

New York Paid Leave (NY PFL)

Annual Review FAQs Updated as of September 1, 2022

At a glance, can you tell me what is changing 1/1/23 for NY PFL?

There is a new covered family member available for NY PFL. Siblings are now approved family members under NY PFL, in addition to spouse, domestic partner, child/stepchild, or anyone whom you have legal custody, parent/stepparent, parent-in-law, grandparent and grandchild.

Average Weekly Wage (AWW)	Maximum Annual Contribution	Community Rate	Benefit Percent of AWW	Maximum Weekly Benefit	Duration
\$1,688.19	\$399.43	0.455%/dollar	67%	\$1,131.08	12 weeks
Up \$93.62 from \$1,594.57 in 2022	Down \$24.28 from \$423.71 in 2022	Approximately 10% lower than 2022	Same as 2022	Up \$62.72 from \$1,068.36 in 2022	Same as 2022

How do you calculate the amount of premium due for each employee in 2023?

Wages x 0.455% = NY PFL payroll deduction.

When the amount of the employee's contributions reaches \$399.43 for the 2023 calendar year, the payroll deductions stop.

	Employee A	Employee B	
Annual Salary	\$27,000	\$100,000	
Community Rate for 2023	0.455%	0.455%	
Total Annual Premium	\$122.85	\$399.43 (cap)	
Weekly Payroll Deduction	\$2.36 assuming no bonus	Variable Calculation details below:	
		Normal Pay – \$80,000 (or \$1,538/week) Bonus – \$20,000 paid March 1	Cumulative Deduction
		Payroll deductions January 1-February 24 (\$1,538 x 0.455%=\$6.99) = \$6.99/week x 8 weeks=\$55.92	= \$55.92
		Bonus paid March 1 separate check (\$20,000 x 0.455% = \$91.00) = added to amount paid earlier \$91.00 + \$55.92 = \$146.92	= \$146.92
		Payroll Deductions February 27-November 3 (\$1,538 x 0.455%=\$6.99) added [\$6.99/week x 36 weeks = \$251.64]	= \$398.56
		Payroll deduction October 8 = adjusted due to the maximum annual cap (\$399.43 – 398.56 = 0.87) only \$0.87] payroll deduction	= \$399.43
		Payroll deduction November 6 - December 31 = \$0.00 since Employee B met annual contribution cap	

Since the premiums will change over the year, how do you submit premiums and covered lives on the SAP bills?

As premiums are collected, they should be submitted to MetLife.

Claims Processing

What happens if an employee is out on NY PFL continuous leave in 2022, which extends into 2023?

Benefits are locked in based on the first day of absence. A NY PFL claim in 2022 is capped at the maximum weekly benefit of \$1,068.36 per week. Therefore, if the claim started in December 2022, even if it will roll into January 2023 absences will be capped at the 2022 maximum weekly benefit of \$1,068.36.

What happens if the employee is out on an approved NY PFL intermittent leave in 2022 which extends into 2023?

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 2022, even if it will roll into January 2022 absences will be capped at the 2022 maximum weekly benefit of \$1,068.36, or daily benefit of \$213.67 (assuming a 5-day work week).

Can an employee who is out on maternity leave in the fall of 2022 wait until 2023 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.

Coordinating NY PFL with Other Benefits

How do I get a copy of my 2022 Claim benefit coordination tip sheet?

Your Service team can help you obtain the current Claim Benefit coordination tip sheet. And, if updates are needed, they can resubmit changes back to our claims team for use when new claims come in.

Private Self-Insured NY PFL Plans

Do employers with private self-insured plans need to re-file or re-apply with the state for 2023?

Self-insured employers do not have to refile or reapply, but they do need to file an annual report, DB-681, each year.

Further Information

What is the New York State Website for NY PFL?

Here is the New York State NY PFL website address: www.ny.gov/programs/new-york-state-paid-family-leave.

Where can I learn more about New York State's DBL/PFL Special Temporary COVID benefits?

Here is the New York State PFL Covid-19 website address: [Paid Leave for COVID-19 | Paid Family Leave \(ny.gov\)](https://www.ny.gov/paid-family-leave)

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

MetLife has a Paid Family and Medical Leave website at www.Metlife.com/PFML which houses information for all statutory state programs. For specific questions regarding your business, please contact your MetLife Account Service team or Broker/Benefit Consultant.

metlife.com

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