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Adapting to change

What you need to know about New York Paid Family Leave

An employee guide



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For use in New York only

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Paid family leave is a mandatory benefit in the state of New York.

This guide includes helpful information about what paid family leave is, who is eligible, and how it coordinates with other leave plans.

What's paid family leave?

New York's paid family leave program provides eligible employees continuous or intermittent paid leave to:

Care for a seriously ill family member

Qualified types of care include:

Physical care, emotional support, visitation, assistance in treatment, transportation, arranging for a change in care, assistance with essential daily living matters, and personal attendant services, or travel for the purpose of securing medication or to arrange care for the family member

Who counts as a family member?

- Spouse
- Domestic partner
- Child
- Parent
- Grandparent
- Grandchild
- Siblings

What counts as a serious health condition?

An illness, injury, impairment, or physical or mental condition that involves inpatient care in a hospital, hospice, or residential healthcare facility, or continuing treatment or continuing supervision by a healthcare provider

Bond with a child following a birth, adoption, or foster care placement

Taking paid family leave to bond with your new baby

You can take paid family leave to bond with your new baby after a birth. Your leave must be completed within 12 months of the birth.

Taking paid family leave for adoptions or foster care

You can take paid family leave for adoption or foster care beginning on the date of the placement or in advance as outlined to the right.

You can take paid family leave before the actual placement or adoption of a child if an absence from work is required as part of the process, such as attending counseling sessions, appearing in court, consulting with attorneys or doctors representing the birth parent, physical examinations, or traveling to another country to complete an adoption.

Regardless of when the leave begins, you must complete your paid family leave within 12 months of the placement of the child.

Attend to family matters if a family member is called to active military duty (military exigency)

You can take paid family leave to attend to family matters if a family member is on active duty, called to active duty status, or has been notified of an impending call to active duty in the armed forces of the United States.

Examples of family matters you may need time away from work for include:

Attending a military event or ceremony, arranging for child care, meeting with an attorney for estate planning or to draft a power of attorney, or meeting with a professional for financial planning

Family members are defined as:

- **Child:** biological, adopted, or foster son or daughter, a stepson or stepdaughter, a legal ward, a son or daughter of a domestic partner, or the person to whom you stand in place of a parent
- **Parent:** biological, foster, or adoptive parent, a parent-in-law, a stepparent, a legal guardian or other person who stood in place of a parent to you when you were a child
- **Grandchild:** a child of your child
- **Grandparent:** a parent of your parent
- **Sibling:** a biological or adopted sibling, a half-sibling, or a stepsibling

How does paid family leave work?

As an employee, your job is protected during a covered leave, and there's no waiting period for benefits. Your employer must continue health coverage during a paid leave as long as you continue to make required healthcare premium contributions.

Am I eligible for paid family leave?

Your eligibility for paid family leave benefits is based on the following:

Full-time	Part-time
If you work 20 or more hours per week, you're eligible for benefits after 26 consecutive weeks of employment with your employer.	If you work fewer than 20 hours per week, you're eligible for benefits after 175 days of work with your employer.

The use of vacation, personal, sick, or paid time off (PTO) days counts toward eligibility. However, days taken for statutory disability do not count toward eligibility.

Eligibility for paid family leave benefits is based on your employment with your current employer as stipulated by the state of New York. Therefore, eligibility periods met with a prior employer don't count toward meeting eligibility under your current employer's plan with Lincoln.

What are statutory disability benefits?

- Statutory disability benefits are available to employees who are disabled as a result of an injury, illness, or pregnancy.
- You're eligible for this benefit if you work in the state of New York and have worked for a covered employer for four consecutive weeks.
- In general, statutory disability benefits provide 50% of your average weekly wage, up to $170 per week.
- There's a seven-day benefit waiting period for benefits to begin, and benefits may be payable for up to 26 weeks.
- Time taken for either statutory disability or paid family leave may impact allowances for the other absence type. Please see details on the next page.

How do paid family leave benefits work?

You can take paid leave either in weekly or daily increments. The 2026 maximums are:

12 weeks	Typically up to 60 days[1]
If you take paid leave in weekly increments (for example, to help care for a sick family member for an extended period)	If you take paid leave in daily increments (for example, to accompany a sick family member to healthcare appointments)

[1] Sixty days is the maximum intermittent leave eligibility based on an employee with a five-day average working week for the eight weeks preceding their leave. The maximum intermittent leave days an employee with a higher or lower average working week is eligible for is their average number of workdays per week multiplied by 12.

Benefit amounts are calculated as follows:

Weekly increments	Daily increments
67% of your average weekly wage, up to a maximum of $1,228.53 per week (67% of the current state average weekly wage of $1,833.63)	Same formula as weekly, but prorated by the average number of days worked per week during the eight weeks preceding a paid leave

Benefit amounts are expected to increase annually over the next few years based on how the state of New York designed the program.

