



NYLITF Mission Statement

Our mission is to provide our Members the best value and financial security for workers' compensation and disability benefits with the objective of the utmost protection for the health and safety of our Members' employees. We shall achieve this by rendering unparalleled loss prevention service, vigilant claim handling, risk selection and cost control. We are committed to continuous improvement, achieving and maintaining Member satisfaction with integrity and respect.

Important Dates to Remember

Thursday, November 23 & Friday, November 24, 2017

W.J. Cox Associates, Inc. Office will be Closed

Monday, December 25 & Tuesday, December 26, 2017

W.J. Cox Associates, Inc. Office will be Closed

Monday, January 1, 2018

W.J. Cox Associates, Inc. Office will be Closed

Monday, February 19, 2018

W.J. Cox Associates, Inc. Office will be Closed

Friday, March 23, 2018

*New York Lumbermen's Insurance Trust Fund Annual Meeting
 Holiday Inn • Syracuse, NY*

Friday, March 30, 2018

W.J. Cox Associates, Inc. Office will Close at 11:30 a.m.

This publication is intended for the educational use of employees and contractors who work for and provide services to members of the New York Lumbermen's Insurance Trust Fund. The techniques suggested herein do not apply to all situations and all work procedures should be discussed with supervisory personnel prior to being applied to your job.

NUMBER 3

OCTOBER 2017

Paid Family Leave FAQ's

ROUTE TO:

- _____
- _____
- _____
- _____

Per New York State Law, as your statutory disability provider, the New York Lumbermen's Insurance Trust Fund (NYLITF) will be providing PFL coverage to members of the NYLITF effective January 1, 2018. The following is some information relative to the program:

Who is eligible?

Virtually every full-time or part-time private employee in New York State will be eligible for Paid Family Leave. Participation in the program is not optional for employees. Non-US citizens and undocumented workers are also eligible.

An employee must be employed full-time for 26 weeks or part-time for 175 days to be eligible for a Paid Family Leave Benefit. Employees collecting workers' compensation benefits and independent contractors are not eligible for Paid Family Leave.

When the leave is foreseeable, the employee is required to provide at least a 30-day notice. If not, foreseeable, notice must be given as soon as possible.

What does PFL Cover?

Maternity/Paternity Leave

Parents expecting, fostering or adopting a child may take Paid Family Leave during the first 12 months following the birth, adoption or fostering of a child. Paid Family Leave is not available for pre-natal conditions.

Caring for a Close Relative with a Serious Health Condition (within or outside NYS)

A close relative includes:

- Spouse
- Domestic Partner
- Child
- Parent
- Parent in-law
- Grandparent
- Grandchild

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**New York Lumbermen's
Insurance Trust Fund**

9600 Main Street, Suite Three
Clarence, NY 14031-2093
(716) 759-9606 • Fax: (716) 759-9607
www.wjcox.com

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KICKBACK
Issue 3, October 2017

Editors:
Kevin P. Brown, Michelle C. Conley,
Susan E. Kane & Edward G. Wright

The *Kickback* is published by W. J. Cox Associates, Inc. The publication is a privately circulated newsletter for Employers in the New York Lumbermen's Insurance Trust Fund & Forest Industry Insurance Group.

Employee Emergency Information Card (EEIC)

The EEIC is an efficient way for you and your crew members to assist emergency responders in deciding the action to take in the event of an injury.

1. Conduct a safety meeting to explain the importance of the EEIC and ask each employee to complete a card.
2. Inform the employees where the cards will be stored.
3. Cards should be given to the employee or destroyed when they leave your employ.

REMEMBER, THIS INFORMATION IS STRICTLY CONFIDENTIAL AND SHOULD BE SECURED AND ONLY USED IN THE EVENT OF AN EMERGENCY.

If you have any questions, please contact your Loss Prevention Consultant.

CONFIDENTIAL	EMPLOYEE EMERGENCY INFO	CONFIDENTIAL
EMPLOYEE NAME		
EMERGENCY CONTACT		
HOME PHONE	CELL PHONE	
ON SITE CONTACT	DOB	
BLOOD TYPE		
ALLERGIES		
MEDICATIONS		

WORKERS' COMPENSATION CARRIER INFORMATION
NEW YORK LUMBERMEN'S INSURANCE TRUST FUND
9600 MAIN STREET, SUITE THREE • CLARENCE, NY 14031-2093
800-252-2502 • 716-759-9606 • FAX: 716-759-9609

New York Lumbermen's Insurance Trust Fund Safety Management Handbook

The updated version of the NYLITF Safety Management Handbook is now available on our website at www.wjcox.com. Click on the Clients Only tab and enter Username: TrustFund and Password: TrustFund-1. You may also contact our office at 716.759.9606 or e-mail mconley@wjcox.com to request a printed version.

Paid Family Leave - Continued from cover

A serious health condition is an illness, injury, impairment, or physical or mental condition that involves:

- inpatient care in a hospital, or residential care facility; or
- continuing treatment or continuing supervision by a healthcare provider.

Active Duty Deployment

For family members eligible for time off under the military provisions in the federal Family Medical Leave Act when a spouse, child, domestic partner or parent of the employee is on active duty or has been notified of an impending call or order of active duty.

What are the benefits?

Paid Family Leave is designed to phase in over four years, starting January 1, 2018. Schedule:

Year	Weeks Available	Max % of Employee Average Weekly Wage	Cap % of State Average Weekly Wage
1/1/2018	8	50%	50%
1/1/2019	10	55%	55%
1/1/2020	10	60%	60%
1/1/2021	12	67%	67%

An employer may allow an employee to use sick and/or vacation time together with Paid Family Leave to receive full salary. An employer may request reimbursement of the PFL benefits that would otherwise be paid to the employee.

What are the Employer Responsibilities?

- Employers must provide job protection
- Employers must maintain group health plan benefits. Employees are required to pay their portion of premium while collecting PFL benefits.

Does Paid Family Leave cost the employer anything?

New York's Paid Family Leave is entirely employee-funded. That is, the benefit is paid for by employees. Beginning on or after July 1, 2017, the employer may begin payroll deduction for Paid Family Leave benefits.

Do all employees have to participate in the Paid Family Leave program?

Yes, Paid Family Leave is not optional for most employees. The exception is if the job will not allow an employee to attain 26 continuous weeks or 175 days needed to qualify for Paid Family Leave (for example a seasonal worker). Employees may take the maximum benefit length in any given 52-week consecutive period. Combined disability and PFL may not exceed 26 weeks in a 52-week period. Employees who do

not meet the eligibility requirements must complete an opt-out form in order to avoid payroll withholding.

Are spouses allowed to use Paid Family Leave at the same time?

If spouses have different employers they are both eligible to take Paid Family Leave at the same time. However, if spouses have the same employer, the employer can deny Paid Family Leave to more than one employee at the same time to care for the same family leave recipient or to bond with a child.

How will the Premium be Billed?

Effective January 1, 2018, you will be remitting the PFL premium with your monthly payroll reports (i.e., January 2018 premium paid by February 10, 2018).

How do I File a Claim?

NYS is still finalizing the claims forms. We will provide those forms and additional information as soon as possible. When leave is foreseeable, the employee is required to provide at least a 30-day notice. If not foreseeable, notice must be given as soon as possible.

Questions???

Please contact Bob Cohen in our office at 716.759.5104 or rcohen@wjcox.com with any questions.