

Frequently Asked Questions for Employees About Filing A Claim for New York Paid Family Leave

New York's Paid Family Leave (PFL) provides eligible employees with job-protected, partially paid time off for bonding with a new child, caring for a family member, or supporting a family member's military deployment. Please note that NY PFL is *not* available for an employee's *own* serious health condition or military activation. The following questions and answers will help you file a New York Paid Family Leave (PFL) claim with The Standard Life Insurance Company of New York (The Standard). The steps outlined below will enable you to access our efficient claims services quickly and easily.

How many weeks of Paid Family Leave are available to employees?

Eligible employees can take up to 12 weeks of Paid Family Leave.

How much will employees get paid when taking Paid Family Leave?

Employees taking Paid Family Leave in 2025 will get 67% of their average weekly wage, up to a cap of 67%.

What is the maximum weekly benefit?

The maximum weekly benefit for 2025 is \$1,177.32.

When Should I Report A Claim?

Report a claim as soon as you believe you will be absent from work to bond with a new child, to care for a family member with a serious health condition or to take care of family needs when a close relative is called to active duty. If you are uncertain about how long you will be absent or whether you should file a claim or not, we suggest that you file your claim. This offers you some peace of mind and allows for The Standard to begin its review and issue a timely payment if appropriate. You may report a claim up to four weeks in advance of a planned absence, anytime the need for leave is foreseeable. If the need for leave is not foreseeable, you should file your claim as soon as is reasonably possible.

How Do I File A Claim?

To file a claim, contact your Human Resources Benefits Administrator or download and print the NY PFL claim packets by following the links below.

Paid Family Leave (PFL) - Bonding Packet - SUNY
standard.com/eforms/sny19378_430237.pdf

Paid Family Leave (PFL) - Care of Family Member Packet - SUNY
standard.com/eforms/sny19379_430237.pdf

Paid Family Leave (PFL) - Assist Family Members - Military Qualifying Event Packet - SUNY
standard.com/eforms/sny19380_430237.pdf

A typical application for PFL benefits contains the following documents:

- PFL Checklist
- Employee and Employer Statement (PFL-1)
- Certification of Leave

When I Report My Claim, What Information Will I Need To Provide?

You will be asked to provide the following information — in addition to other questions about your absence:

- Employer Name: **State University of New York** (SUNY) and Group Policy Number: **430237**
- Name and Social Security number
- Reason for leave
- First date of absence of planned absence (please be sure to communicate to your HR Benefits Administrator the start date of your leave and any planned absence dates or changes as well to ensure proper pay).
 - Continuous Leaves: First date of absence or planned absence with a known or estimated end date.
 - Intermittent (Periodic) Leaves: First date of absence or planned absence through the length of time you plan to use intermittent leave. If you have a list of planned absences for the first month, please list them accordingly.

Where Do I Send The Completed Forms?

Completed NY PFL forms may be emailed to PFL@standard.com or PFMLForms@standard.com, or mailed to:

The Standard Life Insurance Company of New York
P.O. Box 4160
Portland, OR 97208

Or if you prefer, you may fax completed forms to our office at 866.752.4037.

How Long Does It Normally Take To Make A Claim Decision?

Once The Standard receives the required paperwork, which includes, the completed Employee and Employer Statement (PFL-1) and the necessary certification paperwork, The Standard has 18 calendar days to make a claim decision. If the claim is denied, you will receive instructions on how to submit an appeal.

If My Claim For Benefits Is Approved, How Long Will It Take To Receive My First Check?

PFL benefit payments are paid in arrears on a weekly basis. If you file in advance for an upcoming leave, benefits will not be payable until after your leave begins and the date of leave is confirmed. PFL benefit payments that are payable for retroactive claims will be mailed following claim approval. PFL benefit checks will be mailed directly to your residence.

Who Should I Call With Questions About My Claim?

If you have already filed a claim, please call The Standard's toll-free number, 833.786.5638. If you are looking for general information, please contact your Human Resources Benefits Administrator.

How Do I Report An Intermittent (Periodic) Absence?

