



## NYS Disability Benefits Law (Statutory DBL)

### Monthly statutory rates

#### 1-9 lives

Male \$1.50

Female \$3.30

Proprietor/Partner \$9.36

#### 10-49 lives

Male \$1.50

Female \$3.30

Proprietor/Partner \$9.36

Minimum premium requirement of \$16 for quarterly billing (\$60 for annual billing).

Sole proprietor coverage is available on a voluntary basis as long as there is one eligible employee for DBL coverage.

Rates effective as of 5/1/2014. To confirm current rates, please contact policyholder services.

### Rates for Enriched Benefit of 50% of salary to the following weekly maximums:

| Maximum weekly benefit | 1 - 9 lives |          |         |           | 10 - 49 lives |          |          |           |
|------------------------|-------------|----------|---------|-----------|---------------|----------|----------|-----------|
|                        | Male        |          | Female  |           | Male          |          | Female   |           |
|                        | Monthly     | Annual   | Monthly | Annual    | Monthly       | Annual   | Monthly  | Annual    |
| <b>200</b>             | \$ 2.02     | \$ 24.24 | \$ 4.39 | \$ 52.68  | \$ 2.73       | \$ 32.76 | \$ 6.01  | \$ 72.12  |
| <b>250</b>             | \$ 2.46     | \$ 29.52 | \$ 5.36 | \$ 64.32  | \$ 3.33       | \$ 39.96 | \$ 7.34  | \$ 88.08  |
| <b>300</b>             | \$ 2.87     | \$ 34.44 | \$ 6.24 | \$ 74.88  | \$ 3.88       | \$ 46.56 | \$ 8.55  | \$ 102.60 |
| <b>350</b>             | \$ 3.25     | \$ 39.00 | \$ 7.07 | \$ 84.84  | \$ 4.40       | \$ 52.80 | \$ 9.69  | \$ 116.28 |
| <b>400</b>             | \$ 3.65     | \$ 43.80 | \$ 7.95 | \$ 95.40  | \$ 4.95       | \$ 59.40 | \$ 10.89 | \$ 130.68 |
| <b>450</b>             | \$ 4.02     | \$ 48.24 | \$ 8.75 | \$ 105.00 | \$ 5.45       | \$ 65.40 | \$ 11.99 | \$ 143.88 |
| <b>500</b>             | \$ 4.42     | \$ 53.04 | \$ 9.62 | \$ 115.44 | \$ 5.99       | \$ 71.88 | \$ 13.17 | \$ 158.04 |

Rates effective as of 5/1/2014. To confirm current rates please contact policyholder services.

The Disability Benefits Law requires benefits for disabilities due to non-occupational injury or illness. Statutory disability benefits are temporary cash payments for wage earners to replace, in part, wages lost because of injury or illness.

- ▶ Benefits are 50% of the average weekly wage to a maximum of \$170 per week.
- ▶ Benefits are payable for a maximum of 26 weeks within a consecutive 52 week period.
- ▶ Benefits commence on the 8th consecutive day of disability.

Standard Security not only offers a policy which provides this mandatory coverage, but also offers optional enriched coverage.

Benefits provided under policy form # NYDBL-60 Rev. (90)

**1-800-427-5358**

