

# Do you qualify for DBL/PFL Quarantine Benefits under New York's Emergency COVID-19 Paid Sick Leave?

The New York program is designed to help ease the financial burden for New Yorkers affected by the COVID-19 outbreak. It provides certain temporary emergency related benefits to employees who meet certain criteria. Some of the benefits must be provided by the employer, some through the employer's statutory insurance coverage.

**Whether you qualify for Emergency DBL/PFL Quarantine Benefits under the New York Program depends on several factors. Please use this checklist to help you determine if you may qualify:**

## YES

You have to meet **all** of the following criteria:

## NO

### EMPLOYER'S SIZE:

#### 100+ employees

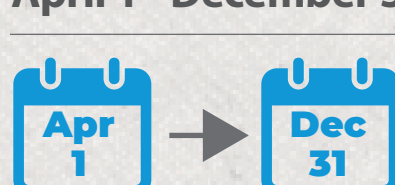
Large employers have to provide 2 weeks of paid NY emergency sick leave.

**Emergency DBL/PFL Quarantine Benefits do not apply.<sup>1</sup>**

### TIMING OF QUARANTINE

**X Any days of quarantine before March 18, 2020**

**X Quarantine days between April 1 - December 31, 2020**



You can't qualify for Emergency DBL/PFL Quarantine Benefits if your quarantine doesn't exceed 14 days and/or you don't earn more than the Federal cap.<sup>2</sup>

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.

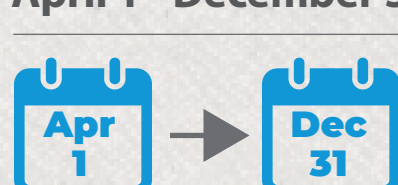
### 1 TIMING OF QUARANTINE

Quarantine days between March 18 - 31, 2020



**Sole Benefit Option** at the special DBL/PFL Emergency Benefit Level.

Quarantine days between April 1 - December 31, 2020



**+ Supplemental Benefits** - if you exceed the Federal law's salary cap and your quarantine meets NY quarantine requirements, you can file for supplemental benefits bridging between the Federal and State caps while receiving Federal benefits.

**<--> Extended Benefits** - if your quarantine lasts longer than 14 days and meets all other NY specific criteria below, the NY Emergency DBL/PFL Quarantine Benefit applies during your additional quarantine time.

**AND**

### 2 EMPLOYER'S SIZE: 1-99 employees



**AND**

**3 Employee** has to be **under "Order of Quarantine"** issued by the State of NY, Department of Health, a local Board of Health, or any other governmental entity



**AND**

**4 Employee** has to be **unable to perform core job duties** or any alternative responsibilities the employer may offer during the quarantine



### EMPLOYER'S SIZE: 1-99 employees



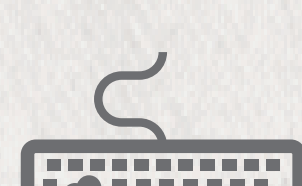
**AND**

**Employee is under "Order of Quarantine"** issued by the State of NY, Department of Health, a local Board of Health, or any other governmental entity



**BUT**

Employee **does NOT show any symptoms** or has not been diagnosed yet and **can work** while under quarantine

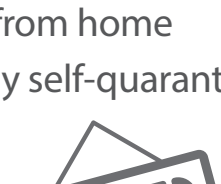


### OTHER CIRCUMSTANCES NOT COVERED



Employee is staying home due to

- X Official stay-at-home orders**
- X "New York on PAUSE"**
- X Social Distancing**
- X Watching kids during school closures**
- X Working from home**
- X Voluntarily self-quarantining**



**X Being home or out of work because the business is temporarily closed.**

#### Laid off?

You may qualify for unemployment benefits. Visit [www.ny.gov](http://www.ny.gov).



**X Employee has already maxed out on their regular DBL benefit period (26 weeks) and PFL benefit period (10 weeks) in the preceding 52 weeks.**

<sup>1</sup> Employees at larger 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).

<sup>2</sup> Under the Federal law, there is a lower cap of \$1000 per week (or \$52,000) when an eligible employee 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.

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

[www.shelterpoint.com/covid-19](http://www.shelterpoint.com/covid-19)

Have more questions? Email us at [customerservice@shelterpoint.com](mailto:customerservice@shelterpoint.com)



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