

Putting Benefits to Work for PeopleSM

Absence Management

A newsletter from New York Life Group Benefit Solutions

Get details about how we're rolling out myNYLGBS.com for faster and easier benefits management. Find answers to your questions about New Hampshire's new paid family medical leave program. You'll also see our latest statutory updates and new webinar offerings.



myNYLGBS.com, live!

In December we launched myNYLGBS.com, our new portal for you and your employees. The [myNYLGBS](https://myNYLGBS.com) portal features a streamlined user experience designed with direct feedback from our clients and customers. The portal allows users to manage claims and leaves, pay a bill, and derive actionable insights from real-time data quickly and easily.



[Watch the overview video »](#)

Users of myCigna.com will migrate to the new platform with most transitions taking place from June to October. You can expect an email approximately 30 days prior to your scheduled transition date with information about your transition, as well as a link to a video that will give you an overview of the new site's capabilities. On your migration day, you'll receive a registration email that will provide all instructions necessary to set up your new username and password and navigate to myNYLGBS.com. Employees with an open claim or leave during migration will also receive a notification with instructions for using myNYLGBS.com.

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A New Way to Approach Paid Family Medical Leave: New Hampshire

New Hampshire has taken a novel approach in passing a paid family medical leave program: introducing a voluntary program via a budget bill.

On June 25, 2021, Governor Chris Sununu signed a two-year budget bill into law which included the Granite State Paid Family Leave Plan. This plan requires paid family leave coverage for all state employees as of January 1, 2023. It includes up to six weeks of paid leave per year, at a rate of 60% income replacement, subject to the Social Security taxable wage maximum.[†]

The law also allows for non-state employers and individuals in New Hampshire to voluntarily enroll and receive paid family and medical leave coverage under this plan. State employees receive only paid family leave and have different benefits to address their own medical leave.

In another unique move, New Hampshire is not planning to create a state program for administration of their program but instead looking for a commercial insurance carrier. The state released a request for proposal (RFP) on March 28, 2022 and is hoping to make a decision on the carrier for the program by June 2022.[†]

This is the first voluntary paid family medical leave program, meaning it is not mandated for all state employers when it comes into effect. Below you'll find answers to commonly asked questions:

What will the Granite State plan provide if an employer or individual opts-in?

The program will provide up to six weeks a year of paid leave, at 60% of an individual's average weekly wage, capped at the Social Security taxable wage maximum.[†] Under the program, an employee can use leave for the following reasons (which mostly align with the FMLA):

- › The birth of a child within the first year;
- › For newly adopted or fostered children within the first year of placement;
- › Care for an employee's spouse, child, or parent with a serious health condition;
- › Care for a spouse, child, or parent who is in the military, and;
- › A personal serious health condition if the employer does not offer short-term disability insurance.

Can an employer offer an equivalent or richer plan and not participate in the Granite State plan?

Yes. Employers can offer their own paid family leave or paid family medical leave offerings and opt-out of the formal Granite State plan.

Why might an employer choose to participate in the Granite State Plan?

The state envisions employers receiving an affordable rate, derived from the rate developed for the state employee pool from the selected insurance carrier. Additionally, employers who choose to opt-in to the Granite State Program may be eligible for a business enterprise tax credit equal to 50% of the premium they pay for coverage.[†]

If employers choose to opt-in to the Granite State Plan, when can they do this and what are their obligations?

The date when employers may enroll in the plan is not yet available, but the state is hoping the chosen insurance carrier will potentially start accepting applications/requests for proposals in Q4 of 2022. An employer will be quoted a rate from the carrier selected and then they may choose to set up payroll deductions for their employees or pay the premium themselves. Employers choosing to opt-in may also likely have some communication requirements to their employees, but that is not clear at this time.

How will the individual opt-in work?

There is very little information available about how the individual opt-in will work. The state envisions that individuals working for employers who do not participate in the plan may voluntarily opt-in the plan through a group purchasing pool. Premium from individuals in this group shall not exceed \$5 per subscriber per week. To ensure that premiums for individuals do not exceed \$5 per week, the state is planning to establish a premium tax stabilization fund in partnership with the insurance carrier they select.[†]

If an employer chooses not to opt-in to this program, but one of their employees opts-in, how does this impact the employer?

At this time, it appears the state envisions that an employer would have the responsibility to set up payroll deduction for an employee that opts-in, and they may be responsible for determining coordination with any other benefits they provide employees. Much remains unclear about the obligations an employer may have if one of their employees enrolls in the program.

