

Information for Self-Employed Individuals (Including Sole Proprietors and Independent Contractors)



Paid Family Leave

New York State Paid Family Leave provides job-protected, paid time off so you can:



BOND

with a newly born, adopted, or fostered child



CARE

for a family member with a serious health condition



ASSIST

loved ones when a family member is deployed abroad on active military service

LEAVE TYPES

- **Bonding with a child:** You can take time to bond with your newly born, adopted, or fostered child within the first 12 months of birth or placement.
- **Caring for a family member:** You can take time to care for your spouse, domestic partner, child/stepchild, parent/stepparent, parent-in-law, grandparent, or grandchild with a serious health condition.
- **Assisting a service member:** You can take time to assist your spouse, domestic partner, child/stepchild, parent/stepparent or parent-in-law when they are deployed abroad on active military service.

PARTICIPATION

As a self-employed individual — whether a sole proprietor or independent contractor — you can take advantage of New York Paid Family Leave by voluntarily opting in.

OPTING IN

For self-employed individuals with no employees, opting in is as simple as purchasing an insurance policy.

Under the governing law, you are required to purchase a policy for both Paid Family Leave and disability benefits; you cannot opt in for Paid Family Leave alone.

If you are a self-employed individual who has employees in New York State (e.g., a business owner), you must have already obtained coverage for your employees. To voluntarily opt in yourself, you must submit a voluntary coverage form (available in the Employer Forms section of [PaidFamilyLeave.ny.gov](https://www.paidfamilyleave.ny.gov)) to the Workers' Compensation Board and notify your insurance carrier of your intent to opt in to both Paid Family Leave and disability benefits insurance.

For a list of insurers offering disability benefits and Paid Family Leave policies, search "PFL" on the Department of Financial Services website [dfs.ny.gov](https://www.dfs.ny.gov).

OPT-IN DEADLINES & WAITING PERIOD

While you can opt in at any time, you may be subject to a two-year waiting period before Paid Family Leave benefits can be paid, depending on your timing. If you opted/opt in:

- **Within the first 26 weeks of starting your business,** you do not face a two-year waiting period. You are eligible for Paid Family Leave 26 weeks after you obtain PFL coverage.
- **After the first 26 weeks of starting your business,** you may still get a Paid Family Leave policy; however, PFL benefit payments cannot be made until after a two-year waiting period.*

**Any self-employed individual who opted in before January 1, 2018, does not face a two-year waiting period.*

DETERMINING YOUR BENEFITS

Paid Family Leave benefits are based on an employee's average weekly wage. As a self-employed individual, your average weekly wage is calculated by dividing your total earnings over the previous 52 weeks by 52.

For more information, visit [PaidFamilyLeave.ny.gov](https://www.paidfamilyleave.ny.gov) or call (844) 337-6303.