

*NEW YORK DISABILITY BENEFITS LAW (NY DBL)  
GROUP INSURANCE PLAN*



PRODUCT  
SPECIFICATIONS

New York employers are required to provide New York Disability Benefits Law (NY DBL) — a state-mandated short-term disability plan. Fortunately, they also have the freedom to choose their providers — and when one of those providers is American General Life Companies (American General), why go elsewhere?

American General makes it easier than ever for employers in New York to comply with short-term disability plan requirements. Available on its own or in conjunction with our other short- and long-term disability plans, the NY DBL Group Insurance Plan is among the most convenient and cost-effective solutions on the market.

Best of all, the NY DBL Group Insurance Plan is brought to you by your one-stop source for exceptional products designed specifically for today's workforce — Employee Benefit Solutions.

## **Plan Highlights**

- Employers can meet all their insurance needs through one provider.
- Provides a benefit of 50 percent of average weekly salary, to a maximum of \$170 per week, for up to 26 weeks.
- Two percent discount on prepaid annual premiums.
- Can be administered with other employee benefit plans.

**For more information on the NY DBL Group Insurance Plan, contact your Agent, Broker or Employee Benefit Solutions Representative. Or visit [www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits).**

## NY DBL Employer-Funded Plan Provisions for Groups with 2-Plus Employees

<b>Employer Requirements</b>	Any employer in New York state who employs one or more employees for 30 days each in any calendar year must provide disability coverage at the end of the 30th day of employment. NY DBL coverage is mandatory for employees of domestic employers if working a minimum of 40 hours a week.
<b>Employee Benefits</b>	Pays 50% of an employee's average weekly wage, up to \$170 per week. Benefits begin on the 8th day of a disability caused by a non-job-related accident or illness (including pregnancy) and continue for a maximum of 26 weeks. All benefits will be paid according to the provisions of the NY DBL.
<b>Discount</b>	2 percent on prepaid annual premiums
<b>Annual Per Capita Rates</b>	<ul style="list-style-type: none"> <li>■ Annual rates for groups of 2–9 employees: <ul style="list-style-type: none"> <li>– \$38 per male employee</li> <li>– \$82 per female employee</li> <li>– \$111 per proprietor or partner</li> </ul> </li> <li>■ Monthly rates for groups of 10–49 employees: <ul style="list-style-type: none"> <li>– \$3.25 per male employee</li> <li>– \$6.99 per female employee</li> <li>– \$9.55 per proprietor or partner</li> </ul> </li> <li>■ Groups of 50-plus employees are experience-rated. To obtain a quote, the following information is required: <ul style="list-style-type: none"> <li>– Name, address and nature of business</li> <li>– Male/female breakdown</li> <li>– 3-year rate and carrier history (individual rates charged and premiums paid)</li> <li>– Losses for the last 3 years</li> <li>– Name of insurance company for each of those years</li> </ul> </li> </ul>
<b>Rate Guarantee</b>	12 months
<b>Other Products Available</b>	<ul style="list-style-type: none"> <li>■ Group Short-Term Disability (STD) — both employer-funded and employee-paid plans</li> <li>■ Group Long-Term Disability (LTD) — both employer-funded and employee-paid plans</li> <li>■ Family Medical Leave Act (FMLA) Administration Program</li> </ul> <p>Employers can package all of the above plans with NY DBL.</p>

The chances of a disability occurring are much greater than most Americans realize.

- 3 month duration or more — 1 in 3
- 1 year or more — 1 in 5
- 5 years or more — 1 in 7

*America's Health Insurance Plans, National Association of Insurance Commissioners, U.S. Commerce Department, 2008.*

## Limitations and Exclusions

- Benefits are limited to 26 weeks during a 52 week period.
- Benefits are not payable for any period of disability during which an employee is not under the care of a duly licensed physician or with respect to disability resulting from a condition of the foot which may lawfully be treated by a duly registered and licensed podiatrist of the state of New York or with respect to a disability resulting from a condition which may lawfully be treated by a duly registered and licensed chiropractor of the state of New York or with respect to a disability resulting from a condition which may lawfully be treated by a duly licensed dentist of the state of New York or with respect to a disability resulting from a condition which may lawfully be treated by a duly registered and licensed psychologist of the state of New York or with respect to a disability resulting from a condition which may lawfully be treated by a duly certified nurse midwife, for any period of such disability during which an employee is neither under the care of a physician nor a podiatrist, nor a chiropractor, nor a dentist, nor a psychologist, nor a certified nurse midwife; and for any period of disability during which an employee who adheres to the faith or teachings of any church or denomination and who in accordance with its creed, tenets or principles depends for healing upon prayer through spiritual means alone in the practice of religion, is not under the care of a practitioner duly accredited by the church or denomination, and provided such employee shall submit to all physical examinations as required by this chapter.
- Benefits are not payable for any disability occasioned by the willful intention of the employee to bring about injury to or the sickness of himself or another, or resulting from any injury or sickness sustained in the perpetration by the employee of an illegal act; for any day of disability during which the employee performed work; for remuneration or profit; for any day of disability for which the employee is entitled to receive from his employer, or from a fund to which the employer has contributed, remuneration or maintenance in an amount equal to or greater than that to which he would be entitled under this article; but any voluntary contribution or aid which an employer may make to an employee or any supplementary benefit paid to an employee pursuant to the provisions of a collective bargaining agreement or from a trust fund to which contributions are made pursuant to the provisions of a collective bargaining agreement shall not be considered as continued remuneration or maintenance for this purpose; for any period in respect to which such employee is subject to suspension or disqualification of the accumulation of unemployment insurance benefit rights, or would be subject if he were eligible for such benefit rights, except for ineligibility resulting from the employee's disability; for any disability due to any act of war, declared or undeclared, if such act shall occur after June thirtieth, nineteen hundred fifty; for any disability commencing before the employee becomes eligible to benefits hereunder or commencing prior to July first, nineteen hundred fifty, but this shall not preclude benefits for recurrence after July first, nineteen hundred fifty, of a disability commencing prior thereto.
- Occupational injuries are excluded.

Policy issued by:

**The United States Life Insurance Company in the City of New York**

New York, New York

Policy Form Number G-19015-DBL

[www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits)

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including The United States Life Insurance Company in the City of New York.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York are its responsibility. The United States Life Insurance Company in the City of New York is authorized to do an insurance business in New York. Policies are not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

©2009. All rights reserved.

06675006-1380 R06/09