



## **NEW YORK** Statutory Disability

Since 1949, the New York State Disability Benefits Law (DBL) has provided income protection for employees who become disabled as a result of a non-occupational accident or illness. The disability benefit is available to all eligible full-time and part-time employees, and is offered through your employer's DBL Policy with Renaissance Life & Health Insurance Company of New York.



### **WHAT ARE THE ELIGIBILITY REQUIREMENTS FOR NEW YORK STATE DISABILITY BENEFITS?**

All full-time and part-time employees who have worked a minimum of four consecutive weeks at a covered employer.\*

- Employees who have recently changed jobs and are new to their employer are eligible from their first day of employment, as long as they were eligible under their prior employer for New York State Disability.

### **WHO IS EXEMPT FROM NEW YORK STATE DISABILITY?**

- Corporate officers and persons engaged in a professional or teaching capacity in or for a religious, charitable, or educational institution of a non-profit organization
- Government workers
- Railroad, maritime, farm workers, and golf caddies
- Ministers, priests, rabbis, and members of religious orders
- Minors who are children of the employer
- Students in elementary or secondary school who also work as part-time employees

### **HOW DO I KNOW IF I QUALIFY FOR A CLAIM PAYMENT UNDER NEW YORK STATE DISABILITY**

If you have suffered an off-the-job illness or injury resulting in the inability for you to perform your job, you may qualify for disability benefits. You will be required to file a claim within 30 days of the first day of your disability, including statements from your employer and healthcare provider.

### **HOW MUCH PAY WILL I RECEIVE IF I'M APPROVED FOR DISABILITY BENEFITS?**

The standard DBL benefit pays **50% of your average weekly wage, up to a maximum of \$170 per week**. Some employers may have an enriched DBL benefit plan or offer salary continuation for a portion of the time you are on disability.

### **IS THERE A WAITING PERIOD I HAVE TO SATISFY BEFORE PAYMENTS WILL BEGIN FOR MY DISABILITY?**

Yes. There is a **7 day accident/ 7 day sickness waiting period** that is required by the New York State Disability Law. Benefits commence on the 8th consecutive day of disability.

### **IS THERE A LIMIT TO THE NUMBER OF DAYS I CAN BE OUT ON DISABILITY?**

**Yes.** New York State DBL coverage pays up to 26 weeks in a 52 week consecutive period for disability. Renaissance may require re-certification from your health care provider at any point in time while you are out on disability.

In addition, your combined New York State Disability (DBL) and any time you have taken under New York State Paid Family Leave (PFL) may not exceed a combined maximum of 26 weeks in a 52 week period.

For a full list of exclusions visit [www.wcb.ny.gov/content/main/DisabilityBenefits/Employer/whoCovered.jsp](http://www.wcb.ny.gov/content/main/DisabilityBenefits/Employer/whoCovered.jsp).



## CAN I COLLECT UNEMPLOYMENT OR NEW YORK STATE PAID FAMILY LEAVE WHILE I'M ALSO COLLECTING DISABILITY?

**No.** The law does not allow for you to simultaneously collect unemployment, disability and/or Paid Family Leave benefits.

## CAN I COLLECT DISABILITY BENEFITS FOR MY PREGNANCY?

**Yes.** Pregnancy is considered a qualifying event under the New York State Disability Law. Disability can be filed up to two weeks prior to the date of the event, and pays a total of 6 weeks for a routine delivery, or 8 weeks for a C-Section. If you become disabled beyond the 6 or 8 weeks due to complications from your pregnancy, you may be eligible for additional disability payments with medical verification.

## WHO PAYS FOR THE COST OF THE NEW YORK STATE DISABILITY BENEFITS PLAN?

Your employer pays for a majority of the cost of the disability plan. They may, however, deduct up to a maximum of \$.60 a week from your paycheck.

\*Part-time employees would have to complete a total of 25 days of such employment. This publication is intended to be a brief summary of the plan features and does not include all policy provisions, and may not include all exclusions and limitations. If there is a discrepancy between the information in this handout and the policy issued by Renaissance Life & Health Insurance Company of New York, the terms of the policy will govern. This coverage does not replace or affect the requirements for coverage by any workers' compensation insurance.

The DBL policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

Underwritten by Renaissance Life & Health Insurance Company of New York, P.O. BOX 1596, Indianapolis, IN 46206

## WILL MY DISABILITY PAYMENTS BE TAXABLE TO ME?

The percentage of the benefit which is paid for by your employer will be taxable and taken out of your disability payment when it is processed. Disability benefits are subject to FICA/Medicare tax.

## HOW DO I FILE A NEW YORK STATE DISABILITY CLAIM?

- Notify your employer of your disability.
- If you become disabled and wish to file a claim, call our Claim department at 844-368-6485, Opt. #1 to initiate your claim.
- Claim forms can be downloaded at: [RenaissanceBenefits.com/claim-forms](https://RenaissanceBenefits.com/claim-forms)

## HOW LONG WILL IT TAKE FOR MY CLAIM TO BE APPROVED?

Renaissance will review your claim request, and reach out to you for any missing information within 5 business days of receipt. If your claim is approved, the first check will be processed within 5 business days following receipt of your completed claim form and any subsequent claim information.

### SALES SUPPORT

[Quotes@RenaissanceFamily.com](mailto:Quotes@RenaissanceFamily.com)

Fax: 607-773-2276 | Phone: 844-368-6485

### RENAISSANCE CLAIM SUBMISSION

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