If an individual is only supposed to opt-in if this type of coverage isn't provided by their employer, how will this be validated?

At this time, it is not clear how this will work.

What is New York Life Group Benefit Solutions planning to offer for New Hampshire as of January 1, 2023?

We can support administration of an employer's paid family leave or paid family medical leave program through our company paid-leave services. Given New Hampshire is still defining the regulations and administration of their program, we cannot confirm our ability to support a fully insured private plan, but we will continue to evaluate all options to support employer needs in the future.

[View the New Hampshire public RFP now »](#)



Washington State Paid Family Medical Leave Changes Coming

On March 30, 2022, Governor Jay Inslee signed WA Senate Bill 5649 which amends the WA PFML program effective as of June 9, 2022 with the following changes:

- › "Family Leave" definition is amended to provide benefits during the seven calendar days following:
 - The death of a family member for whom the employee was approved to provide care
 - The death of an employee's child for whose birth the employee would have been approved for medical leave or would have qualified for medical leave
- › Certification of a serious health condition is not required for paid leave benefits used in the postnatal period, defined as six weeks, by an employee eligible for benefits.
- › Beginning 7/1/22 and ending 12 months after the end of the state of emergency declared by the governor, the department must ask applicants if their leave is related to COVID. (Does not appear to be a requirement for private plans)
- › Requires Washington State Employment Security Department to publish, on its website, a current list of all employers that have approved voluntary plans.
- › Creates an office of actuarial services and provides that starting 1/1/2023, there must be reports provided about the experience and financial condition of the state PFML program.

NYL GBS will support the new administrative requirements for private plans beginning after June 9, 2022. Further guidance may come from the state as these changes are worked through and adopted. We will continue to update our clients as this evolves on any further changes that might be required.

Statutory Benefits Quick Reference Guide

Remember that our [Statutory Benefits Quick Reference Guide](#) is always available for your review. We monitor state disability and paid family leave laws and will continue to revise the guide to reflect the latest in statutory updates.

Free webinars for New York Life Group Benefit Solution clients



As a reminder, My Secure Advantage (MSA)*, hosts financial wellness webinars** every month, which are free for New York Life Group Benefit Solutions' clients.

The webinars are presented on scheduled Tuesdays and Thursdays at 12:00 p.m. ET (9:00 a.m. PT) and 3:00 p.m. ET (12:00 p.m. PT). The upcoming webinars include:

Tuesday, May 10

I want to Buy a House

Buying a home can be an achievable goal if you do your research and plan for all the expenses associated with both purchasing and maintaining a home. We'll walk you through the different types of mortgage loans, review what lenders are looking for, and what costs you can expect from the closing process. With proper planning, your home can bring you joy for years to come!

[Register here: 9 a.m. PT](#) | [Register here: 12 p.m. PT](#)

Thursday, May 26

Protecting Your Assets with Insurance

Insurance is more than just a safety net. It's part of your overall financial strategy! In this class, we explain the importance of vehicle, property, life, and other common forms of insurance. Our goal is to equip you with the information you need to assess the right coverage for your life and assets. We will also share some tips and best practices for shopping around and getting the best rates.

[Register here: 9 a.m. PT](#) | [Register here: 12 p.m. PT](#)

If you also have Group Benefit Solutions' Life Assistance Program (LAP***), ask your Account Manager to provide you with the quarterly calendar of LAP webinars, which also includes the MSA webinars.

[†] Source: New Hampshire Department of Administrative Services Division of Procurement and Support Services Request for Proposal for Commercial Insurance Carrier for the Granite State Paid Family and Medical Leave Plan RFP # 2571-22

* My Secure Advantage is NOT insurance and does not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through a third party vendor who is solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and is not available where prohibited by law. This program is not available under policies insured by New York Life Group Insurance Company of NY.

** Seminars are provided through a third party vendor who is solely responsible for their products and services. Terms and conditions are contained in the client program description, and are subject to change. Program availability may vary by plan type and location, and is not available where prohibited by law.

*** Life Assistance Program (LAP) These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. The Life Assistance Program products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Evernorth Behavioral Health, Inc. and Evernorth Care Solutions, Inc. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Cigna Corporation and its subsidiaries are not affiliated with New York Life Insurance Company and its subsidiaries.

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