Impact if you took leave in 2025

If your leave begins in 2026, the 2026 paid family leave benefit limits will apply. If your leave began in 2025 and continues into 2026, the 2025 benefit limits will apply to the existing leave. As a reminder, 2025 paid family leave benefits were payable at 67% of your average weekly wage — up to $1,177.32 per week for up to 12 weeks.

If you requested and completed leave in 2025 and request a subsequent leave for either the same or a different covered reason more than three months later in 2026, remaining paid family leave time would be payable according to the 2026 benefit limits.

How does New York Paid Family Leave coordinate with other programs?

Paid family leave and statutory disability

Lincoln provides a single plan that combines paid family leave and statutory disability. Simply stated:

- **Paid family leave** lets you take time off to care for or bond with an eligible family member.
- **Statutory disability** lets you take time off to recover from your own injury or illness.

Paid family leave and statutory disability share a maximum duration of 26 weeks within a rolling 52-week period. Lincoln looks at the 52 weeks before you became disabled or your date of leave to assess the benefit amount you're eligible for, based on how much you may have already received.

The following scenarios describe how you may receive statutory disability or paid family leave benefits within a rolling 52-week period:



Paid family leave provides up to 12 weeks of leave in a 52-week period.



Statutory disability provides up to 26 weeks of leave in a 52-week period.



You cannot take both paid family leave and statutory disability at the same time. Benefits are payable from one coverage at a time.



If you qualify for both paid family leave and statutory disability at different points within a rolling 52-week period, the combined duration of benefits payable from both coverages cannot exceed 26 weeks.

Your eligibility for benefits is always assessed based on a rolling 52-week period. If you've taken leave or disability for multiple reasons, Lincoln will look back at the benefits paid to determine your eligibility for new periods of absence. Examples may include having a baby two years in a row, taking leave at different points for the same or a different reason, or being on paid family leave and later becoming disabled.

Paid family leave and company-paid leave

Your employer may sponsor other programs, such as a short-term disability (STD) plan or a parental leave program, which may impact your paid family leave benefits. Lincoln will assess the benefits from these types of programs to determine your eligibility for paid family leave benefits.

Paid family leave and the Family and Medical Leave Act (FMLA)

The FMLA and paid family leave are different. You aren't required to qualify for one to qualify for the other. However, because these programs are similar, your leave may qualify you for both FMLA leave and paid family leave at the same time. When this happens, you'll use available FMLA and paid family leave concurrently for that period. Multiple factors determine your eligibility for FMLA leave. Follow guidelines outlined by your employer in understanding how that program impacts you. Eligibility differences include:



Paid family leave

If you work full time, 20 or more hours per week as defined by the state, you're eligible after 26 consecutive weeks of employment with your employer. If you work part time, fewer than 20 hours per week as defined by the state, you're eligible after 175 workdays of employment with your employer.



