

# NY PFL 2021 Plan Updates

This flyer is intended to inform you, as an employer with New York employees, of the newly released updates by the State of New York to the New York Paid Family Leave statutory benefit that Metropolitan Life Insurance Company (“MetLife”) is insuring.

## What you need to know

MetLife will automatically renew your New York Disability (NY DBL) and New York Paid Family Leave (NY PFL) coverage. Plan changes follow the statutory updates published by the State which will be effective on January 1, 2021.

### NY PFL Community Rate Changes

Year	AWW	Community Rate	Maximum Annual Contribution
2020	\$1,401.17	0.270%/dollar	\$196.72
2021	<b>\$1,450.17</b>	<b>0.511%/dollar</b>	<b>\$385.34</b>
		<ul style="list-style-type: none"> <li>• 0.506% PFL +</li> <li>• 0.005% COVID-19</li> </ul>	
<b>2021 increase in contribution:</b>			<b>\$188.62</b>

### NY PFL Benefit Changes

Year	AWW	NY PFL Benefit %	NY PFL Max Weekly \$	NY PFL Benefit Weeks
2020	\$1,401.17	60%	\$840.70	10 weeks
2021	<b>\$1,450.17</b>	<b>67%</b>	<b>\$971.61</b>	<b>12 weeks</b>
<b>2021 increase in benefit amount:</b>			<b>\$130.91</b>	<b>2 weeks</b>

### NY PFL claims year over year transition rules

- If the leave starts in 2020, the 2020 rules will apply for the life of the claim (even if the employee continues to take time off under the approval in 2021).
- If a NY PFL claim was closed in 2020 before the employee’s entitlement was exhausted, and the employee requests leave within three (3) months for the same leave reason, we will reopen the 2020 claim even if the employee’s absences occur in 2021. (This is called a ‘recurrent claim’). The 2020 rules will apply.
- If a new claim is filed in 2021, the 2021 rules will apply.
- If a new NY PFL claim is filed in 2021 that is not recurrent to a claim that started in 2020, the employee may be eligible for the additional 2 weeks available under the 2021 benefit rules.

## NY PFL Community Rate for payroll deductions

- Beginning January 1, 2021, the new community rate should be used to calculate NY PFL premiums and/or employee contributions for NY PFL coverage.
- Payroll deductions should be taken from every wage dollar until the annual cap is reached (i.e., same method used in the FICA calculation).
- Review employee status to ensure payroll deductions/insurance coverage is provided to all.

### **New York based employees:**

- **Full-Time Employees** who work 20 or more hours per week will become eligible for NY PFL after completing the 26th consecutive week of employment.
- **Part-Time Employees** who work less than 20 hours per week will become eligible for NY PFL on the 175th day worked.

## NY PFL Posters and the 2021 NY PFL Rider

In December 2020, we will send the 2021 state approved posters to you with the MetLife carrier information clearly typed, to comply with this legal requirement. You will also receive a new version of the NY PFL rider containing the benefits offered in 2021 (12 weeks of PFL, 67% Average weekly wage, etc.). The rider should be stored along with the NY DBL Policy.

## What you need to do

Please review the additional resources available on [www.metlife.com/PFML](http://www.metlife.com/PFML), including MetLife's NY PFL Brochure, NY PFL Brainshark, and Employer FAQs. Also available is an Employee Notice template that you may request from your MetLife service team. You are not required to send this to your employees; however, it may be used at your discretion to let your employees know of the January 1, 2021, increase in NY PFL benefits and the increase to their employee contributions.

## We're here to help

If you have any questions and to make sure you and your employees are properly covered, please contact your MetLife representative.

[metlife.com](http://metlife.com)

