?

- We value our broker relationships, as all of our business is sold through the independent broker and agent network. Our sales representatives and assistants are available to answer your questions at:
  - 800-365-4999 
  - [sales@shelterpoint.com](mailto:sales@shelterpoint.com)
- Need answers directly from a PFL Expert? Email us at [pflquestions@shelterpoint.com](mailto:pflquestions@shelterpoint.com)

As the **industry leader and DBL expert**, we're your **PFL expert** as well. As we move closer to the PFL implementation date and the final missing pieces are released/approved by NY State, we will reach back out to you with a more detailed timeline. We look forward to working closely with you to assure a smooth implementation.

Warm Regards,

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