

HELPFUL TIPS ON DISABILITY (DBL) AND PAID FAMILY LEAVE (PFL) WITH US.

How do I request a Broker of Record change?

- For in-force customers with an existing active policy from us, a signed ADP Broker of Record change form naming ADP as Broker of Record and the effective date of the change is required.
- For clients with less than 50 New York lives, the signed form and confirmation if the bill mode will be Pay by Pay or Direct Bill should be submitted for processing to: sbservice@thehartford.com
- For clients with 50 or more New York lives, the signed form should be submitted for processing to: e2estatutaryservices@thehartford.com

Please don't attempt to issue a new policy if the client has active in-force coverage with us.

How do I verify the client has active in-force DBL/PFL coverage with The Hartford or another carrier?

To verify if existing coverage applies, please have the FEIN for the client handy and access this link:

[New York State Workers' Compensation Board](#)

Does The Hartford issue refunds on Pay by Pay policies?

We don't issue refunds on Pay by Pay policies. Please contact your ADP Management Team for assistance with refund requests.

Note: A refund can be issued even if payroll services have ceased.

Why is it important to have the correct effective date when submitting new business to The Hartford?

To ensure the client has a policy that's compliant with the State of New York, it's important to confirm the effective date for the policy. An incorrect effective date could result in the policyholder being issued fines and penalties by the State for non-compliance. And when in-force policy effective dates are changed, the coverage must be resubmitted to the State, which means the client receives multiple sets of policy documents which can be a confusing experience for them.

How do I request a new business policy backdated more than 90 days from the current date?

Simply follow the process steps found here: [New York Disability \(NYDBL\) | ADP | The Hartford](#)

Note: Please don't bind a policy with an incorrect effective date and then request the effective date be changed.

How do I request a bill mode change?

An email request with the effective date and the type of bill mode change needed (i.e., Direct Bill to Pay by Pay or Pay by Pay to Direct Bill) should be sent for processing to: ADPHartfordStatutoryServices@thehartford.com

Note: Bill mode changes can be made on the policy inception date, if within one year of the original date or on the policy anniversary date. Bill mode changes cannot be made in the middle of a policy year unless a Broker of Record change applies.

When do I need to complete a new business transmittal?

A new business transmittal is required to bind coverage for clients with less than 50 New York lives with an effective date greater than 90 days from the current date and for clients with 50 or more New York lives.

The transmittal is housed here: [New York Disability \(NYDBL\) | ADP | The Hartford](#)

Does a group need both DBL/PFL and workers' compensation?

Yes. Both lines of coverage are required for employers with eligible New York employees. The DBL/PFL compliance date should be confirmed with the State of New York prior to binding coverage or requesting a backdated policy to ensure there's no gap in coverage and to eliminate any fines that may be assessed by the State for non-compliance.

To confirm the compliance date, contact the State Insurance Compliance Unit at 866-298-7830 or ICUWebmail@wcb.ny.gov.

Where can I find initial policy documents?

Policy documents can be found here: [Producer View](#)

Where can I obtain a current year DB 120, PFL 120 or DB 120.1 form?

Policy documents can be found here: [Producer View](#)

Does The Hartford need to be notified if the policyholder has an address change?

Yes. To ensure all correspondence is mailed to the correct policyholder address, please forward address change notifications to: ADPHartfordStatutoryServices@thehartford.com.

What happens if a Pay by Pay client terminates payroll services with ADP?

- If the client wishes to keep the policy, a bill mode change request to direct bill with a note stating the date payroll was last processed by ADP should be submitted to us as soon as possible.
- If the client wants to cancel the policy, a cancellation request should be submitted to us.

You can send either one to:

ADPHartfordStatutoryServices@thehartford.com.

How do I determine the DBL/PFL compliance date for a new client?

To verify the compliance date, please contact the State Insurance Compliance Unit at 866-298-7830 or ICUWebmail@wcb.ny.gov

What are the current New York DBL rates for clients with less than 50 New York lives?

The NY DBL rates for **Pay by Pay** clients are:

- \$1.34 per Male
- \$3.11 per Female

The NY DBL rates for **Direct Bill** clients are:

- \$1.65 per Male
- \$3.36 per Female

Note: Please ensure the quote sheet signed by the client has the correct rates.

What is the anniversary date for my policy?

The anniversary date is based on the policy inception date per this chart:

Policy Effective Date (any date in this range):	Anniversary Date:
1/1 to 3/31	1/1 of the following year
4/1 to 6/30	4/1 of the following year
7/1 to 9/30	7/1 of the following year
10/1 to 12/31	10/1 of the following year

Can ADP authorize e-Consent for paperless delivery for the client?

No. ADP cannot authorize e-Consent. The client must review the paperless delivery terms and conditions and then sign in the applicable section on the transmittal.