

Len-Co Lumber

## 2025 - 2026 Employee Benefits Guide

An overview of the wide array of benefits provided by Len-co Lumber to help you enjoy increased well-being and financial security.



Prepared by Sheridan Benefits for Len-Co Lumber

Class 2: FT Employees



**LENCO**  
SUPPLIES

# Introduction

As an employee of Len-co Lumber enjoying your work and making valuable contributions to business are equally vital. The health, satisfaction and security of you and your family are important, not only to your well-being, but ultimately, in terms of achieving the goals of our organization.

For the 2025 - 2026 plan year, Len-co Lumber has worked hard to offer a competitive total rewards package that includes valuable and competitive benefits plans. These programs reflect our commitment to keeping our staff healthy and secure. We understand that your situation is unique, and Len-co Lumber is offering an overall benefits package that can be shaped and molded by you to fit your needs.

This benefits booklet is a summary description of your Len-co Lumber benefit plans. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment.

We hope this benefits booklet, along with our additional communication and decision-making tools, will help you make the best health care choices for you and your family.

# Medical



## In-Network Summary of Coverage

Independent Health	iDirect Silver Copay	iDirect Silver Coinsurance HSAQ	Passport National Silver HSAQ
<b>Deductible</b>	\$2,000 / \$4,000	\$3,000 / \$6,000	\$3,000 / \$6,000
<b>Coinsurance</b>	Applies where indicated	25%	25%
<b>Out-Of-Pocket Maximum</b>	\$8,000 / \$16,000	\$7,500 / \$15,000	\$7,500 / \$15,000
<b>Office Visit/ Specialist Visit</b>	\$35/\$60 After Deductible	25% After Deductible	25% After Deductible
<b>Preventive Care</b>	Covered In Full	Covered In Full	Covered In Full
<b>Diagnostic Radiology</b>	\$60 After Deductible	25% After Deductible	25% After Deductible
<b>Mental Health (Out-Patient)</b>	\$35 After Deductible	25% After Deductible	25% After Deductible
<b>Chiropractic</b>	\$60 After Deductible	25% After Deductible	25% After Deductible
<b>In-Patient Hospital</b>	\$1,000 After Deductible	25% After Deductible	25% After Deductible
<b>Out-Patient Surgical Facility</b>	\$200 After Deductible	25% After Deductible	25% After Deductible
<b>Emergency Room</b>	\$300 After Deductible	25% After Deductible	25% After Deductible
<b>Urgent Care</b>	\$75	25% After Deductible	25% After Deductible
<b>Prescription Drugs</b>	\$15/\$50/50%	\$15/\$50/50% After Deductible	\$15/\$50/50% After Deductible

	Employee Bi-Weekly Cost		
<b>Employee Only</b>	<b>\$130.54</b>	<b>\$120.07</b>	<b>\$170.68</b>
<b>Employee + Spouse</b>	<b>\$335.67</b>	<b>\$308.74</b>	<b>\$438.90</b>
<b>Employee + Child(ren)</b>	<b>\$285.32</b>	<b>\$262.43</b>	<b>\$373.06</b>
<b>Family</b>	<b>\$478.33</b>	<b>\$439.96</b>	<b>\$625.43</b>

# Medical



## In-Network Summary of Coverage

Independent Health	iDirect Bronze Coinsurance HSAQ	iDirect Bronze MV HSAQ	Passport National Bronze HSAQ
<b>Deductible</b>	\$5,600 / \$11,200	\$8,050 / \$16,100	\$5,600 / \$11,200
<b>Coinsurance</b>	50%	Applies where indicated	50%
<b>Out-Of-Pocket Maximum</b>	\$7,500 / \$15,000	\$8,050 / \$16,100	\$7,500 / \$15,000
<b>Office Visit/Specialist Visit</b>	50% After Deductible	\$0 After Deductible	50% After Deductible
<b>Preventive Care</b>	Covered in full	Covered in full	Covered in full
<b>Diagnostic Radiology</b>	50% After Deductible	\$0 After Deductible	50% After Deductible
<b>Mental Health (Out-Patient)</b>	50% After Deductible	\$0 After Deductible	50% After Deductible
<b>Chiropractic</b>	50% After Deductible	\$0 After Deductible	50% After Deductible
<b>Inpatient Hospital</b>	50% After Deductible	\$0 After Deductible	50% After Deductible
<b>Outpatient Surgical Facility</b>	50% After Deductible	\$0 After Deductible	50% After Deductible
<b>Emergency Room</b>	50% After Deductible	\$0 After Deductible	50% After Deductible
<b>Urgent Care</b>	50% After Deductible	\$0 After Deductible	50% After Deductible
<b>Prescription Drugs</b>	50% After Deductible	\$0 After Deductible	50% After Deductible

