

Quote Package

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## DBL/PFL Insurance Quote

**Session ID:** 245140

**Date:** 02/19/2026

**Package especially prepared for:** TOWN OF HOMER

**Presented by:** BAILEY PLACE INSURANCE AGENCY INC DBA BAILEY PLACE INSURANCE  
2 NORTH MAIN STREET PO BOX 10  
CORTLAND, NY 13045  
607-756-2805  
twinchell@baileyplace.com

# Employer Information

<b>Quote ID:</b>	245140	<b>Total Number of Employees to be Insured:</b>	1
<b>Billing Cycle:</b>	ANNUALLY	<b>Number of Employees with Annual Paid Wages ABOVE \$95,348.76*</b>	0
<b>Desired Effective Date:</b>	02/19/2026	<b>Sum of All Annual Paid Wages for employees earning BELOW \$95,348.76*</b>	\$551,728.67
<b>Presented For:</b>	TOWN OF HOMER		
<b>Presented By:</b>	BAILEY PLACE INSURANCE AGENCY INC DBA BAILEY PLACE INSUR. 2 NORTH MAIN STREET PO BOX 10 CORTLAND, NY 13045 607-756-2805 twinchell@baileyplace.com		

# Quoted Products

Product Name	Selected Benefits	Premium Calculation	Annual Premium
<b>STATUTORY DBL/PFL AND RIDERS</b>			
NY DBL	Statutory DBL	\$18.00 (male) X 1 \$39.00 (female) X 0	\$18.00** \$0.00**
PFL Rider	Paid Family Leave Benefit (PFL Rate: 0.432% of covered wages)	\$0.00 551728.67 X 0.0043200	\$0.00 \$2,383.47
Sub-Total:			\$2,508.47
<b>Estimated Annual Cost</b>			\$2,508.47

\*Threshold is the annualized NYSAWW (NYS Average Weekly Wage). The NYSAWW is updated annually and released every March 31st by the NY Department of Labor.

\*\*Annual minimum premium for DBL: \$125.00

Quotes are retrievable and effective for 60 days. Rates are governed by the effective date. Policy issuance and final rates are subject to Underwriting approval. This is a partial listing of benefits only. Please refer to the policies for details.

Above rates apply to groups of 1-49 employees only. | Monthly per capita rates with an annual minimum premium \$125 | Monthly per capita rates with a quarterly minimum premium \$35 | The In-Hospital Benefit is only payable while an employee is hospital-confined. | All benefit calculations are based on \$340 covered payroll per week. | Proprietors/partners and voluntary insureds (with at least one employee) may also apply for coverage at the time of initial application or on the policy anniversary at the above male/female rates. **Publication of rate does not imply availability of coverage at time of publication of rates.**

**This is a proposal, not a contract. It is for illustrative purposes only, providing a general overview of featured benefit highlights provided under the policy. In the event of conflicting information with the policy, the policy will take precedence over what is shown in this material.** Policies are governed by Article 9 of Workers Compensation Law (New York State Disability and Paid Family Leave Benefits Law). Policies are subject to Underwriting approval. Claim payment is not guaranteed; benefit amount depends on wages. All coverage extends up to policy limits. Policies are reviewed annually and may be cancelled for nonpayment, please refer to the policy for terms under which it may be continued or cancelled. Conditions, covered services, exclusions, limitations, and terms of coverage apply as pursuant to Article 9 of NY WCL.

