

New York

# Paid Family Leave Employee FAQs

## What is changing 1/1/2024 for NY PFL?

Average Weekly Wage (AWW)	Maximum Employee Contribution	Community Rate	Benefit Percent of AWW	Maximum Weekly Benefit	Duration
\$1,718.15	\$333.25	0.373% / dollar	67%	\$1,151.16	12 weeks
Up \$29.96 from \$1,688.19 in 2023	Down \$66.18 from \$399.43 in 2023	Approximately 18% lower than 2023	Same as 2023	Up \$20.08 from \$1,131.08 in 2023	Same as 2023

## How do you calculate the amount of premium due for each employee in 2024?

NY PFL payroll deduction = Wages x 0.373%. When the **cumulative total** of the employee's contribution reaches **\$333.25** for the 2024 calendar year, the payroll deductions stop. Here is an example:

	Employee A	Employee B														
<b>Annual Salary</b>	\$27,000	\$100,000														
<b>Community Rate for 2024</b>	0.373%	0.373%														
<b>Total Annual Premium</b>	\$100.71	\$333.25 (cap)														
<b>Weekly Payroll Deduction</b>	\$1.94 (assuming no bonus)	Variable Calculation details below:														
		<table border="1"> <thead> <tr> <th></th> <th>Cumulative Deduction</th> </tr> </thead> <tbody> <tr> <td>Normal Pay – \$80,000 (or \$1,538/week) Bonus – \$20,000 paid March 1</td> <td></td> </tr> <tr> <td>Payroll deductions January 1-February 23: (\$1,538 x 0.373%)=\$5.74 \$5.74/week x 8 weeks = \$45.89</td> <td>= \$45.89</td> </tr> <tr> <td>Bonus paid March 1 via separate check: (\$20,000 x 0.373% = \$74.60) = added to amount paid earlier \$74.60 + \$45.89 =\$120.49</td> <td>= \$120.49</td> </tr> <tr> <td>Payroll deductions February 26 – November 8: (\$1,538 x 0.373% = \$5.74) added 5.74/week x 37 weeks = \$212.38</td> <td>= \$332.87</td> </tr> <tr> <td>Payroll deduction November 15 = adjusted due to the maximum annual cap: (\$333.25 - \$332.87 = \$0.38) only \$0.38 payroll deduction</td> <td>= \$333.25</td> </tr> <tr> <td>Payroll deduction November 18 - December 31 = \$0.00 since Employee B met annual contribution cap</td> <td></td> </tr> </tbody> </table>		Cumulative Deduction	Normal Pay – \$80,000 (or \$1,538/week) Bonus – \$20,000 paid March 1		Payroll deductions January 1-February 23: (\$1,538 x 0.373%)=\$5.74 \$5.74/week x 8 weeks = \$45.89	= \$45.89	Bonus paid March 1 via separate check: (\$20,000 x 0.373% = \$74.60) = added to amount paid earlier \$74.60 + \$45.89 =\$120.49	= \$120.49	Payroll deductions February 26 – November 8: (\$1,538 x 0.373% = \$5.74) added 5.74/week x 37 weeks = \$212.38	= \$332.87	Payroll deduction November 15 = adjusted due to the maximum annual cap: (\$333.25 - \$332.87 = \$0.38) only \$0.38 payroll deduction	= \$333.25	Payroll deduction November 18 - December 31 = \$0.00 since Employee B met annual contribution cap	
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## Claims Processing

### How can I submit a NY PFL claim to MetLife?

Contact MetLife by calling **1-877-ADPPTS01 (877-237-8701)**, between 8:00am – 11:00pm Eastern Time, Monday-Friday.

**\*Reference ADP TotalSource as your employer.**

### Where do I get the forms that I need to complete?

When you call to report your claim, an Acknowledgement Packet will be sent to you within 48 hours. It will contain instructions with the forms that you need to return to MetLife, along with MetLife's contact information.

In order to expedite your claim, MetLife will reach out to your employer to obtain the information requested within Part B of the Met-PFL-1 form (the "Employer" section). MetLife will make two attempts in two days to get a response directly from your employer.

### How long does it take for my benefits to be paid once my claim is approved?

Checks are issued each Tuesday. Once your claim is approved, payments will begin on the following Tuesday, and will cover the benefit period for the prior week (Mon – Sun). If your employer has paid your benefits in advance, they may have requested a reimbursement directly from MetLife. If your employer is due a reimbursement, you will not receive the weekly benefit check. Your employer will receive the reimbursement in a monthly check for all benefits paid in the prior month.

