

Putting Benefits To Work For PeopleSM

Group Insights

The New York Life Group Benefit Solutions Newsletter

This month's edition introduces Empathy, a new survivor-support service for employees and their families. You also have a preview of recent paid family leave legislation in Maryland and Delaware. And our new series, "The Claimant's Journey," sheds light on the trained professionals and services that provide positive outcomes for employees returning to work.



Support for Beneficiaries Beyond the Claim

Announcing Empathy¹ for life Beneficiaries.

Survivor support is a priority for New York Life Group Benefit Solutions (NYL GBS). That's why we've partnered with Empathy (through 2023)¹ to provide additional resources to NYL GBS life insurance policyholders and their beneficiaries to help them navigate the grief process after losing a loved one.

In the weeks following a loss, employees and families can spend countless hours dealing with immediate needs like funeral arrangements, validating a will, and longer-term processes, such as account cancellations, estate management, and property clean out.

The [Empathy App](#) offers access to hands-on care specialists, tools, and resources to

help employees and their families cope and plan for all the issues that follow the death of a loved one.

NYL GBS is providing free membership to the Empathy App, which provides:

- › On-demand support from the Empathy care team
- › Funeral planning
- › Guided grief support and meditations
- › Probate and estate guidance and resources
- › Professional obituary writing services
- › Automated tool for closing accounts
- › Account sharing for up to 10 family members

[Visit us online](#) for more information on survivor support resources. Or learn more about [Empathy](#) and their grief support services.



The Absence Newsletter is now Group Insights.

Now, you have a bi-monthly resource that provides critical absence topics and much more in the world of group benefits. We welcome your input about our coverage and your ideas for future topics. Contact us at GroupInsights@NewYorkLife.com.

In this edition:

Support for Beneficiaries Beyond the Claim	1
Maryland Passes Paid Family Medical Leave	2
Delaware Assembly Passes Paid Family Medical Leave	3
The Claimant's Journey — Working Towards Positive Outcomes	4
Statutory Benefits Quick Reference Guide	4
Free Webinars	5



Maryland Passes Paid Family Medical Leave²

Maryland passed the nation's next paid family medical leave program on April 9, 2022 by overriding Governor Larry Hogan's veto of [Senate Bill 275](#), the Time to Care Act of 2022. Premium contributions to the state program must begin by October 1, 2023, and employees may begin receiving benefits on January 1, 2025. An employer may satisfy the requirements of the Maryland Paid Family Leave (MD PFML) law through a private employer plan, if the employer offers the plan to all eligible employees and meets or exceeds the rights, protections, and benefits under the state's program. Some key details of this new law include:

Covered employers – All employers that employ at least one employee in Maryland are covered.

Eligible employee – Employees who work at least 680 hours in the 12-month period preceding leave are eligible.

Covered leave reasons – Employees may take leave for the following reasons:

- › Bond with a new child
- › Care for a family member with a serious health condition
- › An employee's own serious health condition
- › Qualifying exigency arising out of a family member with military deployment
- › Caring for a service member who is the employee's next of kin

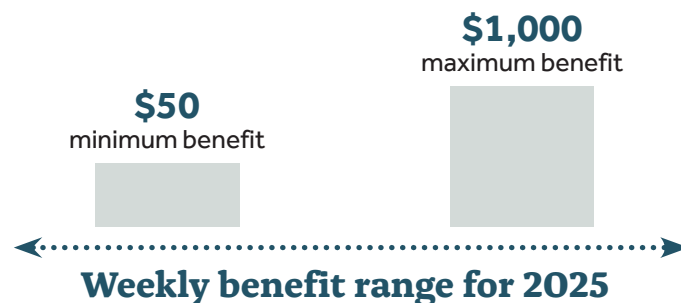
Covered family members – The following are defined as covered family relationships:

- › Child (biological, adopted, foster, step, legal or physical ward, in loco parentis)
- › Parent (biological, adopted, foster, step, in-law, guardian, in loco parentis)
- › Spouse
- › Grandparent (biological, adopted, foster, step)
- › Grandchild (biological, adopted, foster, step)
- › Sibling (biological, adopted, foster, step)

Length of leave – An employee can take 12 weeks of paid leave in a 12-month period. An employee can receive an additional 12 weeks of paid leave if the employee (during the same year) receives benefits for bonding leave and becomes eligible for leave for the employee's own serious health condition, or vice versa.

Benefit calculation – An employee's average weekly wage (AWW) is calculated as the total wages received in the prior 680 hours that the employee was paid, divided by the number of weeks worked. The weekly benefit amount is calculated as:

- › 90% of the employee's AWW, up to 65% or less of the state average weekly wage
- › 50% of the employee's AWW, for any part that is greater than 65% of the state average weekly wage



Benefit maximum and minimum – For 2025, the maximum benefit will be \$1,000 weekly and the minimum benefit will be \$50 weekly. These amounts may be adjusted annually based on consumer price index growth.

New York Life will be actively participating as the state embarks on developing regulations to support this new law and will provide updates as regulations become available. You can look to us to provide private plan offerings and to share more about the details in future communications.



Delaware Assembly Passes Paid Family Medical Leave³

On April 14, the Delaware Assembly passed the Healthy Delaware Families Act, [Senate Substitute 2 for Senate Bill 1](#). Governor Carey previously supported this legislation in his proposed budget and in his State of the State address, so it is anticipated the Act will be signed into law.



