



## New York Disability Benefits Law (DBL) Benefits



### Overview

As one of New York’s leading providers of DBL insurance<sup>1</sup>, The Hartford offers more benefit choices to your clients.

- Filed rates for statutory DBL coverage for employers with 1-49 employees
- An enriched DBL benefit plan for employees who work in New York

### New York DBL Premium Rates from The Hartford

**Statutory Only Coverage** (50% to \$170 per week, 8-8-26)

RATE PER EMPLOYEE (EMPLOYERS WITH 1-49 EMPLOYEES)				
	Billed Annually in Advance	Monthly Equivalent	Billed Quarterly in Arrears	Monthly Equivalent
Males	\$20.08	\$1.67	\$6.18	\$2.06
Females	\$46.70	\$3.89	\$12.60	\$4.20

Minimum premium: \$60.00 annually/\$15.00 quarterly, \$10.50 for sole proprietorships.  
 Annual policies: premiums are payable in advance, with annual audits to adjust for personnel changes.  
 Quarterly policies: premiums are due quarterly in arrears

### Stand-alone New York Statutory Disability Application Submission Just Got Easier

Simple, fast, online quoting through **ProducerView**<sup>®</sup> for all new business submissions under 50 employees including coverage for:

- New York employees
- Additional New York locations
- Employees working outside of New York

## Enriched New York DBL Coverage

An enriched DBL benefit plan for employers with 10+ employees who work in New York

26-WEEK BENEFIT	MONTHLY RATE PER \$100 OF COVERED MONTHLY PAYROLL <sup>2</sup>			
	50% Plan		60% Plan	
Maximum Weekly Benefit	Males	Females	Males	Females
\$200-\$349	\$0.229	\$0.398	\$0.275	\$0.478
\$350-\$749	\$0.282	\$0.457	\$0.338	\$0.548

52-WEEK BENEFIT	MONTHLY RATE PER \$100 OF COVERED MONTHLY PAYROLL <sup>2</sup>			
	50% Plan		60% Plan	
Maximum Weekly Benefit	Males	Females	Males	Females
\$170	\$0.277	\$0.562	\$0.333	\$0.674
\$200-\$349	\$0.359	\$0.671	\$0.431	\$0.805
\$350-\$749	\$0.433	\$0.754	\$0.520	\$0.905

### Coverage Designed for Today’s Cost of Living

New York’s state-mandated weekly benefit is just 50 percent of income to a maximum of \$170– and that can cause a financial hardship for employees out on disability. With The Hartford, employers can offer a benefit that provides more income:

- Coverage for up to 52 weeks versus the standard 26 weeks
- 50 or 60 percent benefit replacement with maximums of \$200 to \$749 weekly

### The Hartford Difference

In an evolving workplace, we’re committed to delivering choice and value to American businesses and their employees. Our statutory and enriched DBL contracts and rates offer both to New York employers.

### For Small Businesses With Less Than 50 Employees

Visit [WWW.THEHARTFORD.COM/SBCONTACT](http://WWW.THEHARTFORD.COM/SBCONTACT) and reach out to your local Sales Representative to learn more.

For more information about our New York DBL benefits, just call your local Hartford representative or visit our web site at [THEHARTFORD.COM/GBSMALLBUSINESS](http://THEHARTFORD.COM/GBSMALLBUSINESS). It’s how smart benefit decisions begin.

### Prepare. Protect. Prevail. With The Hartford.®

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<sup>1</sup> Based on NY State DBL collected premium and market share. Information provided by the State of New York Workers’ Compensation Board Insurance Carrier’s Report of Claims, Benefits, Employees and Covered Payrolls (DB-680).

<sup>2</sup> Covered Monthly Payroll is based upon the first \$X of weekly earnings, where X = \$ benefit/benefit percent.

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