	Employee Bi-Weekly Cost		
<b>Employee Only</b>	<b>\$106.25</b>	<b>\$104.29</b>	<b>\$150.98</b>
<b>Employee + Spouse</b>	<b>\$273.22</b>	<b>\$268.18</b>	<b>\$388.24</b>
<b>Employee Child(ren)</b>	<b>\$232.24</b>	<b>\$227.95</b>	<b>\$330.01</b>
<b>Family</b>	<b>\$389.34</b>	<b>\$382.15</b>	<b>\$553.25</b>



# Group Life Insurance

## Summary of Coverage

Plan Features	Basic Life - Group
Employee benefit amount	\$50,000
AD&D benefit	\$50,000
The following shows how much benefits are reduced at certain ages.	
Age band	Benefit reduction
65-69	35%
70+	50%

*Your employer provides this coverage at no cost to you.*

Life insurance isn't a fun thing to think about, but, if you have people who depend on you for financial support, then life insurance is really about protecting them in case something happens to you your designated beneficiary would collect a financial benefit upon your death.

Group life insurance coverage is an employer-sponsored safety net in case the worst happens, with no out-of-pocket costs to you. If you believe you need additional coverage, you may wish to enroll in voluntary life insurance as well.



## Disability Insurance Long-term

### Summary of Coverage

Plan Features	Long Term Disability
Employee benefit amount	60% of your monthly earnings
Maximum benefit amount	Up to \$5,000 per month
Elimination period	180 Days
Benefit duration	See Benefit Summary for full details

*Your employer provides this coverage at no cost to you.*

Disability insurance is coverage that provides you with income protection should you be unable to work due to an injury or illness. With disability coverage, you are compensated for a portion of your lost income.

Long-term disability (LTD) coverage is a type of disability insurance that pays you a set percentage of your regular income after a specified waiting period. For example, if you're covered under short-term disability (STD) insurance as well, the LTD insurance would kick in once the STD policy is exhausted, typically after three to six months.

The length of LTD plans varies some and may be limited to a period between two and 10 years, while other plans continue paying out until age 65.



## Dental & Vision Insurance



### **Dental and Vision Health: Foundations of Wellbeing**



*Good dental and vision health are more than cosmetic concerns—they directly impact overall quality of life. From nutrition and communication to mobility and emotional confidence, healthy teeth and eyes play vital roles in daily functioning.*



#### **Preventive Care and Early Detection**

Routine dental and vision exams help catch issues early, often before symptoms arise. Preventive care can reduce the risk of chronic conditions like gum disease or glaucoma, which left untreated, may lead to serious health complications.



#### **Insurance as a Gateway to Consistent Care**

Dental and vision insurance encourage routine visits by making care more accessible and affordable. Coverage for cleanings, exams, glasses, or minor procedures helps individuals stay proactive rather than reactive with their health.



#### **Financial Protection Against Major Costs**

Even seemingly small oral or vision issues can escalate into expensive treatments without coverage. Insurance acts as a safety net, shielding individuals from the financial strain of root canals, surgery, or advanced corrective lenses.



#### **Confidence and Productivity Boost**

A healthy smile and clear vision contribute to greater self-esteem and performance in work and social settings. Insurance-supported care helps people feel and function at their best, reinforcing both personal wellbeing and professional success.

If interested in enrolling in dental and vision coverage, please go to <https://www.fjmbenefitsadvisors.com/lenco-lumber.html> and fill out the “Contact Me” section at the bottom of the page.



# Dental PPO Insurance

Plan 4 – \$2,000 | 0% | 20% | 50%



Life is full of unexpected smiles, and good oral health helps maintain them. Our dental insurance helps you pay for routine and costly dental care for you and your family, so you can focus on what's important.

## POLICY DETAILS

The policy year maximum benefit for this policy is \$2,000 per person.

Class A, B and C services apply toward the maximum.

This policy has a deductible of \$50 per person, per policy year for class B and C services.

