

NYSIF Disability Benefits FAQs

If one of your employees has a non-work-related injury or illness and is unable to work for more than a week, they may be entitled to benefits under your NYSIF disability policy.

It's common to have questions if an employee is expected to miss time from work and needs to file a disability claim. Here's what you need to know, along with links to additional information.

How do I inform my employees about disability insurance?

You must post the DB-120 Notice of Compliance included in your new policy or renewal packet in a visible location within the workplace. You should also include it on your company's intranet and in your employees' benefits package. [Contact us](#) if you need a copy.

Am I legally required to have disability insurance for my employees?

Yes. Disability benefits cannot be waived.

What do I do if an employee is disabled by an off-the-job injury or illness for more than 7 days?

First, give the employee the [Statement of Rights \(DB-271s\)](#) for disability insurance. While the employee is responsible for filing the [DB-450](#) claim form, you, as the employer, will need to fill out Part C of the form.

When should the claim be filed?

Claims must be submitted to NYSIF within 30 days after the employee becomes disabled.

How should disability claims be submitted to NYSIF?

Claims can be submitted to NYSIF using one of the following methods:

- Fax: 518-437-5201
- Mail: NYSIF; PO Box 66699; Albany, NY 12206
- Email: DBClaims@nysif.com

How long can an employee be out on disability?

The health care provider makes that decision, but disability payments are limited to 26 weeks in a 52-week period.

Is pregnancy/childbirth covered under disability insurance?

Yes, including any pregnancy complications which can prevent someone from working before the child is born.

What if I have issued sick pay to an employee while they were out on disability?

You may request reimbursement for payments made during a covered disability. Report this on Part C of the DB-450 claim form.

Do I need to report disability payments in my tax documentation?

Yes. NYSIF will send reports to you each time a disability payment is made, as well as quarterly and annual summaries. You must use these reports to pay the employer's share of FICA, if any, and to report the benefits in your tax filings and the employee's W-2 form.

For more information on disability insurance, or to answer any additional questions, please contact Carol Portugal, Health Benefits Administrator at cportugal@pobschools.org or 1-516-434-3062.