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**Underwritten by: ShelterPoint Life Insurance Company (principal office in Garden City, NY).**  
 Policy Form# SPL DBL1114, SPL DB0717E, SPL DB0925 F, SPL DB1114 H





# NY DBL

## Statutory Short-Term Disability Insurance

New York State sets the maximum benefit for statutory disability policies. Statutory benefits are calculated as follows:

- The employee receives **50% of the average weekly wage to a maximum benefit of \$170 a week** (average weekly wage is based on the last 8 weeks of employment, not counting the week in which the disability began — if its inclusion would lower the benefit rate)
- Benefits are payable for a maximum of 26 weeks of disability (during any period of 52 weeks or during any one period of disability)
- The first 7 days of disability constitute a waiting period for which no benefits are paid. Benefits begin on the 8<sup>th</sup> consecutive day of disability
- Benefits are pro-rated based on the number of days the employer reports as the days the employee works

## Statutory & Enhanced DBL

If you offer enhanced benefits, your employee receives benefits based on your disability benefits plan.

Benefit Level	Upgrading to this enhanced benefit level increases the <b>maximum benefit</b> to:
Statutory DBL	<b>N/A</b> (Statutory level of \$170 as mandated by the State of New York)
1.5-times DBL	<b>\$255</b>
2-times DBL	<b>\$340</b>
3-times DBL	<b>\$510</b>
4-times DBL	<b>\$680</b>
5-times DBL	<b>\$850</b>

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Policy Form# SPL DBL1114, SPL DB0717 E, SPL DB1114 H

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# NY Paid Family Leave (PFL)

## Statutory Rider for DBL

### *I just want DBL. Why are you including Paid Family Leave in my DBL Quote?*

On January 1, 2018, Paid Family Leave (PFL) became a **mandatory benefit in New York**, providing paid time off to employees for certain qualifying events while their job is protected. PFL is implemented by NY State as a **rider to your statutory short-term disability (DBL) policy** – unless your business is exempt and as such can choose to provide PFL on a voluntary stand-alone basis.

### *Who exactly has to provide PFL?*

**The short answer is “Covered Employers,” i.e., anyone who has to provide DBL.**

As such, if you’re quoting DBL because it’s a mandatory coverage for your group, you will have to provide PFL as well. Generally this applies to **all private sector organizations with at least 1 employee.**

- If you’re an exempt employer, you can choose to provide voluntary coverage for DBL only, PFL only (as a stand-alone policy), or DBL/PFL together.
- If you’re a Covered Employer with excluded classes of employees, you can extend DBL/PFL coverage to them on a voluntary basis.
- In either situation, voluntary coverage is not on the individual level but must be extended to at least an entire class.
- If you’re securing coverage through a carrier, both DBL and PFL must be issued by the same insurance company.
  - As such, you can expect to see PFL as a line item on your DBL bill.

### *Eligibility for PFL, however, differs from DBL significantly:*

	DBL	PFL
Full-time definition	Persons working the amount of hours that constitute the specific employer’s normal work week	Persons working 20+ hours/week
Full-time employees	worked at least 4 consecutive weeks for any covered employer(s)	Employed at least 26 consecutive weeks at their current employer
Part-time employees	Completed at least 25 work days at any covered employer(s)	Completed at least 175 work days at their current employer
Personal or domestic employees	work at least 20 hours a week (if they work 30 or more days in a calendar year for you)	
Transferability of Qualification Period	Yes, if an employee changes jobs from one covered employer to another, their time worked at the previous employer counts. However, if their previous job was at an exempt employer without voluntary coverage, they have to satisfy the qualification period at their new covered employer.	No (If an employee changes jobs from one covered employer to another, their time worked at the previous employer does not count.)
What counts towards the qualification period	<ul style="list-style-type: none"> <li>• Approved vacation, personal, sick time</li> <li>• Other time away from work but still considered an employee as long as their PFL coverage is paid for</li> </ul>	
What does not count towards the qualification period	n/a	Time out on DBL



# Paid Family Leave (PFL)

## What benefits does PFL provide?

Aside from job protection, PFL provides a monetary benefit:


Benefit effective date**	Maximum length of Paid Leave	Maximum benefit amount*		
		Payable % of employee's Average Weekly Wage (AWW)	To the maximum % of NY Average Weekly Wage (NYSAWW)	Benefit maximum based on current NYSAWW of \$1,833.63*
January 1, 2026	12 weeks	67%	67%	<b>\$1,228.53</b>

\* NY Department of Labor releases the updated NYSAWW on or about every March 31<sup>st</sup> of the prior applicable calendar year. The NYSAWW applicable to 2026 is \$1,833.63 = \$95,348.76 per year.


