

Did you know New York will be adopting mandatory Paid Family Leave regulations starting January 2018?

By now, you've probably heard about the legislation that will provide paid time off to:

- New parents, adoptive parents, or foster parents within the first year of the child's life or within the first 12 months of adoption or foster care;
- Anyone caring for an ill or aging family member;
- Parents caring for children while a spouse in the military is deployed.

New York's PFL coverage is being hailed as the most comprehensive in the country, and promises to help raise company morale, provides employees with opportunities for a better work-life balance, and alleviate some of the financial burden that falls on caregivers in the workforce.

But are you ready to adapt to these workplace changes? It's important to understand how PFL can be applied, and to have a contingency plan in place to maintain smooth business operations when employees begin using the coverage.

It's also important to start thinking about who will write your PFL coverage, which is a rider to your mandatory DBL coverage. You may not have known that you can begin payroll as early July 1, 2017, which means you'll want to get your coverage in place as soon as possible. DBL and PFL premiums are due annually on a concurrent basis, so starting payroll deductions early can help you manage cash flow as you phase in this new benefit.

I'm sure you still have questions about this new mandatory coverage. I want you to know I'm here to help. Give me a call. We can discuss your coverage options, premiums, and payroll deductions. At the same time, we'll take a look at your DBL coverage to ensure you're giving *all* your employees the coverage they deserve if and when they need it.

New York businesses are entering a new era of caring for employees and their families, and it's been a long time coming. As your DBL broker, I'm here to help you through the transition and ensure you're getting the best rates and the best service that I can offer.

The year is just flying by. Before we know it, PFL will be in effect. Let's talk about PFL coverage today, so you'll be prepared for the changes ahead.