



Summary of state-mandated short term disability benefits and related offerings from Unum



State-mandated short term disability benefits are required for all employers with employees working in states with these laws in place. For more information on coverage requirements, please see state websites.

Jurisdiction & benefit name	Type of coverage allowed by law	Benefit percentage/ min. benefit/max. benefit	Waiting period (elim. period)	Maximum duration	Specific State Riders
New York DBL Disability Benefits Law http://ww3.nysif.com/ (888) 875-5790 <ul style="list-style-type: none"> New York DBL now includes Paid Family Leave coverage as of 1/1/18. 	<ul style="list-style-type: none"> A policy written by an approved carrier in NY state (including the NY State Insurance Fund, an insurance company created by the State of NY which operates under the same premise as all other approved disability benefits carriers in NY); Through participation in a Workers' Compensation Board-approved union, association or trust, or Being approved as a self-insured employer by the self-insurance unit of the Workers' Compensation Board. Includes all active employees working in the State of New York for the employer. 	50% of average weekly wage. <ul style="list-style-type: none"> Minimum weekly benefit — \$20 (if weekly wage is less than \$20 then benefit is average weekly wage) Maximum weekly benefit — \$170 	7 days	26 weeks	PFL Rider – Weekly Benefit: 2018: 50% of weekly earnings to a maximum benefit of 50% of the State's average weekly wage. 2019: 55% of weekly earnings to a maximum benefit of 55% of the State's average weekly wage. 2020: 60% of weekly earnings to a maximum benefit of 60% of the State's average weekly wage. 2021: 67% of weekly earnings to a maximum benefit of 67% of the State's average weekly wage. Elimination Period: None. Covered Leaves: Child bonding, family care, military exigency (as defined by NYS) Waiting Period: Full-time Employees (20+ hours/week): 26 consecutive weeks worked from date of hire. Part-time Employees (>20 hours/week): 175 worked days from date of hire. Benefit Duration: 2018: 8 weeks 2019: 10 weeks 2020: 10 weeks 2021: 12 weeks
New Jersey TDB Temporary Disability Benefits Law https://myleavebenefits.nj.gov/labor/myleavebenefits/worker/tdi/ (609) 292-7060	State plan, state-approved fully insured private plan or self-insured private plan. Includes all active full-time employees working 30 hours per week in the U.S. with the employer.	66 2/3% of average weekly wage. <ul style="list-style-type: none"> Maximum weekly benefit — \$637 	7 days	26 weeks	N/A
Hawaii TDI Temporary Disability Insurance Law http://hawaii.gov/labor/dcd/abouttdi.shtml (808) 586-9161	No state plan; all employers must provide TDI benefits to employees through a state-approved fully insured private plan through an authorized carrier or an employer's self-insured plan. Benefits must be administered in HI. Includes all full-time employees working 30 hours per week in the U.S. with the employer.	58% of average weekly earnings. If average weekly wage is less than \$26, TDI benefit = average weekly wage but not more than \$14. <ul style="list-style-type: none"> Maximum weekly benefit — \$620 	7 days	26 weeks	N/A

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