Each covered family member pays a deductible up to a maximum of three members each policy year.

The co-insurance for this policy is:

CLASS	TYPE OF SERVICE	MEMBER PAYS
Class A	Preventive Services	0%
Class B	Basic Services	20%
Class C	Major Services	50%

## LARGE NATIONAL NETWORK

- Save more with 117,000+ unique providers
- Claims filed for members by providers
- Easy provider search on Colonial-PaulRevere.com/dental
- In-house recruiting team dedicated to expanding the network

## How does this policy pay benefits for network and out-of-network care?

### NETWORK BENEFITS

Network providers have agreed to charge discounted rates for covered services. You receive the benefit of discounted services, and pay only your co-insurance portion and any applicable deductible. Plus, network providers will file your claim for you, so you don't have to deal with the paperwork.

### OUT-OF-NETWORK BENEFITS

Out-of-network providers haven't agreed to discounted rates, and their fees may vary significantly. Your policy's co-insurance may not cover the total costs of dental care and, in addition to any deductible, you are responsible for any remaining balance. This is referred to as "balance billing" and only happens when you go out of network.

# Covered procedures and waiting periods

## PREVENTIVE SERVICES (CLASS A): NO WAITING PERIOD

- Routine exams and cleanings (twice every 12 months)
  - One additional cleaning per 12 months if member is in second or third trimester of pregnancy<sup>1</sup>
- X-rays
  - Bitewing x-rays (up to four films, once every 12 months)
  - Full mouth/panoramic x-rays (once every five years)
- Children's services (up to age 14)
  - Fluoride treatment (once every 12 months)
  - Sealants (once every 36 months)
  - Space maintainers (up to age 14, once every 24 months)
- Oral cancer screening (for age 40+, once every 12 months)

## BASIC SERVICES (CLASS B): NO WAITING PERIOD

- Fillings
- Simple extractions
- Emergency treatment
- Repair of crowns, dentures or bridges

## MAJOR SERVICES (CLASS C): 12-MONTH WAITING PERIOD<sup>2</sup>

- Oral surgery (extractions and impacted teeth)
- Anesthesia (covered with complex oral surgery)
- Periodontics (gum treatments)
- Endodontics (root canals)
- Inlays and onlays
- Crowns
- Bridges
- Dentures
- Endosteal implants (in place of a three-unit bridge)

Oral wellness is an essential component of our overall health. Based on experience with my own patients, people who actively seek regular dental care have a greater chance to be healthier and happier than people who don't.

Jim Di Marino

DMD, Dental Director for  
Colonial Voluntary Benefits



For more information  
about this dental policy,  
talk with your benefits  
counselor.

This base policy provides DENTAL insurance only. The expected benefit ratio for this policy is 55 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

1. Member may have one additional periodontal maintenance in place of an additional cleaning.
2. Waiting periods may be waived if takeover applies.

This information is not intended to be a complete description of the insurance coverage available. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8000-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

Underwritten by The Paul Revere Life Insurance Company, Worcester, MA, and administered by Colonial Life & Accident Insurance Company.

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# Dental PPO Insurance

Rollover benefit  
\$2,000 annual maximum plans

Our dental coverage includes a rollover benefit that can help pay for your future dental care.

## HOW IT WORKS

In a benefit year, if you meet the following conditions, then you will receive a \$400 benefit in your rollover account.

- One cleaning and
- One routine exam and
- Total paid dental claims for Class A, B or C services below \$800 (your threshold limit)

Your rollover account can grow up to \$1,600 to help pay claims if you exceed your yearly maximum benefit.<sup>1</sup>

You can get an extra benefit, just by taking care of your teeth.

BASE PLAN ANNUAL MAXIMUM	THRESHOLD LIMIT	ROLLOVER AMOUNT <sup>1</sup>	ROLLOVER ACCOUNT MAXIMUM <sup>1</sup>	TOTAL POTENTIAL ANNUAL MAXIMUM
\$2,000	\$800	\$400	\$1,600	\$3,600

## ADDITIONAL INFORMATION

- Each covered family member has their own rollover benefit.
- You must be covered for 12 consecutive months to receive the rollover benefit.
- The rollover benefit may not be used for orthodontic treatment or services.

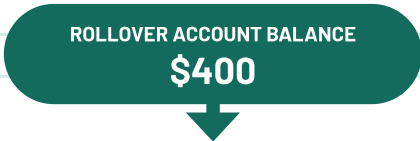


For more information about this coverage, talk with your benefits counselor.

