

# Top Claimant PFL FAQs

- **What is PFL?**

The PFL program provides wage replacement to employees to allow them to bond with a child, care for a close relative with a serious health condition, or help relieve family pressures when someone is called to active military service.

- **What are qualifying events for PFL?**

**Bonding** An employee may file for PFL to bond with their child during the first year after birth, or during the first year after placement of an adopted or foster child. An employee may apply for family leave before the actual placement for adoption or foster care. Examples of valid reasons for leave in this scenario: to attend counseling sessions, court appearances, attorney consultations or travel to another country to complete an adoption.

**Caring for a Family Member with a Serious Health Condition** An employee may file for PFL to care for a close family member with a serious health condition. A close family member of the employee includes the employee's spouse, domestic partner, child, parent, grandparent or grandchild. A "serious health condition" is an illness, injury impairment, or physical or mental condition that involves either (a) inpatient care or (b) continuing treatment or continuing supervision by a health care provider.

**Qualifying Military Event** An employee may file for PFL for a qualifying military event when a spouse, child, domestic partner or parent of the

employee is on active duty or has been notified of an impending call or order of active duty.

- **What are the eligibility requirements to file for PFL?**

Employees who regularly work 20 or more hours per week may be eligible after they have worked for at least 26 consecutive weeks. Employees who work less than 20 hours per week may be eligible after they have worked at least 175 days.

- **Where can I get a claim form?**

You can download/print your claim form [here](#). Also provided are detailed instructions and a claim filing requirements chart. You can also download/print the claim filing requirement charts separately.

- **What are the benefits?**

The PFL program will be phased in over four years, beginning on January 1, 2018. Eligible employees will receive a portion of their weekly earnings during a qualifying leave period, subject to a New York State average weekly wage (NYSAWW) maximum, as follows:

1/1/2018	8	50%	50%
1/1/2019	10	55%	55%
1/1/2020	10	60%	60%
1/1/2021	12	67%	67%

### **Examples:**

In 2018, an employee who makes \$600 a week would receive a benefit of \$300 a week (50% of \$600). An employee who makes \$2,000 a week would receive a benefit of approximately \$652.96, because this employee is capped at one-half of New York State's Average Weekly Wage (NYSAWW) — currently \$1305.92. Half of that amount is the \$652.96 benefit.

- **Will I have job security if I go out on PFL?**

Employees are guaranteed to be able to return to their job.

- **Does PFL cost me anything?**

PFL is entirely **employee-funded**. Beginning on or after July 1, 2017, employers are permitted to begin collecting weekly contributions through payroll deductions to pay for the PFL benefit premium.

- **Is PFL coverage mandatory?**

Yes, this is a required coverage for all covered employees in NY State. You cannot opt out.

- **Can I collect PFL if I am out of work and receiving Workers' Compensation benefits?**

No, if you are not working and are collecting workers' compensation, you may not use PFL.

- **I am pregnant. Will I be able to receive PFL during my pregnancy?**

PFL only begins **after birth**. It is not available for prenatal conditions. You must file a NY DBL claim for the pre-natal time period. These are two separate benefits and each leave has its own claim form that must be filed.

- **Can I take PFL and use sick and/or vacation time together so that I receive full salary?**

If your employer allows this you will be able to use your sick and vacation time to receive full salary. If allowed and you choose this option, your employer may be reimbursed any PFL benefits at the lower rate for that time period.

- **Will I be able to take PFL on an hourly basis?**

No, PFL is only available in full day increments, but it can be taken intermittently.

- **My employer offers benefits that go beyond the state's program, such as more than 12 weeks leave or higher wage replacement. Can I use both?**

If your employer already has a paid family leave program that fulfills or exceeds New York state law, you will receive only those benefits.

- **If I receive 8 weeks of PFL benefits to bond with my newborn and then one of my parents becomes seriously ill later in the year, will I be able to receive PFL benefits again since it is for a different reason?**

No. You are only eligible for the maximum benefit for the calendar year you apply.

- **When do I need to file a claim?**

If you have a foreseeable situation, you must give your employer 30-days advance notice so they can plan for your absence. If the event was not foreseeable, you must notify your employer as quickly as possible. If you fail to do so without unusual circumstances justifying the failure, your PFL can be delayed or partially denied.

- **How long does it take to process a claim?**

Once we receive a completed request for PFL with the necessary certification, we have 18 days to pay or deny a PFL claim.

- **Where do I send my claim and certification for a PFL claim?**

They can mail it to: Standard Security Life Insurance Company of New York  
P. O. Box 25339  
Farmington, New York 14425

They can email it to: [claims@sslicny.com](mailto:claims@sslicny.com)

Or

They can fax it to: 585-398-2854

- Remember to keep a copy of your claim and certification for your records. If you have any claim related questions not answered here, please contact us at 1-800-477-0087 or email us at [claims@sslicny.com](mailto:claims@sslicny.com).