

Group Disability

New York Disability Benefits Law and New York Paid Family Leave

Comparison Chart

While both the New York Disability Benefits Law (NY DBL) and New York Paid Family Leave (NY PFL) are offered through your employer as a part of your First Symetra Disability Benefits Law policy, it's important to understand the key differences between these two types of leave and how they can help you and your family get back on track after a life-changing event.

Eligibility	NY DBL	NY PFL
Full-time employees	Employees who have worked at least four consecutive weeks.	Employees working 20+ hours each week for at least 26 consecutive weeks.
Part-time employees	Employees who have worked at least 25 days.	Employees working less than 20 hours each week after they've worked 175 days.
Type of leave	Paid leave for employees unable to work due to a disabling non-work-related medical condition.	Paid leave for employees who require time off to: <ul style="list-style-type: none"> • 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.

Benefits	NY DBL	NY PFL
Payout Percentage of your average weekly wage (AWW)	50% up to \$170/week.	67% of wages up to 67% of the State Average Weekly Wage (SAWW), to a maximum of \$1,151.16 per week.
Duration¹	26 weeks in a consecutive 52-week period.	12 weeks in a consecutive 52-week period.
Waiting period	Benefits are paid after seven days.	Benefits are paid on the first day.
Job protection	None.	A position that is equal or comparable in wages and benefits must be offered upon return.
Offsets	Benefits can be collected while using paid time off/vacation time.	Benefits cannot be collected while using paid time off/vacation time.
Employee contributions	0.5% of covered wages, but no more than 60 cents per week.	For 2024, the contribution amount is 0.373% of your weekly wage, up to the New York SAWW of \$1,718.15.

[Continued >](#)

How to file an NY DBL or NY PFL claim with First Symetra

There are three ways you can file a claim:



Call us at
1-877-377-6773



Submit online at
www.symetra.com/MyGO



Fax your completed paper
application to **1-877-737-3650**

For phone or online submissions, please have the following information ready:

- ✓ Your Social Security number.
- ✓ The reason for your leave.
- ✓ Your relationship to the person you're caring for while on leave.
- ✓ The length of time needed for leave.
- ✓ Whether your leave will be continuous or intermittent.
 - If intermittent, the frequency and duration of your leave.

How to find out more

To learn more about New York Paid Family Leave, visit:
www.ny.gov/paidfamilyleave

To learn more about New York Disability Benefits Law, visit:
www.wcb.ny.gov/content/main/Workers/Workers.jsp

For more information, contact your employee benefits representative.



**FIRST SYMETRA NATIONAL
LIFE INSURANCE COMPANY
OF NEW YORK**

New York, NY
Mailing address: P.O. Box 34690, Seattle, WA 98124
www.symetra.com/ny

Symetra® is a registered service mark of Symetra Life Insurance Company. Symetra Life Insurance Company, not a licensed insurer in New York, is the parent company of First Symetra National Life Insurance Company of New York.

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

¹ DBL and PFL can't be taken concurrently. If both leaves are taken in a 52-consecutive-week period, they cannot exceed 26 weeks.