Employees may start to receive benefits beginning January 1, 2026

Premium contributions to the state program will begin on January 1, 2025 and employees may start to receive benefits beginning January 1, 2026. An employer may satisfy the requirements of this law through a private employer plan if it meets or exceeds all state requirements, and the plan is provided to all eligible employees. Some key details of this bill include:

Covered employers – All employers with 10 or more employees working in Delaware are covered, unless they are a business that is closed in its entirety for 30 consecutive days or more per year. Employers with 10 - 24 employees are subject only to parental leave provisions, while employers with 25 or more employees are subject to all parental, family caregiving and medical leave provisions.

Eligible employees – Individuals primarily reporting for work in Delaware who have been employed for at least 12 months by their employer, and have worked for at least 1,250 hours in the 12-month period prior to leave beginning.

Covered leave reasons – Employees may be eligible for leave for the following reasons:

- › Bond with a new child
- › Care for a family member with a serious health condition
- › An employee's own serious health condition
- › Qualifying exigency arising out of a family member with military deployment

Covered family members – The following are defined as covered family relationships:

- › Parent, as defined under the FMLA
- › A child
- › A spouse, as defined under the FMLA

Length of leave – A covered employee would be allowed a maximum of 12 weeks for parental leave, six weeks for medical or family caregiving leave, and except for parental leave, a covered individual is eligible for benefits under the Act not more than once in a 24-month period.

Benefit calculation – An employee would receive a weekly benefit of 80% of their individual average weekly wage, up to the state maximum benefit cap.

Benefit maximum and minimum – For 2026 and 2027, the maximum weekly benefit will be \$900 and the minimum weekly benefit will be \$100. These amounts may be adjusted annually based on consumer price index growth.

Look to us for legislative updates.

As with the Maryland PFML, New York Life will be actively monitoring the Healthy Delaware Families Act as the state embarks on developing regulations to support this bill. Look for more updates as regulations become available.

THE CLAIMANT'S JOURNEY

Working Towards Positive Outcomes

A simpler and human-centered approach means working toward the best and safest outcomes for employers and the people they depend on to advance their organizations. Our new series spotlights these efforts and kicks off with a story shared by our Group Disability Claims area.



Riley: Getting a claimant back to work successfully

Diagnosed with a serious illness and treatments for this illness, Riley filed a disability claim. He was experiencing a significant amount of pain, as well as spasms in his upper body. He also had difficulty holding his head up. Riley held a sedentary position which required him to work long hours seated in front of a computer.

Riley worked with a NYL GBS vocational coach who introduced him to the Job Accommodation Network, a national assistive resource, for solutions and equipment to increase his neck support while he worked extended hours. With the help of his provider, Riley located an ergonomic chair which his employer agreed to purchase. The vocational coach also educated Riley on the use of body mechanics and provided ergonomic videos, brochures, and resources that they reviewed together.

Riley's employer suggested he contact NYL GBS to apply for an accommodation under Americans with Disability Act (ADA). He reached out to his vocational coach for assistance and additional guidance. With Riley on the phone, the vocational coach conferenced in NYL GBS's ADA referral line to initiate the ADA paperwork and ensured that he connected with his ADA leave manager. The vocational coach also coordinated with Riley's employer to ensure they received all the required paperwork from NYL GBS for his ADA request.

Riley and his employer were able to navigate the "interactive process" required by the ADA and he was able to return to work,

full-time to his sedentary position using the equipment recommended by his provider and the strategies provided by the NYL GBS Vocational Coach. Working with health care providers, the NYL GBS team and his employer, Riley was able to return to work performing his duties safely and comfortably.

The above story is for illustrative purposes, the name of the individual and some details have been changed to protect their identity but was based on a real person's experience.

Do you have a story you'd like us to share?
Contact us at GroupInsights@NewYorkLife.com.



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[Learn more](#) about how we can help you meet the needs of today's evolving workforce.



Statutory Benefits Quick Reference Guide

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

Free webinars for New York Life Group Benefit Solutions clients.



As a reminder, My Secure Advantage (MSA)⁴, hosts financial wellness webinars⁵ 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. EST (9:00 a.m. PST) and 3:00 p.m. EST (12:00 p.m. PST). The upcoming webinars include:

Tuesday, June 14

Retirement Planning

Whether you are at the beginning or near the end of your career, the most important first step toward building a retirement plan is writing a savings goal. Knowing that there are many competing needs or wants for the dollars you save, we will review goal-setting strategies that can help you stay on track. We will also review common types of investment accounts for your savings.

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

Thursday, June 23

Dreaming of Retirement

Many people can't wait for retirement, yet they spend more time planning their vacations than putting together a formal plan. To be confident that you can sustain the retirement lifestyle you envision, you may need to do some calculations to determine whether you are on track to have the necessary income or assets. In this class, we provide the tools to help ensure your retirement dreams are realistic.

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

If you also have New York Life Group Benefit Solutions' Life Assistance Program (LAP)⁶, ask your Account Manager to provide you with the quarterly calendar of LAP webinars, which also includes the MSA webinars.

¹ Empathy is not affiliated with New York Life or subsidiaries of New York Life and provides this service at no cost to you. The use of this service is optional. Service availability may vary by your state of residence or by plan type and location.

This program is not available under policies issued by New York Life Group Insurance Company of NY and policies delivered in Oregon and Washington that are issued by Life Insurance Company of North America (LINA).

² Maryland Senate Bill 275, Labor and Employment – Family and Medical Leave Insurance Program – Establishment (Time to Care Act of 2022).

³ Delaware State Assembly, Senate Substitute 2 for Senate Bill 1, 2022 Family and Medical Leave Insurance Program.

⁴ 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.

⁵ 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.

⁶ 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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