

## **Employers' Checklist**

### **Ensure your company has Paid Family Leave coverage**

- Most private employers with one or more employees are required to obtain Paid Family Leave insurance. Contact your broker or insurer for information about available policies as well as options for paying your premium (e.g., whether it can be paid semi-annually, annually, or annually on a retrospective basis).
- This insurance is generally added to an existing disability insurance policy.
- If you are self-insured for disability, you may purchase a separate Paid Family Leave policy or apply to the NYS Workers' Compensation Board to self-insure.
- For a list of insurers offering Paid Family Leave policies, visit the [PFL section of the Department of Financial Services website](#).

### **Inform your employees about Paid Family Leave**

- Update appropriate written materials distributed to your employees, such as employee handbooks, to include Paid Family Leave information.
- If you do not have a handbook, provide written guidance to employees concerning their Paid Family Leave benefits.
- Model language for employee handbooks and other written materials is available [here](#).

### **Prepare for employee payroll contributions**

- Update your payroll processes to collect the employee contributions that pay for this insurance.
- It is strongly recommended you notify employees before withholding any contributions. A template Notice of Employee Payroll Deduction is available [here](#).
- The employee contribution rate is set every year to match the cost of insurance coverage. The current contribution rate is 0.126% of an employee's weekly wage, up to 0.126% of the annual New York State Average Weekly Wage (SAWW). In 2018, the maximum weekly employee contribution is approximately \$1.65 per week or \$85.56 annually. For example, in 2018 if an employee earns \$32,000 a year (\$615 a week), the employee will pay 78 cents per week. Employees who earn above the SAWW of \$67,907 a year (\$1305.92 a week) will pay the maximum contribution of \$1.65 per week.
- Use the [ny.gov/pflcalculator](http://ny.gov/pflcalculator) to get an estimate of an employee's weekly deduction.

### **Inform ineligible employees about waivers**

- Identify employees who will not meet the time-worked requirement for eligibility (see [Eligibility section](#) of this website), and offer them the option to waive coverage.
- Provide these employees with a waiver form, which is available [here](#).
- Keep a copy of all completed waivers on file.

### **Post an employee notice**

- Your insurance carrier will provide you with a notice to employees (Form PFL-120) stating that you have Paid Family Leave insurance.
- If you are self-insured, you can get this notice by contacting the NYS Workers' Compensation Board at [certificates@wcb.ny.gov](mailto:certificates@wcb.ny.gov).
- Post and maintain this notice in plain view, similar to how the signage for workers' compensation and disability insurance is displayed.

### **Familiarize Yourself with Paid Family Leave Forms and Other Resources.**

- Paid Family Leave request and waiver forms are available in the forms section of this website
- For updates on Paid Family Leave, please [click here](#) to subscribe to updates

### **Contact Us for Assistance.**

- Call the Paid Family Leave Helpline at 844-337-6303, Monday – Friday, 8:30am – 4:30pm ET

**REMEMBER:** An employer may not discriminate or retaliate against employees for requesting or taking Paid Family Leave.