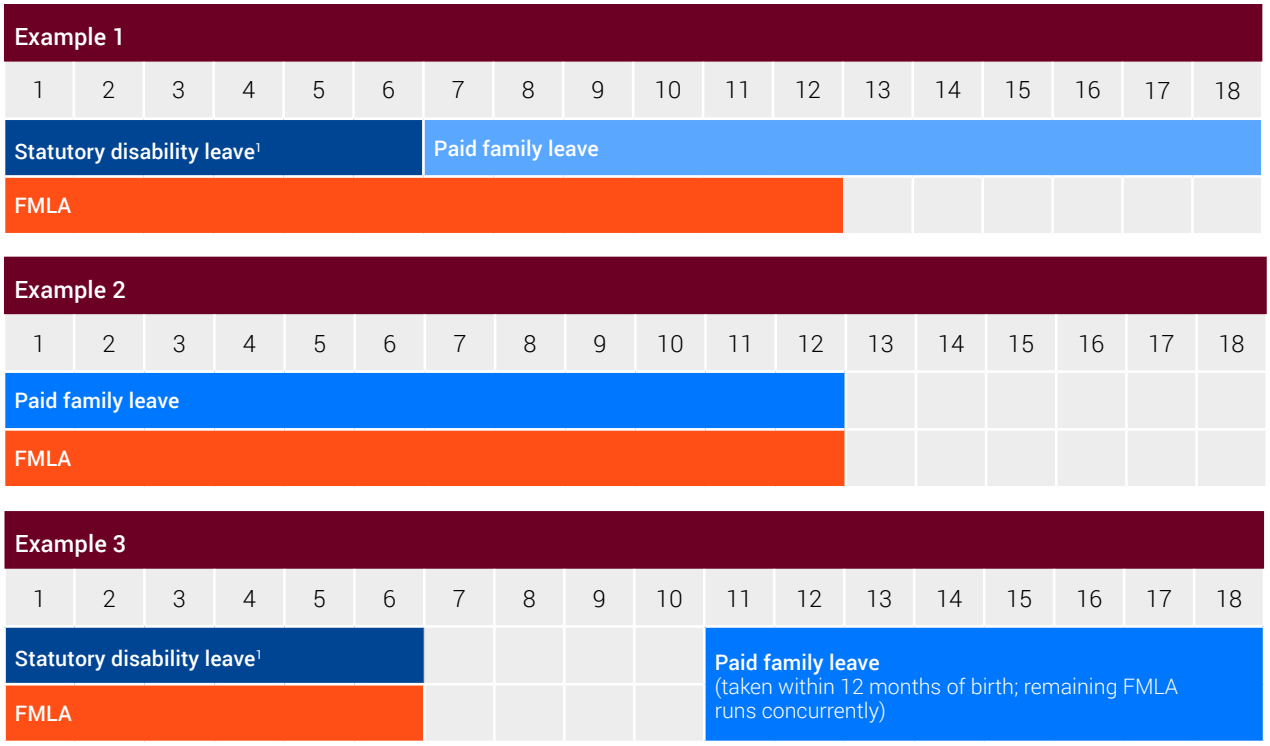
FMLA

You're eligible for leave if:

1. You've worked for your employer for 12 months (need not be consecutive)
2. You've worked 1,250 hours in the 12 months preceding a leave
3. You work in a location with 50 or more employees within 75 miles at the time your leave is requested

Taking time off to bond with a child following a birth

These examples show how paid family leave could coordinate with other leave plans following the birth of a child:



[1] Up to eight weeks for a cesarean section.

You aren't required to follow a set sequence for a maternity claim. You may opt to:

- Take statutory disability for the birth and paid family leave for bonding immediately following the statutory disability claim
- Forgo statutory disability altogether to take paid family leave only for bonding
- Take statutory disability for the birth and paid family leave for bonding at a later point, as long as it's completed within 12 months of the birth. If you elect this option and are also eligible for FMLA leave, your FMLA leave will end at the same time as your statutory disability claim, and you'll need to return to work. When you're ready to begin your paid family leave bonding claim, your remaining FMLA entitlement would run concurrently.

If your employer sponsors an STD plan and an STD claim would be payable at the same time as your paid family leave, Lincoln would issue one payment for your paid family leave benefit and a separate payment for excess benefits you may qualify for under the STD plan.



How much does paid family leave cost?

An employee-funded benefit

The state of New York designed the paid family leave program to be 100% funded by employee payroll deductions. While the state set the cost of the coverage at 0.432% of your wages, not to exceed $411.91 for the 2026 calendar year, your employer will outline the cost impact to you.

How do I submit a claim?

Providing notice to your employer

If you plan to take a qualified paid leave, you must give your employer 30 days' notice for foreseeable events or as soon as practicable for unforeseen leaves.

Reporting a claim to Lincoln

Initiate your claim with Lincoln using one of the following convenient methods:



Email: DisabilityClaims@LFG.com



Phone: 800-423-2765



Fax: 877-843-3950



Mail: Lincoln Life & Annuity Company of New York
P.O. Box 2609
Omaha, NE 68103-2609

If reporting by phone, please be prepared to provide your name, Social Security number, birthdate, address, contact information, your employer name, policy number, reason for leave, and estimated dates of leave.

Once we receive your claim, we'll assign a claims specialist who will review it and contact you and/or your employer to gather additional information needed. Your claims specialist will also assess claims you may have submitted for statutory or STD.

If you're claiming paid family leave for maternity immediately after a statutory disability claim concludes, you may do so without submitting a paid family leave claim form. Your claims specialist can gather necessary information over the phone to initiate the paid family leave claims on your behalf.

If your claim is for intermittent time, you must notify Lincoln within two business days each time you take an intermittent day. These days may be conveniently reported 24 hours a day, seven days a week via Lincoln's automated phone system at **800-423-2765**.

Taxability

If paid family leave benefits are paid to you, they'll be considered taxable, nonwage income included in your federal gross income. At year-end, Lincoln will issue a Form 1099-MISC directly to you reflecting the benefits paid during the applicable year.



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Our priority.®

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Claim submission

To submit statutory disability and New York Paid Family Leave claim forms, medical records, and documentation:

Email: DisabilityClaims@LFG.com

Phone: 866-STD-CALL (866-783-2255)

Fax: 877-843-3950

Mail: Lincoln Life & Annuity Company of New York
P.O. Box 2609
Omaha, NE 68103-2609

Intermittent time for approved claims may be reported 24/7 via Lincoln's automated phone system.

Claim inquiry

Claim status and general claim questions:

Email: Claims@LFG.com

Phone: 800-423-2765

Fax: 877-843-3950

Web: LincolnFinancial.com

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