\*\*Please note: The benefit amount that is in effect at the time the leave began applies to the full duration of the paid leave for that event, even if a new calendar year with increased benefit levels falls within that period.

This chart is for leave taken in weekly increments. Leave taken in daily increments is based on the average number of days worked per week during the last 8 weeks before taking leave.


The key differentiator between PFL and DBL is that DBL is taken for your employees' OWN non-occupational injury or illness, while PFL is taken to care for someone else – there are 3 main categories of qualifying events for which employees can take paid leave:



To provide care for a family member with a severe health condition



To bond with a child after birth, adoption, or to welcome a child into foster care



To attend to family matters due a military exigency

## How much does it cost?

The PFL rate is set by NY State and may be adjusted on an annual basis effective every January 1.

**The maximum contribution in 2026 is 0.432%\*** of the employee's average weekly wage capped at the current NYS Average Weekly Wage (NYSAWW) of \$1,833.63 = \$95,348.76 per year.\*\*

**This translates into a 2026 maximum annual contribution of \$411.91 for employees earning the NYSAWW or above.**

\*Determined each year on or about September 1 by the NYS Department of Financial Services.

\*\*NY Department of Labor releases the updated NYSAWW on or about March 31

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Policy form # SPL DB0925 F





# Online Tools

Our online services and features are constantly growing. Currently, the following time-saving tools are available to make working with us faster, easier, and more efficient:

As a policyholder, you can create an online account to view claim and policy-related information for the group:

- Check status of claims and claim payments
- Download DB-120.1 and DB-120
- Request duplicate bills
- View DBL/PFL premium payment history
- Request a duplicate policy kit
- Request a duplicate third party statement
- Securely upload documents

### *Managing your Company's Account:*

- Change and update primary and additional policy addresses
- Create additional sub-users

### *Open-Access Online Resources:*

**Did you know you have many capabilities on our website without even creating an account?**

- Pay premiums online with ePay: [www.shelterpoint.com/epay](http://www.shelterpoint.com/epay)
- View in-depth information on the Statutory Benefits section of our website: [www.shelterpoint.com/stat-ny](http://www.shelterpoint.com/stat-ny)
- Download brochures about state-required PFL & DBL for employees
- Download claim and enrollment forms including supplemental claim forms
- Duplicate invoice



**Need help getting started?**

**No problem, simply call or e-mail Customer Service:**

**[customerservice@shelterpoint.com](mailto:customerservice@shelterpoint.com)**

**800.365.4999**



# 24/7 Claim Management for Employees

Create your free online account today for around-the-clock access to:

- Find out if you are eligible for benefit payments
- View your **current claim status** and see if you need to take any action to assure continued processing of your claim
- Upload additional forms and documents
- **See when your next check will be sent (DBL only)**
- Check the **history of the benefit payments** we've issued
- See which forms we sent and which forms we've received
- See **important notifications** regarding your claim
- Sign up for **alerts via email when you need to take action**
- Sign up to receive **claim forms electronically**
- Easily toggle between your DBL & PFL claims

Sign up and start managing your claim today!  
[www.shelterpoint.com/ClaimPortal](http://www.shelterpoint.com/ClaimPortal)

You can sign up once you receive your claim number.

Registration is fast and easy - you just need your:

1. Claim number
2. Social Security Number
3. Valid email address

ShelterPoint Claim Portal now available as a mobile app!

Search "ShelterPoint Claims" to download the app.



### App Advantages:

- Snap a picture of your form and upload it. It gets to our claim examiners immediately
- Get push notifications on your home screen

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M#22-56b | G3- 05/24

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