

New York Paid Family Leave 2025

What Customer Need to Know



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Agenda

1. Benefit Plan Design
2. Funding & Costs
3. Claim Submission Best Practices
4. Tools & Resources



Benefit Plan Design – What's New for 2025?



New York Paid Family Leave Benefits Starting in 2025

Weekly benefit payment is a percent of wages up to a maximum of:

\$1,177.32/week

(Up from \$1,151.16 in 2024)

up to a maximum total benefit of \$14,127.84

Benefit Calculation:

67% of the employee's average weekly wage up to the cap

2023 state average weekly wage: \$1,688.19

2024 state average weekly wage: \$1,718.15

2025 state average weekly wage: \$1,757.19



12 weeks

Child bonding
Care for family member
Military exigency

Or Up to

60 Days

If taken intermittently
and dependent on the
average work week

NY PFL Coordination with Other Benefits

Leave Reason	NY PFL	FMLA
Employee has complications to pregnancy	No	Yes
Employee is disabled due to childbirth	No PFL to begin after disability has ended.	Yes
Employee has a serious health condition requiring multiple days-weeks-months away from work (including acting as a bone/organ donor)	No	Yes
Employee is injured at work	No	Yes
Employee is bonding with a newborn, fostering and/or adopting a child under-age 18	Yes	Yes
Employee needs to care for a grandparent or grandchild with a serious health condition	Yes	No
Employee needs to care for a grandparent, sibling, grandchild, with a serious health condition	Yes	No
Employee is impacted by family violence (medical or non-medical reason)	No	Yes- if medical No-if non-medical
Former employee receiving unemployment (less than 90 days post termination) has a qualifying event	No	No

NY PFL Eligibility & COVID-19 Quarantine Benefits

Eligibility

- **Full-time employees:** working a regular schedule of 20+ hours/week, workers are eligible after 26 consecutive weeks of employment with your employer.
- **Part-time employees:** working a regular schedule < 20 hours/week, workers are eligible after working 175 days, which do not need to be consecutive.
- **Out-of-state employees/telecommuters:** In general, NY PFL is for employees who work in New York, and where you live typically does not matter when determining if you are in New York employment. If an employee is working in New York, his/her employment is considered New York employment. If an employee spends only part of their time working in New York, their coverage status depends on other factors.
- **Waiver available if employee will not meet work hour criteria:** If a worker will not meet the eligibility criteria listed above, they can sign a waiver to remove the payroll deduction and opt-out of benefits. However, the waiver is void if the employee's schedule changes such that they will meet the eligibility criteria listed above and the employee would be responsible to pay retroactive contributions.

Benefits

- 67% wage replacement benefits
- Mandated community rate of 0.388% with an annual cap of \$ 354.53 per employee per year.
- Worker's average weekly wage is based on the last 8 weeks of wages worked prior to the first day of quarantine for your child.
- **NOTE: If the child is sick with Covid, the normal NY PFL – Care for family member leave would apply. 2 weeks quarantine benefits available when a child is not sick, but subject to a Covid 19 quarantine order**

Protections

- **Job protection.**
- Wage Replacement.
- Continuation of **health insurance.** If workers contribute to the cost of health insurance, they must continue to pay your portion of the cost while on leave.
- **Employer is prohibited from discriminating or retaliating** against anyone for requesting or taking Paid Family Leave.



Funding & Costs – New Rates for 2025



Community Rate

City of New York uses the NY State published community rate as the premium for the NY PFL product offering

2024

Maximum Wage: \$ 89,000

NY PFL Total Premium Rate: 0.373%

Maximum Employee Contribution: \$ 333.25 per year.

2024 state average weekly wage: \$1,718.15

2025

Maximum Wage : \$ 91,373.88

NY PFL Community Rate: 0.388%

Maximum Employee Contribution: \$354.53 per year

2025 state average weekly wage: \$ 1,757.19



Reminder: NY PFL payroll deduction calculation is the same method used for FICA tax deductions

Claim Submission – Best Practices



Submitting a Claim

Submission Tips

2025 benefits will be available for new claim submissions when the first absence date is taken 1/1/2025 or later.

