

NYS Disability Benefits

Benefits

What is Covered

New York State Disability insurance provides partial income replacement to eligible employees totally disabled as a result of an off-the-job illness or injury.

What is Not Covered

There is no coverage for:

- medical care costs. (Health insurance will be continued if the person was enrolled when he or she became disabled).
- any disability that is the result of an injury or illness sustained by the employee as the result of an illegal act (for example, driving while intoxicated) or any act of war (in accordance with the Disability Benefits Law).

Partial Income Replacement Amount

An employee will receive 50 percent of his or her average weekly salary, up to the maximum benefit allowance established under the New York State Disability Benefits Law. The current maximum is \$170. The average biweekly salary is based on an employee's earnings for the 8 weeks immediately preceding the last day he or she worked.

FICA taxes are deducted from the biweekly payment amount. The current rate is found [here](#).

The disability payment made by First Reliance Standard Insurance Company (First Reliance) may be supplemented with partial holiday, vacation, and personal leave accruals in order to maintain a disabled employee's normal salary. The combined disability payment and holiday/vacation/personal leave supplement cannot exceed the employee's average weekly salary amount.

Length of Coverage

Benefits are paid while totally disabled until the date the employee's physician approves his or her return to work or the date the employee has received benefits for 26 weeks, whichever comes first.

Payment of Claims

Partial income replacement payments are made biweekly directly to the disabled employee by First Reliance.

When Coverage Begins and Ends

When Coverage Begins

The following table describes waiting periods for New York State Disability insurance coverage:

If an employee was...	then coverage begins...
eligible for coverage under his or her previous employer	immediately. There is no waiting period.
not eligible for coverage under his or her previous employer	<ul style="list-style-type: none"> • after 4 consecutive weeks of service for full-time employees, or • after 25 regular work days for part-time employees.

When Coverage Ends

Coverage continues for 4 weeks after the employee’s last day of employment. If the employee is covered by a new employer within that time period, Research Foundation coverage ends.

When Benefits Begin and End

When Benefits Begin

Employees must use all available sick leave before New York State Disability partial income replacement benefits will be paid. If an employee does not have any sick leave to use, benefits begin on the eighth consecutive day that the employee is unable to work because of his or her disability (7 calendar-day waiting period). Employees may use holiday, vacation or personal leave to cover the 7 calendar-day waiting period. Refer to the [Leave Administration Handbook](#) on the RF Web Portal.

When Benefits End

New York State Disability partial income replacement benefits end the date the employee is no longer totally disabled, the employee’s physician approves his or her return to work or the date the employee has received benefits for the maximum 26- week (6 month) period of time, whichever comes first. Sick leave benefits run concurrent with the 26-week NYS Disability period.

Workers' Compensation Board Information

Workers' Compensation Board (WCB) offers publications which contains additional information on "off the job" disability benefits. These brochures can be obtained by calling or writing:

1. New York State Workers' Compensation Board
 Communications Office
 100 Broadway/Menands
 Albany, New York 12241
 (518) 474-6670

The WCB Web site provides general information about the New York State Disability Benefits Law.

Other publications are available from the [WCB Website](#).

Continuation of Other Types of Insurance

Health/Dental/Vision Care/Life Insurance

The Research Foundation will continue the health, dental, vision care, and Basic Life insurance coverage in effect when an employee became disabled. Coverage will continue for the period of time during which partial income replacement is received through New York State Disability insurance.

The central office of human resources, Benefits Services Unit, is responsible for maintaining an employee's eligibility on his or her Oracle record to ensure coverage continuation during an absence covered under a New York State disability.

Voluntary Short-Term Disability Coverage

Employees who elect this coverage will not have to continue payments while they are off the payroll.

Long Term Care Coverage

Employees who elect this coverage will be billed by the carrier after they are off the payroll.

Optional Life Insurance

An employee must pay the entire premium to the Research Foundation in order to continue Optional Life insurance coverage.

Reference

[Leave Administration Handbook](#)

Change History

- **May 20, 2013** - Revised content to include holiday leave and updated links
- **March 19, 2007** - Revised content and updated links.
- **August 31, 2001** - Converted, revised, and combined be-a-211 and be-a-212 from the Benefits Manual.

Feedback

Was this document clear and easy to follow? Please send your feedback to webfeedback@rfsuny.org.

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