



standardsecurity

LIFE INSURANCE COMPANY

Providing the New York & New Jersey markets
with statutory disability insurance coverage



Rated “A” (Excellent) by A.M. Best Company*

www.sslcnyc.com

GET TO KNOW US

Standard Security Life Insurance Company (SSLIC) is authorized in both NY & NJ, as a statutory insurance coverage provider. In NY, we specialize in Disability Benefit Law (DBL) & Paid Family Leave (PFL) insurance coverage. While in NJ, we offer NJ Temporary Disability Benefit (TDB) insurance coverage.

Established in 1958, SSLIC has over 65 years providing disability insurance coverage

SSLIC insures over 900,000 lives



SSLIC covers 70,000 employers & groups



SSLIC management team members average over 25 years insurance industry experience



SSLIC DBL & PFL claims are administered by our in-house Claims Department, which means an easier time away from work when employees are sick/injured or caring for qualified family related care needs and need to take time away from work.

*SSLIC has an “A” (Excellent) rating with A.M. Best (most recent rating as of November 2023).

Standard Security Life Insurance Company offers secure access to our online portals, where you can...



Submit new business applications & receive a policy number



Generate & print DB-120.1 forms (certificate of insurance)



Process & pay premium invoices



Periodically receive policy documents to registered e-mails



Produce date specific claim payment reports



Through product innovation and committed relationships, we have built a strong, successful insurance business you can count on.

Statutory & Enriched NYS DBL Benefits Rates for 1-49 Life Sized Groups

Our rates do not vary by billing mode or geographical location. Whether paying quarterly in arrears or annual in advance, premiums for employers both upstate and downstate are equal, easy to communicate and allow your clients the flexibility they need to make the choice that is best for them. Additionally, your clients will never have to pay a reinstatement or late fee.

Monthly Statutory Rates 1-49 lives

Male	\$1.30
Female	\$2.80

Minimum premium requirement of \$16 for quarterly billing and \$60 for annual billing.

Sole proprietor coverage is available on a voluntary basis, as long as there is one eligible employee for DBL coverage.

Proprietor/Partner \$9.36

(To confirm current rates, please contact policyholder services.)

The Disability Benefits Law requires benefits for disabilities due to non-occupational injury or illness. Statutory disability benefits are temporary cash payments for wage earners to replace, in part, wages lost because of injury or illness.

Benefits are 50% of the gross average weekly wage to a maximum of \$170 per week.

Benefits are payable for a maximum of 26 weeks within a consecutive 52 week period.

Benefits commence on the 8th consecutive day of disability.

Enriched benefits allow policyholders to meet the statutory coverage requirements with a Standard Security DBL policy, while increasing the maximum payout above the \$170 mandated weekly maximum.

Monthly Rates for Enriched Benefits 50% of Gross Wages - Following Weekly Maximums:

Maximum Weekly Benefit	1-9 Lives		10-49 Lives	
	Male	Female	Male	Female
200	2.02	4.39	2.73	6.01
250	2.46	5.36	3.33	7.34
300	2.87	6.24	3.88	8.55
350	3.25	7.07	4.40	9.69
400	3.65	7.95	4.95	10.89
450	4.02	8.75	5.45	11.99
500	4.42	9.62	5.99	13.17

Monthly Rates for Enriched Benefits 60% of Gross Wages - Following Weekly Maximums:

Maximum Weekly Benefit	1-9 Lives		10-49 Lives	
	Male	Female	Male	Female
200	2.38	5.18	3.22	7.10
250	2.95	6.43	4.00	8.81
300	3.53	7.68	4.78	10.51
350	4.00	8.70	5.41	11.92

A representative of the Policy Service department is available to discuss enriched benefit options with you. They may be reached at (646) 509-2100.

Benefits provided under policy form #NYDBL-60 Rev. (2022)

CONTACT US

Dedicated Claims Specialists are available

Monday through Friday
from 8:30 am to 4:30 pm
by calling (800) 477-0087
or emailing them at: claims@sslicny.com

Dedicated Client Services Specialists are available for Policy Service related matters

Monday through Friday
from 9:00 am to 5:00 pm
by calling (646) 509-2100
or emailing them at: policyservices@sslicny.com
