

DISABILITY

New York State Paid Family Leave Program (NY PFL)

The NY PFL provides New York employees with job-protected, paid leave to bond with a new child, care for a loved one with a serious health condition or to help relieve family pressures when someone is called to active military service.

Eligible New York employees can take the leave to:

- bond with a newborn, newly adopted, or newly placed foster child (within 52 weeks of birth, adoption, or placement);
- care for a covered family member (that includes child, spouse, domestic partner, parent, parent-in-law, grandparent, or grandchild) with a serious health condition; or
- help with family responsibilities (exigencies) when a covered family member is called to military service.

Employees are required to notify their employer 30 days in advance of an anticipated leave, if possible. If not possible, notification to the employer must be made as soon as possible. If an employee does not comply with notification requirements, NY PFL benefits may be delayed or denied.

Employees may not use NY PFL while they are collecting either workers' compensation or NY DBL benefits. Employees are eligible for a total of 26 weeks of combined NY DBL and NY PFL in any 52- consecutive-week period, although the leaves may not be taken at the same time. Therefore, if an employee took 12 weeks of NY PFL, he or she would only have 14 weeks of NY DBL available for that rolling 52-week period.

Women who deliver a newborn may take NY DBL for their own medical recovery on account of the delivery. They may then take their NY PFL Bonding benefits at the expiration of the six or eight weeks of NY DBL benefits. Alternatively, a woman who delivered a newborn may choose to forego NY DBL benefits postpartum and instead request PFL benefits. It is

the employee's option to decide which type of NY statutory leave to take after the delivery of a child. If an employee takes NY PFL first, she will, in all likelihood, forfeit the right to take NY DBL for the normal recovery period following delivery.

How to get your claim started

An initial NY PFL claim should be submitted when it first appears that you require a leave of absence for a qualifying event.

Depending on how you initiate your claim, either your employer or Sun Life will provide you with the forms you need and/or advise you when additional information is needed. If you need to access the forms, you can:

- Request these forms from your employer
- Go to our website and find our NY PFL Claim Packet:
 - Visit www.sunlife.com/us — Click Client support, then Find a Form — Select tab “Employee benefit forms - if located in New York”, then Select Short Term Disability from the drop-down menu — Select one of the following NY PFL claim packets:
 - NY PFL — Care for family member
 - NY PFL — Bonding with child
 - NY PFL — Military Duty
- Contact our Customer Service Center at 855-629-8811 or myclaimdocuments@sunlife.com

Once you obtain the appropriate NY PFL Claim Packet, follow the instructions below to complete and submit the forms and required documentation to Sun Life.

Step 1: Complete NY PFL-1 (Request for NY Paid Family Leave)

- You complete NY PFL-1, Section A (Employee Statement)
- Provide NY PFL-1, Section B (Employer's Statement) to your employer
- Your employer completes NY PFL-1, Section B and returns to you within 3 business days

Step 2: Complete NY PFL Certification Forms

In addition to the NY PFL-1 form, you must submit one of the following additional certification forms depending upon the leave type requested:

Bonding with a child (NY PFL-2):

- You complete NY PFL-2
- Collect and attach ONE of the required forms of supporting documentation as outlined in Section C (PFL-2).

Care for family member (NY PFL-3 and NY PFL-4):

- NY PFL-3, Section C must be completed by the care recipient or their authorized representative.
- You or the care recipient must provide the completed and signed NY PFL-3 to the health care provider.
- The care recipient's health care provider keeps NY PFL-3 on file.
- You complete the "Employee" information at the top of NY PFL-4, Section D and provide the form to the care recipient's health care provider.
- The care recipient's health care provider completes NY PFL-4 and returns to you.

Military qualifying (NY PFL-5):

- You complete the NY PFL-5.
- Collect and attach ONE of the required forms of supporting documentation as outlined in Section C (PFL-5).

Step 3: Direct Deposit Authorization

- If you would like the convenience of direct deposit, please complete the direct deposit form at the end of the claim packet.

Step 4: Submit the completed forms to Sun Life.

- Include your full name and date of birth on all correspondence.
- Make a copy of the completed forms and required supporting documentation for your records.
- Forward all completed claim forms and documentation via email, fax or regular mail as follows:

Email: myclaimdocuments@sunlife.com

Fax: 781-304-5599

Sun Life Financial PFL Claims, SC 4312
One Sun Life Executive Park
PO Box 81915
Wellesley Hills, MA 02481

You must file a PFL-1 and all required certifications and documentation no later than 30 days after the date the leave commences. It is important for you and your employer to complete all of the forms in as much detail as possible. Failure to provide complete information could result in the need for additional investigation which could result in delay or denial of the initial benefit payment.

Checking on your claim status

On the member portal, sunlife.com/account, you can click on "View disability claim/leave status." The system lets us see the most up-to-date claim and payment information, and the expected issue date of your next benefit check.

If you want to check your claim status over the phone, our interactive voice response system provides access to the same up-to-date information as our website. You can call one toll-free number, 855- 629-8811, and follow the prompts for fast, automated service.

What you need to do

Please notify us as soon as the end date of your leave is known or if there are changes in your leave request. Your prompt notification helps avoid overpayment of benefits.

We'll let you know the status

Pending. Within five calendar days of receiving the Request for NY Paid Family Leave form, Sun Life will let you know we received the claim, and also let you know if we are missing any information.

Once we have all the information, you will know if the claim is approved or denied within 18 calendar days.

Approved. As soon as we have completed our review of your claim and determined it can be approved under the terms of the regulations, we will schedule the initial claim payment. Once your leave begins, your approved NY PFL benefit payment(s) will be sent to you, unless your employer has advised us on employer section of the PFL-1 claim form that it paid you wages during the leave period and is requesting reimbursement of the NY PFL benefit. In that case, we will send the benefit to your Employer.

The first benefit payment will include all benefits due from the first eligible payment date to the approved or current payment period. PFL payments will be issued for as long as you continue to be entitled in accordance with the NY PFL regulations. Payment schedules vary, based on the nature and pattern of your leave.

NY PFL benefits are considered taxable income. Taxes will not be automatically withheld from your benefits. If you would like to have federal income taxes withheld from your NY PFL benefit, please complete Internal Revenue Service (IRS) Form W-4S (Request for Federal Income Tax Withholding from Sick Pay) and return it to your Sun Life Financial representative. This form is available directly from the IRS Website <https://www.irs.gov/pub/irs-pdf/fw4s.pdf> or by contacting your Sun Life Financial representative. Requests for state income tax withholding must be made in writing, but no specific form is required.

Denied. In the event that your NY PFL claim is not payable in accordance with the statutory provisions, we will notify you in writing. The letter will specifically address the reasons for the denial and outline the claim review procedure should you disagree with our determination.

After you have initiated your claim, all inquiries or follow-up questions can be directed to our Customer Service number at 855-629-8811, Monday through Friday, from 8 a.m. to 8 p.m. ET.