

New York State	<h1 style="margin: 0;"><u>NEW YORK STATE</u></h1> <h2 style="margin: 0;">Disability Benefits Law</h2> <h3 style="margin: 0;">DBL</h3>
Disability Benefits Bureau	
180 Livingston Street	
Brooklyn, New York 11248-0005	
Telephone: (800) 353 3092	
o 2006 Plan Requirements	Summary of State Disability Law
o Date Law Enacted	Enacted the mandatory non-occupational disability Benefits law in 1949
o State Law	Competitive between the state fund and private plans - employer must choose.
o Method Used	Employer required to provide benefits - like Workers' Compensation by employees share cost.
o Private Plan Option	Insured and self-insured plans equaling or exceeding statutory requirements and continuation of certain existing plans.
o Private Plan Limitations	None.
o Employee Contribution	State or Private Plan: 0.5% of employee's wages, but not in excess of \$.60 weekly.
o Employer Contribution	Balance of cost.
o Employers Covered	Employers of 1 or more on each of at least 30 days in one calendar year.
o Employees Excluded	Certain elementary and high school day students, casual employees, employees of non-profit organizations and others.
o Religious Exemptions	Members of a religious order which depends for healing upon prayer or other spiritual means upon filing waiver of benefits.
o Employee Eligibility	Generally four consecutive weeks of covered employment, not necessarily with current employer.
o Benefits Computed	50% of average weekly wage, subject to a maximum of \$170 (unchanged since 05/01/89)
o Minimum Weekly Benefit	\$20, or average weekly wage, whichever is less.
o Maximum Weekly Benefit	\$170. (unchanged since 05/01/89)
o Maximum Duration Benefit	26 weeks.
o Waiting Period	7 days for each disability.
o Maternity Benefits	Pregnancy related disabilities treated as any other illness.
o Salary Continuation	Generally, sick pay and benefits may be received simultaneously.
o Disability During Unemployment	Assessment on insurance companies, self-insurers, state insurance fund and existing plans, without limit.
o Post Employment Coverage	
o Important Notice !	This illustration <b>is not</b> and should be relied upon as a comprehensive statement of requirements, limitations and / or provisions of the statutory state disability benefits law, or of all employer responsibilities, or of all employee rights under those laws. This serves as an illustration of highlights only.