

DBL vs PFL

"Required Disability and Paid Family Leave is Just The Beginning."



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My father used to say,

"Nickels, Dimes and Quarters make Dollars." This wise phrase reminds me that small savings can add up to significant amounts over time. " It's not about how much money you make but how much you can keep." To build a successful business, my father advised me to "expand and scale out like Los Angeles, rather than up like New York. Instead focus on broadening the business horizons while maintaining the core values of what we do best."

He also reminded me to "stay true to our expertise, as we have been providing required state disability, paid family leave, and ancillary employee benefits since 1976. " His words of wisdom have always inspired me to stay grounded and work towards achieving long-term success.

David J. Cohen

Founder

DBL vs. PFL In New York



Key Differences

Allowable PFL Claims:

File a PFL claim for paid time off to:

- ♥ Bond with a newborn, or newly adopted or foster child within the first year
- ♥ Care for a family member with a serious health condition
- ♥ Care for home and family when a spouse, domestic partner, child or parent is deployed abroad on active military service PFL

Expert Tip:

File a DBL claim for **your own** injury or illness. File a PFL claim for paid leave to take care of a child, parent, or other close family member.



DBL vs. PFL In New York



Key Differences

	DBL	PFL
Full-time Definition	Worked the number of hours that constitute the specific employer's normal work week	Persons working 20+ hours/week
Full-time Employees	Worked at least 4 consecutive weeks for any covered employer(s)	Employed at least 26 consecutive weeks at their current employer
Part-time Employees	Completed at least 25 workdays at any covered employer(s)	Completed at least 175 workdays at their current employer
Personal or Domestic Employees	Must work at least 20 hours/week and must be employed at least 30 days	Must work at least 20 hours/week and must have been employed for 26 consecutive weeks
Transferability of Qualification Period	Yes. If an employee changes jobs from one covered employer to another, their time worked at the previous employer counts. However, if their previous job was at an exempt employer without voluntary coverage, they have to satisfy the qualification period at their new covered employer.	No. If an employee changes jobs from one covered employer to another, their time worked at the previous employer does not count.

DBL vs. PFL In New York



Key Differences

	DBL	PFL
What does not count towards the qualification period	N/A	Time out on DBL
What does counts towards the qualification period	Approved vacation, personal, sick time Other time away from work but still considered an employee as long as their PFL overage is paid for	
Benefit Payouts	50% of your average weekly wage (AWW) to maximum of \$170/week	PFL provides 67% of your AWW, with a max. weekly benefit payout of \$1,131.08 for up to 12 weeks.
Waiting Period	7 days (no benefit is paid for the first 7 days of your illness or disability)	None (your benefits kick in on the first day of the qualified leave event)
Maximum Leave Duration	26 weeks in a consecutive 52-week period	Up to 12 weeks
	You can't take DBL and PFL at the same time, i.e. receive benefits for both concurrently. They have to be taken in sequence. If you qualify for both, the combined duration may not exceed 26 weeks in a consecutive 52-week period.	

DBL vs. PFL In New York



Key Differences

	DBL	PFL
Job Protection While On Leave	None	Yes, even for employers with less than 50 employees. Employers must provide the same position, or one comparable in wages and benefits, to employees returning from PFL.
Benefit Offsets	Benefits are not reduced by PTO such as vacation time, i.e. you can collect DBL benefits while using paid vacation days	You can't receive PFL benefits while out on PTO or using sick/vacation days
How It's Funded	Employer pays the premium to the carrier (unless self-insured) and has option to recoup cost through employee contributions (capped at state-set maximum contribution levels)	
Maximum Employee Contributions	\$0.60/week	0.00454% of the employee's weekly wage, capped at an annual contribution of \$399.43.
Employer Reimbursement	Yes, if the employee receives salary continuation while out on leave	



DBL vs. PFL In New York

Expert Tips

Your clients should consider enriching DBL benefits. Chief executives and high earners can especially benefit from Enriched DBL. All employees deserve adequate income replacement in the event of illness or injury.



File a DBL Claim:

Prior to childbirth in the case of complications or medical necessity (bed-rest, etc.)
Following childbirth to recover from natural childbirth (typically 6 weeks) or c-section (typically 8 weeks)

Understand How DBL and PFL Work Together Following Childbirth

Parents often take time off to recover after childbirth and take care of their newborn. PFL and DBL can work together to extend time off for new parents.

File a PFL Claim:

To bond with a newborn within the first year of life



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