When you miss time associated with an intermittent leave, please call The Standard at 833.786.5638 to confirm each day of absence. This is the case even if you provide future dates you plan to use. You will also need to follow usual and customary notice procedures with your campus.

You may also report intermittent absences by calling our 24/7 Interactive Voice Response (IVR) system by following the below steps:

1. Contact our IVR line at 800.426.4332.
2. Say "Report a Leave" when you are asked how we can help you.
3. Enter your leave number (this is located on your approval letter) when prompted.
4. Follow the prompts for other key information, including your date of birth and the date(s) of your request for additional leave.

You will also need to follow usual and customary notice procedures with your campus (supervisor), including notifying your HR Benefits Administrator.

If I Report My Claim for a Future Date, What Steps Are Needed Once I Use Those Absences?

You may report a claim up to four weeks in advance of a planned absence for continuous and intermittent leaves. It is your responsibility to confirm all absences reported before benefits can be issued on an approved claim.

- For intermittent leaves, once the leave is approved, you will need to contact us to report intermittent absences as you use them.
 - For intermittent absences reported in advance, The Standard will confirm your absence took place by calling or emailing you directly.
 - Multiple absences can be confirmed at one time within a four week period.
- For continuous leaves filed in advance, The Standard will confirm your absence took place by calling or emailing you directly.

Who Is Responsible For Notifying SUNY Of My Absence?

It is your responsibility to follow the normal State University of New York absence reporting procedures by notifying your campus of your absence.

Are NY PFL Benefits Taxable?

We strongly suggest employees contact their tax advisor for any tax advice. NY PFL benefits are considered taxable.

The Standard mails 1099-M forms to employees who received NY PFL benefit payments during the year, these are typically mailed by the deadline of January 31st each year for the prior calendar year. Employees can request copies of these 1099-M forms from The Standard if these have not been received or were lost.

If I start my continuous leave in one year and it extends into the next, what will my benefit rate be?

You get the benefit rate in effect on the first day of your leave.

If I start my intermittent leave in 2024, and it extends into 2025, am I eligible for the benefits at the 2025 rate?

You get the benefit rate in effect on the first day of a period of leave. When more than three months pass between days of Paid Family Leave, your next day or period of Paid Family Leave is considered a new claim under the law. This means you will need to file a new request for Paid Family Leave and that you may be eligible for the increased benefits available should that day or period of Paid Family Leave begin in 2025.

I am having a baby in 2024; can I wait until 2025 to take Paid Family Leave?

Yes, you can take (and must complete) Paid Family Leave for bonding with a new child at any time within the first 12 months of the child's birth, adoption, or foster care placement, provided that you remain an eligible, covered employee.

I used all 12 weeks of Paid Family Leave in the last year; can I take more Paid Family Leave this year if I experience another qualifying event?

You may take up to 12 weeks of Paid Family Leave in every 52-week period based on a rolling calendar. This means that if you used the full 12 weeks of leave, the next time you would be eligible to take Paid Family Leave again is one year from your first day of leave.

What is the weekly employee contribution rate?

If you are paid weekly, the payroll contribution for 2025 is 0.388% of your gross weekly wages and is capped at an annual maximum of \$354.53. If your gross weekly wages are less than the NYSAWW (\$1,757.19 per week), you will have an annual contribution amount less than the annual cap of \$354.53, consistent with your actual wages.

For example, if you earn about \$27,000 a year (\$519 a week), you will contribute about \$2.01 per week. If you are not paid weekly, the payroll contribution will be 0.388% of your gross wages for the pay period.

What is the maximum amount employees will pay for Paid Family Leave out of their paychecks on an annual basis?

The maximum employee contribution for 2025 is \$354.53.

Can an employee request "bonding" leave under NY PFL to bond with their grandchild following their birth? (employee's daughter's/son's child)?

Only a parent may take NY PFL during the first 12 months following the birth, adoption, or foster placement of a child for bonding. However, if there is a situation where the grandparent is considered their legal guardian through foster care or adoption, we would need court documents or other documentation indicating they are the legal guardian.

Note that employees who are eligible for NY PFL could take leave to care for a child or grandchild with a serious health condition, and this would be submitted as a Care of Family Member NY PFL leave.