ShelterPoint Life's DBL/PFL & Enriched Options - 2027

Paid Family Leave[7]

Statutory Paid Family Leave coverage as mandated by the State of New York[1]

	PFL Rate[5]
Employee's contribution as % of annualized NYSAWW*	**0.452%**
Capped at	**$451.81**/yr

**NY Department of Labor releases the updated NY Average Weekly Wage (NYSAWW) on or about March 31. The current NYSAWW applicable to 2027: $1,922.25 = $99,957.00 per year.*

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Statutory DBL

Statutory short-term disability insurance as mandated by the State of New York[1]

Tier[2]	Statutory DBL billed annually in advance[3] monthly rate	annual premium	Statutory DBL billed quarterly[4] monthly rate	annual premium
male	**$1.40**	$16.80	**$1.75**	$21.00
female	**$3.05**	$36.60	**$3.65**	$43.80
	In-hospital DBL		**In-hospital DBL**	
male	**$1.55**	$18.60	**$1.80**	$21.60
female	**$3.30**	$39.60	**$3.95**	$47.40

Adding in-hospital coverage may increase the maximum benefit to **$340/week![6]**

1.5-times DBL

*1.5-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of $255/week.**[1]*

Tier[2]	1.5-times DBL billed annually in advance[3] monthly rate	annual premium	1.5-times DBL billed quarterly[4] monthly rate	annual premium
male	**$1.95**	$23.40	**$2.30**	$27.60
female	**$4.05**	$48.60	**$4.90**	$58.80
	1.5x & In-hospital DBL		**1.5x & In-hospital DBL**	
male	**$2.10**	$25.20	**$2.45**	$29.40
female	**$4.45**	$53.40	**$5.35**	$64.20

Adding in-hospital coverage may increase the maximum benefit to **$425/week![6]**

2-times DBL

*2-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of $340/week.**[1]*

Tier[2]	2-times DBL billed annually in advance[3] monthly rate	annual premium	2-times DBL billed quarterly[4] monthly rate	annual premium
male	**$2.40**	$28.80	**$2.95**	$35.40
female	**$5.25**	$63.00	**$6.25**	$75.00
	2x & In-hospital DBL		**2x & In-hospital DBL**	
male	**$2.55**	$30.60	**$3.10**	$37.20
female	**$5.60**	$67.20	**$6.75**	$81.00

Adding in-hospital coverage may increase the maximum benefit to **$510/week![6]**

3-times DBL

*3-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of $510/week.**[1]*

Tier[2]	3-times DBL billed annually in advance[3] monthly rate	annual premium	3-times DBL billed quarterly[4] monthly rate	annual premium
male	**$3.65**	$43.80	**$4.45**	$53.40
female	**$8.00**	$96.00	**$9.55**	$114.60
	3x & In-hospital DBL		**3x & In-hospital DBL**	
male	**$3.90**	$46.80	**$4.65**	$55.80
female	**$8.40**	$100.80	**$10.05**	$120.60

Adding in-hospital coverage may increase the maximum benefit to **$680/week![6]**

4-times DBL

*4-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of $680/week.**[1]*

Tier[2]	4-times DBL billed annually in advance[3] monthly rate	annual premium	4-times DBL billed quarterly[4] monthly rate	annual premium
male	**$7.10**	$85.20	**$8.65**	$103.80
female	**$15.55**	$186.60	**$18.50**	$222.00
	4x & In-hospital DBL		**4x & In-hospital DBL**	
male	**$7.85**	$94.20	**$8.85**	$106.20
female	**$16.05**	$192.60	**$19.05**	$228.60

Adding in-hospital coverage may increase the maximum benefit to **$850/week![6]**

5-times DBL

*5-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of $850/week.**[1]*

Tier[2]	5-times DBL billed annually in advance[3] monthly rate	annual premium	5-times DBL billed quarterly[4] monthly rate	annual premium
male	**$9.10**	$109.20	**$11.15**	$133.80
female	**$20.00**	$240.00	**$23.85**	$286.20
	5x & In-hospital DBL		**5x & In-hospital DBL**	
male	**$10.10**	$121.20	**$11.30**	$135.60
female	**$20.50**	$246.00	**$24.35**	$292.20

Adding in-hospital coverage may increase the maximum benefit to **$1,020/week![6]**

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Rates are for groups of 1-49 lives. DBL rates effective 01/2021.

[1]DBL benefits have a statutory 7-day waiting period and no waiting period is required for PFL benefits. | [2]Proprietors/partners and voluntary insureds (with at least one employee) may also apply for coverage at the time of initial application or on the policy anniversary at the respective rates above. | [3]Monthly per capita rates with DBL annual minimum premium of $125 | [4]Monthly per capita rates with a quarterly minimum premium of $35 | [5]PFL premiums are not included in the DBL premium. For DBL policies with minimum premium, and PFL are in addition to the DBL minimum premium. | [6]The DBL In-hospital benefit is only payable while an employee is hospital-confined. | [7]Rates as released by the New York State Department of Financial Services on 08/29/25 and may be adjusted on an annual basis by September 1st of each year for the following calendar year.

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