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2020 PAID FAMILY LEAVE (PFL)

New York State has released the 2020 policy year information for Paid Family Leave coverage. Please note the following changes to maximum benefit, maximum covered wages, premium rate and maximum employee contribution for PFL for 2020.

New Maximum PFL Benefit

The maximum PFL benefit in 2020 will be increased to 60% of the employee's average weekly wage, not to exceed 60% of the statewide average weekly wage, which is \$840.70 per week. The maximum allowable duration of a PFL claim will remain the same at 10 weeks.



Year	Benefit %	Maximum Weekly Benefit Payout	Benefit Duration
2018	50%	\$652.96	8 weeks
2019	55%	\$746.41	10 weeks
2020	60%	\$840.70	10 weeks

https://www.dfs.ny.gov/system/files/documents/2019/08/pfl_decision_prem_rate_2020.pdf

Maximum Covered Wages

The maximum covered wages for PFL contributions for 2020 have increased to \$72,860. All eligible employee wages, including commissions and bonuses, up to \$72,860 annually will be subject to premium charge.

Year	Maximum Annual Covered Payroll
2018	\$67,908
2019	\$70,570
2020	\$72,860

https://www.dfs.ny.gov/system/files/documents/2019/08/pfl_decision_prem_rate_2020.pdf

Premium Rate / Maximum Employee Contribution

The PFL premium rate for 2020 has been increased to .270% (.00270)

Year	Maximum Annual Covered Payroll	Premium Rate	Maximum Annual Employee Contribution
2018	\$67,908	.00126	\$85.56
2019	\$70,570	.00153	\$107.97
2020	\$72,860	.00270	\$196.72

https://www.dfs.ny.gov/system/files/documents/2019/08/pfl_decision_prem_rate_2020.pdf

When?

All changes are effective January 1, 2020.

Who?

Keep in mind that PFL, like DBL, is a required statutory coverage. All premium is paid through employee contributions. Failure to provide PFL coverage is subject to penalty by New York State.

We have begun the process of updating our systems to accommodate this new information. We feel confident that the transition into 2020 will be a smooth one. Policy documents will be available during the 4th quarter of 2019.



Standard Security Life Insurance Company of New York is rated A- (Excellent) by A.M. Best Company.

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