### What happens if I am out on a NY PFL continuous leave in 2023, which extends into 2024?

Benefits are locked in based on the first day of absence. A NY PFL claim in 2023 is capped at the maximum weekly benefit. Therefore, if the claim started in December 2023, even if it will roll into January 2024, absences will be capped at the 2023 maximum weekly benefit.

### What happens if I am out on a NYPFL intermittent leave in 2023 which extends into 2024?

Employees will receive the benefit rate at 67% or 12 weeks on the first day of their leave of absence. Benefits are locked in based on the first day of absence. Therefore, if the intermittent claim started in December 2023, even if it will roll into January 2024, absences will be capped at the 2023 maximum weekly benefit.

### What is the difference between a recurrent claim and a new claim?

The PFL Claim is considered 'recurrent' if (1) employee files for a NY PFL absence within 3 months of a prior claim, (2) the claim reason is the same, and (3) there are still benefits available on the prior claim.

**Scenario 1:** Employee took 6 weeks of NY PFL in 2023, starting November 19 - December 31 to bond with their new child. On February 1, employee requests leave for the same reason as the earlier claim. Because the claim is for the same claim reason, and it is within 3 months of the original claim, it is treated as a recurrent claim. The 2023 benefit applies for the remaining 6 weeks of the NY PFL claim.

**Scenario 2:** Employee took 6 weeks of NY PFL in 2023, starting November 19 - December 31 to bond with their new child. On February 1, employee requests leave for a new reason - to care for their mother who needs care after cancer surgery. Because the claim is for a different qualifying reason, the employee will need to file a new claim. A 52-week lookback is performed showing 6 weeks of PFL used. 12 weeks minus 6 weeks already taken = 6 weeks of PFL available for a new February claim.

### Can an employee who is out on maternity leave in the fall of 2023 wait until 2024 to take NY PFL child bonding to get the enhanced benefits?

Yes, under NY PFL law, covered employees can take PFL for bonding with a new child at any time within the first 12 months of the child's birth, adoption or foster care placement.

### When should a NY PFL claim be filed?

Claims should be filed within 30 days (before or after) of the first absence needed for the NY PFL leave.

### Why does the law say the employee must give 30 day advance notice of foreseeable leave?

The 30 day advance notice requirement is for the employee to alert their supervisor/employer that they will be absent. This may help with staffing and identify back up training to cover while the employee is out for an extended period of time. There is no requirement for the insurance claim to be submitted early.

### Should a NY PFL claim be filed for half days similar to FMLA absences?

No. FMLA allows the employee to take off partial days under certain circumstances; but PFL only allows for full days of intermittent leave. If the employee asks for a partial PFL day, the leave will be denied because the law requires a full day of leave.

## Coordinating NY PFL with other Benefits

### Can an employee elect to end the DBL benefit and then begin the NY PFL sooner, as it is a richer plan than the DBL?

Generally, this can take place after the delivery of a baby. The birth mother can switch from the DBL claim to a PFL claim for childbonding. Other claims will be decided on a case-by-case basis.

### If an employer has a private plan for parental leave that pays 100% salary for a designated number of weeks how would MetLife coordinate the private plan with the statutory benefit?

As part of our benefit coordination process, MetLife's claims team will reach out to the employer to coordinate dates of the company leave that directly overlaps with the state leave (i.e. Company's parental leave and PFL child bonding). If the employer is seeking reimbursement per the law, the employer needs to request reimbursement before MetLife has paid the employee.

## General NY PFL Questions

### Can NY PFL be taken intermittently?

Yes, NY PFL can be taken in full day increments as requested by a qualified claimant.

### When can a new employee take a NY PFL leave?

A new full-time employee (working 20+ hours per week) must work for 26 weeks prior to being eligible for leave. A part-time employee (working under 20 hours per week) must work for 175 days prior to becoming eligible. Keep in mind that premium must be collected starting day one of work.

### Is there a waiting period to receive the benefit?

No, there is no waiting period for NY PFL benefits.

### Who are covered family members under NY PFL?

NY PFL can be taken for a spouse; domestic partner; child/stepchild; anyone who any employee has legal custody; parent/stepparent; parent-in-law; grandparent; grandchild and sibling.

### Are taxes automatically withheld from NY PFL benefit payments?

No. Taxes will not automatically be withheld from benefits; however employees can request voluntary tax withholding. They simply need to submit a W-4S tax form to the claims team and taxes can be withheld.

### What is the New York State Website for NY PFL?

New York State's PFL website address:

[www.ny.gov/programs/new-york-state-paid-family-leave](http://www.ny.gov/programs/new-york-state-paid-family-leave).

### Where can I go for MetLife specific questions regarding NY PFL?

MetLife has a Paid Leave Family and Medical Leave website where you can find information regarding state specific information. The website is: [www.Metlife.com/PFML](http://www.Metlife.com/PFML).

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