



**New York's Paid Family Leave program provides eligible employees continuous or intermittent paid leave to:**

- Care for a seriously ill family member
- Bond with a child following a birth or adoption, or to welcome a child into foster care
- Attend to family matters if a family member is called to active military duty (military exigency)

This is a mandatory benefit in New York.

# 2025 premium calculation for New York Paid Family Leave

## Am I eligible for paid family leave?

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

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

**Part-time:** If you work fewer than 20 hours per week, you're eligible for benefits after 175 days of working with your employer.

Vacation time, personal or sick days, or other paid time off counts toward eligibility. However, days taken for statutory disability don't count toward eligibility.

Eligibility for paid family leave benefits depends on the time you've worked with your current employer.<sup>1</sup> Therefore, eligibility periods met with a prior employer won't count toward meeting eligibility under your current employer's plan with Lincoln.

<sup>1</sup>As stipulated by the state of New York.

## How do paid family leave benefits work?

You can take paid leave in weekly or daily increments. The 2025 maximums are:

### Weekly increments

Up to 12 weeks (for example, to help care for a sick family member for an extended period)

### Daily increments

Typically up to 60 days<sup>2</sup> (for example, to accompany a sick family member to healthcare appointments)

<sup>2</sup>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.

## How benefit amounts are calculated

### Weekly increments

67% of your average weekly wage, up to a maximum of \$1,177.32 per week

### Daily increments

Same formula as weekly, but prorated by the average number of days worked per week during the eight weeks preceding a paid leave



Contact your manager or Human Resources representative for further definitions or more details.

## How do contributions work?

Paid family leave benefits are funded by contributions from employees. For 2025, the contribution rate is 0.388% of your gross wages, up to a maximum amount of \$354.53. This maximum is 0.388% of the annualized state average weekly wage of \$89,343.80 in 2024.

### Let's look at some examples

**A**

**Employee A makes \$60,000 as a base salary, equaling \$5,000 per month.**

Employee A contributes \$19.40 ( $\$5,000 \times 0.00388$ ) per month, for a total of \$232.80 by the end of 2025.

**B**

**Employee B also earns \$60,000 but receives a \$15,000 bonus at the end of the year. This means they made \$5,000 per month from January through November but earned \$20,000 in December.**

- From January through November, Employee B contributes \$19.40, for a total of \$213.40.
- For December, they contribute \$77.60 ( $\$20,000 \times 0.00388$ ).
- Employee B contributes \$291 in total.

**C**

**Employee C makes \$120,000 base salary with no bonus or commission, equaling \$10,000 per month.**

- From January through September, Employee C contributes \$38.80 per month ( $\$10,000 \times 0.00388$ ); equaling \$349.20.
- In October, Employee C reaches the annualized wages maximum of \$91,373.88. They contribute a lower amount: \$5.33 ( $\$1,373.88 \times 0.00388$ ).
- Between mid-October and December, Employee C contributes nothing because they reached the maximum annual contribution in September.
- Employee C pays \$354.53 in total during 2025.

Note: Your employer will notify you if they intend to cover any portion of the employee contributions outlined above.

## Can I waive coverage?

An employee can file a waiver through their employer if they aren't expected to work a regular schedule of:

- Twenty or more hours per week for at least 26 consecutive weeks
- Less than 20 hours per week for 175 work days (not necessarily consecutive days) within a 52-week period

If the employee signs a waiver, payroll deductions won't be withheld from their paycheck. If the employee becomes eligible for coverage, the waiver is revoked, and premium payments must begin as soon as the employee is notified. This includes premium amounts back to the date of hire.

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