Advance Notice

- If possible, employees should alert their supervisor/ employer 30 days in advance that they will be taking a NY PFL leave
- AbSolve does not require 30 days' notice to file the claim
- A claim cannot be approved until the 1st absence day of the claim
- Employees cannot receive PFL benefits and be paid by their employer during the same time period. Employees who receive pay from their employer while receiving PFL benefits are responsible to contact their Payroll department for repayment of funds.

Filing a Claim

- Claims should be filed with AbSolve within 30 days of the first absence needed for the NY PFL leave
- Approved time can be for a full day, intermittent or for continuous leave
 - If an employee works part of the day, it is not approved for PFL benefit payment
 - PFL benefits are only available in full day increments
 - When approved for intermittent leave, employees are advised to work out their leave schedules with their supervisor prior to taking time off.
 - PFL runs concurrently with FMLA and Child Care Leave.
 - PFL will begin after birth parent employee's disability period has concluded.

Which Benefit Applies to Me?

Tips for successful administration

Claim Benefit year is determined when the employee takes their first day of absence. That benefit year carries through the entire claim entitlement.

When the 2024 Benefit Applies

- Claim closed in 2024 and reopened within 3 months for the same leave reason in 2024 or 2025 (recurrent claim)
- Intermittent claims started in 2024 and continuing into 2025

When the 2025 Benefit Applies

- New claims filed with the first date of absence on or after January 1, 2025, even if filed in 2024
- Claims closed in 2024 and reopened after 3 months with a start date in 2025 for the same leave reason.

Tools & Resources



Paid Family Leave Useful Tools & Resources

PFL Useful Links & Email

Click here to email a claim to AbSolve –

NYPFL@absencesolved.com

Click here to activate the AbSolve Claims Information Portal – [Absolve Portal Activation](#)

(Note: claimants must already be in the AbSolve system)

Click here to Login to the AbSolve Claims Information Portal – [AbSolve Claims Portal](#)

Click here for the New York Paid Family Website – [New York State PFL Website](#)

Have a question or want to report a claim, Call AbSolve at – [1-800-401-2691](tel:1-800-401-2691)

AbSolve Portal Registration – *Once You Have Filed Your Claim*

- To register & activate your Portal access click here [Absolve Portal Activation](#)
- Your email address will serve as your username for logging into the Portal
- Once you have activated your access you will receive a notification email from – manager.access.requests@absencesolved.com
- The email will contain a Link that you will be instructed to click on
- Once you click on the Link you will be asked to change your password
- Enter a password and reenter it to verify
- Then hit “Change Password”
- You will be taken directly to the Portal



How to File a Claim

EASY CLAIM FILING for FASTER PAYMENTS

Dedicated Paid Family Leave Specialists are available to assist you Monday through Friday from 8:30 a.m. to 5:00 p.m. by dialing (800) 401-2691.

NOTE – *New Claims Filing & Questions email address* - NYPFL@absencesolved.com

STEP 1 Know when its time to call

If your absence is scheduled, please call us up to 30 days before you plan to be out. If unscheduled, please follow your normal call-out procedure and call us as soon as possible.

STEP 2 Have your information ready (See forms under Leaves of Absence – Paid Family Leave at ess.nychhc.org)

- Employee identification number and other personal details
- Your last day of work and manager’s contact information
- Your doctor’s contact information including email and/or fax number

STEP 3 Call, email, or fax us to file a claim

With your information in hand, call 1-800-401-2691, or **NEW** email NYPFL@absencesolved.com, or fax 800-728-7028 to file a claim. Experts who specialize in Paid Family Leave benefits are available to answer your questions and guide you through the entire process from 8:30am until 5:00pm EST, Monday – Friday.



How to File a Claim (Cont'd)

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Thank you

AbSolve as Administrator for the Metropolitan Life Insurance Company
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