



BROKER'S GUIDE TO DBL

The Disability Benefits Law Insurance Program for the State of New York

What is statutory DBL insurance?

Statutory Disability Benefits Law (DBL) Insurance is a state mandated benefit designed to provide temporary cash payments to a disabled employee if the disability is a result of a non-occupational injury, accident or illness.

When do benefits apply?

DBL benefits may be paid:

1. To an actively employed worker to partially replace wages lost during a period of disability; or
2. To an unemployed worker to replace, in part, lost unemployment insurance benefits due to a disability.

Benefit Payments and Duration

Cash benefits equal 50% of the claimant's average weekly earnings to a maximum of \$170 per week. Benefits may be paid for up to 26 weeks of disability during any consecutive 52-week period.

For employed workers, there is a seven-day elimination period during which no benefits are paid. Benefits for employed workers begin on the eighth day of disability and are subject to Social Security and withholding taxes.

For unemployed workers, benefits begin on the first day of the disability that disqualifies them from receiving unemployment insurance benefits.

Plans that provide benefits in excess of the statutory minimum can also be provided. These include higher maximum weekly benefits, higher benefit percentages, and customized plans for groups with 50 or more eligible employees.

Statutory premium rates

Monthly Rates for groups with 10 to 49 employees (Billed Quarterly in Arrears)

Male	\$2.70
Female	\$5.90

Annual Rates for groups with 1 to 49 employees (Billed Annually in Advance)

Male	\$27.97
Female	\$63.56

Groups of 50 or more lives are experience rated and are subject to underwriting approval.

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An insurance program that not only works with you - but for you.

- Competitive Rates
- Prompt Quotations
- Prompt Policy Issue
- Experienced Claim Specialists
- Toll Free Customer Service Lines

Easy application.

Simply provide the following information electronically, by mail or by fax to the contact listed on page one.

Groups with 1 to 49 employees

- Company name (full legal or corporation name under which the business operates) and address
- Type of Organization: Corp/Partnership/Proprietorship/Other
- Federal Tax ID Number
- Total number of employees to be insured; Number of males and females
- Proprietor/Partner: Number of males and females
- Does Employer deduct for DBL?
- Requested effective date

Groups with 50 or more employees are experience rated and subject to underwriting review.

- Company name and address
- Number of males and females
- Three (3) years prior premium and claims experience
- Rate history - last two (2) years
- Current carrier name
- Current carrier rate

Please provide these proposal request items to the contact listed on page one.



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