








Benefit Structure of the New York Emergency COVID-19 Paid Sick Leave

Eligible employees receive job protection (in form of job restoration and non-retaliation provisions) and paid sick leave during the time of their qualified quarantine. The actual benefit structure depends on the size and annual net income of the employer:

For an employee who is under Order of Quarantine (self-care during own quarantine)

Employer Total Size (by employee count)	Covered Duration Starting 3/18/20	Employer's Role	Employee's Pay/Benefits ¹ Starting 3/18/20
1 - 10 < \$1 million annual net income  	Duration of quarantine	Job protection + Unpaid sick leave until end of employee's quarantine	Emergency DBL/PFL Quarantine benefits ² (maximum of \$2,884.62/week) <i>See below how the Federal law impacts effective April 1, 2020²</i>
1 - 10 > \$1 million annual net income  	Duration of quarantine	Job protection + At least 5 days paid sick leave by employer + Unpaid sick leave until end of employee's quarantine	Days 1-5: Full salary continuation by employer Days 6+ Emergency DBL/PFL Quarantine benefits ² (maximum of \$2,884.62/week)
11 - 99 			
100+ 	At least 14 days	Job protection + Full salary continuation by employer during first 14 days of quarantine.	No Emergency DBL/PFL Quarantine benefits ³ At least 14 days paid at regular salary by employer Quarantine longer than 14 days: Regular DBL benefits ⁴
Public Employers			

For an employee that cares for minor dependent child⁷ who is under Order of Quarantine

Employer Total Size (by employee count)	Covered Duration Starting 3/18/20	Employer's Role	Employee's Pay/Benefits ¹ Starting 3/18/20
1 - 99	Duration of quarantine	Job protection only <i>See below how the Federal law impacts effective April 1, 2020⁶</i>	Emergency PFL Quarantine benefits (at the regular Paid Family Leave benefit level with a maximum of \$840.70/week) ⁵ <i>See below how the Federal law impacts effective April 1, 2020⁶</i>
100+ and Public Employers 	At least 14 days	Job protection only <i>See below how the Federal law impacts effective April 1, 2020⁶</i>	No Emergency PFL Quarantine benefits Employee may file for regular PFL benefits.

¹ ShelterPoint does not administer claims for the Federal law. Please speak to your employer for details about the Federal law as these benefits may be provided by them.

² Quarantine days before 03/18/2020 are not compensated through NY's Emergency DBL/PFL Quarantine Benefits. With the Federal law ("Families First Coronavirus Response Act", short FFCRA) being in effect from 04/01/2020 to 12/31/2020, benefits under the NY emergency law will only be applicable to New Yorkers who either exceed the Federal law's salary cap (they can then apply for supplemental benefits bridging between the Federal and State caps) or whose qualified quarantine lasts longer than 14 days. Learn more about how the two laws interact here.

³ Employees at larger employers (100+ lives) who 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).

⁴ Basic, standard DBL benefits as described in footnote above; official Order for Quarantine document not required for extended quarantine days for employees at larger employers (a doctor's note with diagnosis suffices in this case).

⁵ Learn more about how PFL benefits are calculated here { <https://pfl.shelterpoint.com/blog/ny-paid-family-leave-time-off-2020>}

⁶ If the employee qualifies for the Federal law, the employer may be required to provide paid sick leave for the first 14 days during which the employee is caring for their child, who is sick at home and under official Order for Quarantine. In that case Emergency PFL Quarantine benefits would kick in for the remaining time if the quarantine lasts longer than 14 days. Learn more about the Federal law here.

⁷ Regular PFL benefits are used to provide care for another qualified family member.

For more information on New York Emergency COVID-19 Paid Sick Leave visit:

www.shelterpoint.com/covid-19

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

