



Frequently Asked Questions

New York State Paid Family Leave provides most New York-based employees with job-protected paid leave to bond with a new child, care for a loved one with a serious health condition, or provide support when a family member is called to active military duty abroad.

New York Paid Family Leave is available through your employer as part of your First Symetra Disability Benefit Law policy. To help you understand how these benefits work, we've prepared the following questions and answers.

If you still have questions after reading this document, we encourage you to contact your employee benefits representative or visit the New York Paid Family Leave website at www.paidfamilyleave.ny.gov.

What is the New York Paid Family Leave program?

New York Paid Family Leave is designed to provide some replacement when an employee takes time off to:

- Bond with a newborn, adopted or fostered child.
- Care for a family member with a serious health condition.
- Help after a family member is deployed to active military duty abroad.

Who is eligible for New York Paid Family Leave?

Most full- and part-time employees working in New York are eligible for these benefits. The date of eligibility depends on the number of hours you work each week and how long you've been employed:

- Employees regularly working 20+ hours each week are eligible after 26 weeks of employment.
- Employees regularly working less than 20 hours each week are eligible once they've worked 175 days.

Do I have to enroll in New York Paid Family Leave?

In most cases, yes, enrollment in the New York Paid Family Leave program is mandatory. The only exception is if your regular work schedule falls below the 26 weeks or 175 days outlined above.

Who pays for this coverage?

New York Paid Family Leave is an employee-funded program. That means all enrolled employees throughout the state of New York are paying for these benefits.

How much does it cost?

For 2021, the contribution amount will be 0.6% of your weekly wage, up to the average New York State weekly wage of \$1,200. The maximum annual deduction for 2021 will be \$7.20.*

Example: If you earn \$1,200 per week (gross), your payroll deduction amount is \$7.20 per week.

*Source: <https://paidfamilyleave.ny.gov/2021>

What are the benefits?

In 2021, eligible employees may take up to 12 weeks of leave at 67% of their average weekly wage, up to 67% of the average New York State weekly wage of \$1,200. Benefits are paid on a weekly basis.

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Will New York Paid Family Leave benefits ever change?

The New York Paid Family Leave contribution rate, maximum leave duration, maximum weekly benefit, and state average weekly wage are all subject to change. However, there are no scheduled New York Paid Family Leave program benefit changes beyond the January 1, 2021 changes included in this summary.

If an employee's leave period carries over from one year to the next, the benefit amount and duration will reflect the year in which the leave began. For example, an employee who starts a leave in December 2020 that extends into January 2021 will receive benefits based on 2021 requirements.

Can New York Paid Family Leave be taken intermittently?

Yes, any covered leave can be taken in intermittent periods. However, since eligible leave is based on one full workday, if any portion of a workday is completed, that day will not be eligible for benefits.

When requesting intermittent leave, please follow your company's call-in procedures and then immediately call First Symetra at 1-877-377-6773. If possible, a 30-day advance notice should be given to your employer if your leave dates are not known ahead of time.

Group disability income insurance and Disability Benefits Law (DBL) policies are provided by First Symetra National Life Insurance Company of New York, New York, NY. First Symetra address: P.O. Box 34690, Seattle, WA 98124. Policies may be subject to exclusions, limitations, reductions and termination of benefit provisions.