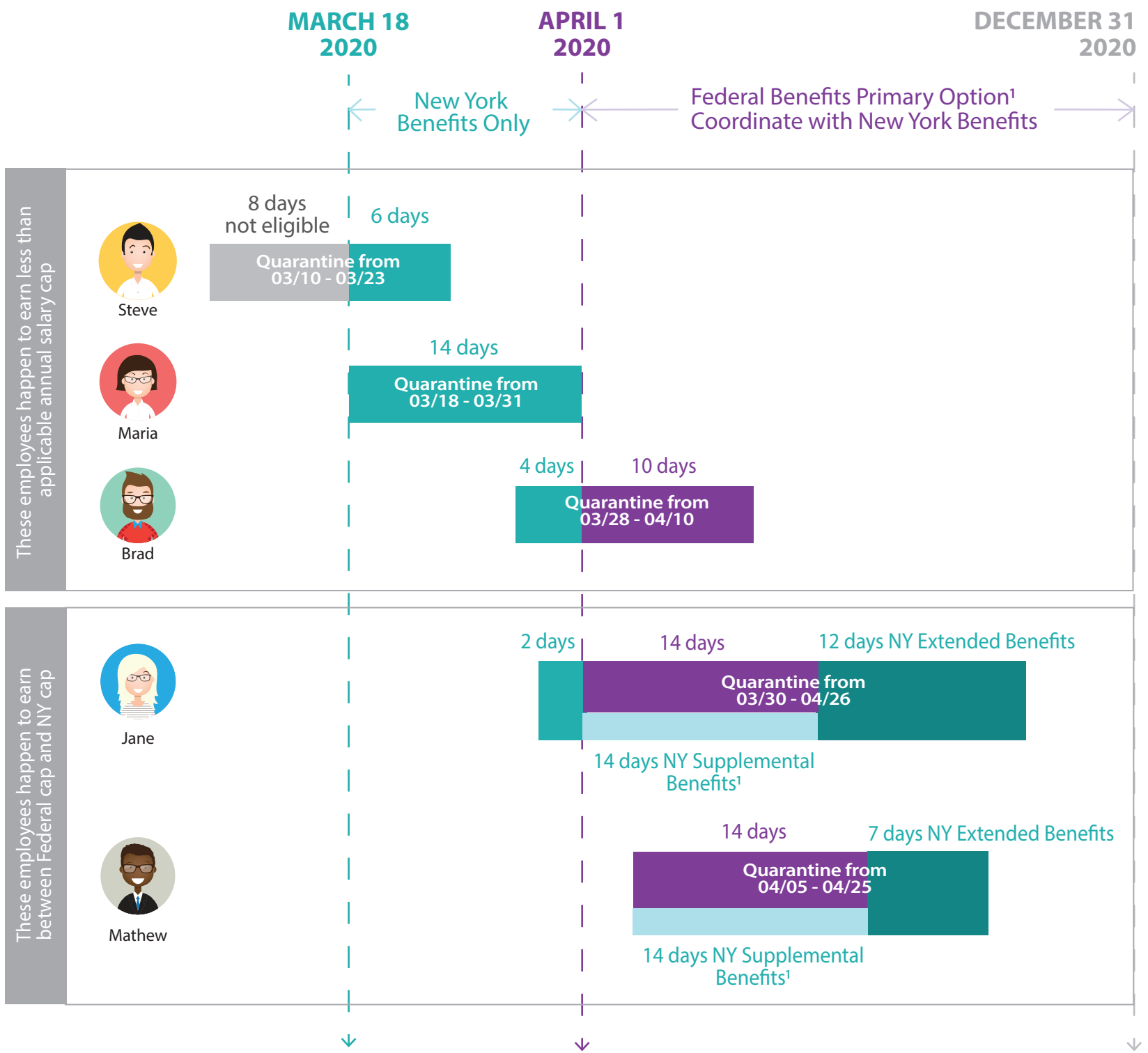


Benefit Availability Period for Emergency DBL/PFL Quarantine Benefits Under New York Emergency COVID-19 Paid Sick Leave



New York Emergency DBL/PFL Quarantine Benefits

Quarantine days between 03/18 - 03/31/2020

Sole Benefit Option while under official order of quarantine.

Quarantine days between 04/01 - 12/31/2020

Extended Benefits - if your quarantine lasts longer than 14 days and meets all other NY specific criteria, the NY Emergency Benefit may apply during your additional quarantine time.

Supplemental Benefits - if you exceed the Federal law's salary cap of \$132,860/year, and your quarantine meets NY quarantine requirements, you can file for supplemental benefits bridging between the Federal and State caps (NY law salary cap of \$150K/year) while receiving Federal benefits.

Federal Benefits²

Quarantine days between 04/01 - 12/31/2020

Primary Benefit Option

(Salary cap \$132,860 annually)

Effective April 1, the Federal law may be your primary emergency benefit for the first 14 days of your quarantine if you work for an employer with less than 500 employees. Please speak to your employer for details about the Federal law as these benefits may be provided by them.

This infographic only applies to employees who can't work due to their own qualified quarantine and work for an employer with less than 500 employees. ShelterPoint does not administer claims for the Federal law. Please do not send any claims for the Federal law to your DBL/PFL carrier.

¹ Employees at larger employers (100+) have been diagnosed with COVID-19 and are still out after 2 weeks of their employer-provided sick pay, may be eligible for basic, standard DBL benefits for the remainder of their quarantine (maximum benefit of \$170/week, or, if the employer provides an enhanced DBL benefit level, at the respective coverage level of the policy in force).

² Under the Federal law, there is a lower cap of \$1000 per week (or \$52,000) when an eligible employee is caring for an individual who is subject to a quarantine or isolation order, or advised to self-quarantine by a health care provider; caring for a son or daughter if the school or place of care has been closed, or childcare provider is unavailable due to precautions, or any other substantially similar condition as specified by the Secretary of Health and Human Services. These situations would not apply to the New York law.

Learn more about benefit amounts, coordination of NY/Federal law quarantine criteria and other COVID-19 related benefit options at

www.shelterpoint.com/covid-19

Have more questions? Email us at customerservice@shelterpoint.com



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