

New York Disability Benefits Law with New York Paid Family Leave Rider



The New York Disability Benefits Law (DBL) provides benefits for covered disabilities and New York's Paid Family Leave (PFL) law provides paid leave for specific family reasons. You may be provided a weekly cash benefit if you are unable to work due to:

- a covered disability (e.g., back injury, recovery from surgery, or recovery following childbirth); or
- a covered family leave (e.g., caring for a family member with a serious medical condition, bonding with a new child, or helping out when a family member is deployed abroad on active military service).

To be eligible for benefits you must meet eligibility requirements of the New York Disability Benefits Law (DBL) and New York Paid Family Leave (PFL). See your employer for details.

Disability plan features

After your claim is approved, you:

- Receive a weekly benefit that replaces 50% of your income—up to a maximum of \$170. Short-term disability benefits may be reduced by the amount you receive under NY DBL.
- Begin receiving benefits in as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness (these durations are referred to as "elimination periods").
- Receive a weekly benefit for up to 26 weeks—if you remain unable to work due to a covered disability.

New York Paid Family Leave features

After your claim is approved, you:

- Receive a weekly benefit that replaces a percentage of your income up to a maximum set by the State of New York. For 2025, the percent of income replacement is 67%, up to 67% of the NY State Average Weekly Wage (NYSAWW) subject to a maximum weekly benefit of **\$1,177.32**.
- Begin receiving New York Paid Family Leave benefits from the first day of leave (there is no waiting period).
- Receive a weekly benefit for up to 12 weeks per 52-week period.

You must provide employers no fewer than 30 days' notice if your need for leave is foreseeable. If the need for the leave is not foreseeable, you must provide notice as soon as practicable.

For complete plan details

This highlight flyer is intended to provide an overview of the statutory benefits available from your employer and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan. For more information, please contact your employer.

Frequently asked questions

How do I file a claim for benefits?

Sun Life has an easy-to-follow online tool that walks you through the claim submission process. To get started, sign into your Sun Life account at sunlife.com/account and click on “Submit a claim”.

Where can I learn more about PFL?

Visit <https://paidfamilyleave.ny.gov/>

Where can I learn more about DBL?

Visit <https://www.wcb.ny.gov/>

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern.

If your disability coverage is paid with pre-tax dollars, the benefit payments will be fully or partially taxable under federal tax law based on the percentage of the premiums paid with pre-tax dollars. State tax laws for disability benefit payments vary and other tax considerations apply. Please consult your legal or tax advisor for more information. Sun Life does not provide tax advice.

In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 06P-NY-DBL. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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