Lincoln Financial℠

Ellenville Regional Hospital

NY Disability insurance

What is it?

New York Disability Benefits Law (NY DBL) is a disability plan required for workers in the state of New York.

Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability policy may pay a portion of your salary that can help you pay your bills.

Your NY DBL coverage

	NY DBL
Eligibility description	All eligible employees working in New York
Coverage amount	50% of your average weekly wage, up to a maximum of $170 per week
Maximum payment period	Up to 26 weeks This period may be reduced if an employee also receives paid family leave benefits within the 52 weeks preceding the date they became disabled. Employees may not receive more than 26 weeks of statutory disability and paid family leave benefits within a 52-week period.
Benefit start dates	Accident benefits begin on day eight. Illness benefits begin on day eight.
General information	For complete benefit descriptions, limitations, and exclusions, please refer to the certificate of coverage.

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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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