# \$2,000 annual max plan rollover example

\$2,000	Annual maximum
+ \$0	Rollover account
<b>\$2,000</b>	<b>Total available for year one</b>

**YEAR ONE**  
 You have one cleaning, one regular exam and your total paid claims are less than your \$800 threshold limit. Therefore, **you earn a \$400 rollover benefit** that is added to your rollover account.



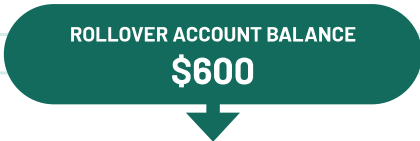
\$2,000	Annual maximum
+ \$400	Rollover account
<b>\$2,400</b>	<b>Total available for year two</b>

**YEAR TWO**  
 You have one cleaning, one regular exam and your total paid claims are again less than your threshold limit. Therefore, **you earn another \$400 rollover benefit** that is added to your rollover account.



\$2,000	Annual maximum
+ \$800	Rollover account
<b>\$2,800</b>	<b>Total available for year three</b>

**YEAR THREE**  
 During the year, you have \$2,200 in dental claims, which exceeds your \$2,000 annual maximum. \$200 of your rollover account is used to help pay claims. Because you exceeded your threshold limit, **you will not earn a rollover benefit, however you still have \$600 in your rollover account that may be used in future years.**



\$2,000	Annual maximum
+ \$600	Rollover account
<b>\$2,600</b>	<b>Total available for year four</b>

**YEAR FOUR**  
 You have \$2,600 available to use in this year because of the \$2,000 regular annual maximum plus \$600 in remaining rollover benefit.

1. A break in dental coverage will eliminate the rollover account balance.

This base policy provides DENTAL insurance only. The expected benefit ratio for this policy is 55 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

THIS POLICY PROVIDES LIMITED BENEFITS.

A NETWORK ACCESS PLAN IS AVAILABLE.

No benefits will be paid for replacement of teeth missing prior to the effective date of coverage.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8000-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

Dental plans are underwritten by The Paul Revere Life Insurance Company, Worcester, MA and administered by Starmount Life Insurance Company.

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# Dental PPO Insurance

## Vision Rider



Life is full of unexpected moments, and healthy vision can help you see them all. Our vision coverage helps you and your family maintain your vision wellness, with coverage for eye exams and optical materials, such as eyeglasses or contact lenses.

VISION BENEFITS	IN-NETWORK	OUT-OF-NETWORK
<b>CO-PAYS</b>		
Exam (once per 12 months)	\$10 co-pay	Up to \$35 allowance
Materials	\$25 co-pay	See below
<b>STANDARD PLASTIC LENSES (once per 12 months)</b>		
Single vision	Covered by co-pay	Up to \$25 allowance
Bifocal	Covered by co-pay	Up to \$40 allowance
Trifocal	Covered by co-pay	Up to \$50 allowance
Lenticular	Up to \$80 allowance	Up to \$50 allowance
Progressive	Up to \$70 allowance	Up to \$40 allowance
Polycarbonate lenses (for dependents to age 19)	Covered by co-pay	N/A
<b>FRAMES (once per 12 months)</b>		
Choose any frame available at provider locations	Up to \$120 allowance	Up to \$50 allowance
<b>CONTACT LENSES (once per 12 months; in lieu of eyeglass lenses and frames)</b> Benefit includes materials, fit and follow-up. Provider may charge fit separately, leaving entire allowance for materials.		
Elective	Up to \$120 allowance	Up to \$100 allowance
Medically necessary	Up to \$210 allowance	Up to \$210 allowance

### VISION NETWORK – MAXIMIZE YOUR BENEFITS

You can maximize your vision benefits with any provider in our large, nationwide network. Our network includes independent optometrists and ophthalmologists, as well as retail stores such as:

- Walmart and Sam's Club Optical
- Target Optical
- Pearle Vision
- Visionworks
- Costco<sup>1</sup>

You can choose different providers to use your benefits for eye exams and eyeglasses or contact lenses.

### FIND A PROVIDER OR REFER A PROVIDER

Find a network provider near you on our Vision Provider Directory at Colonial-PaulRevere.com/vision.

If your preferred provider isn't in our network, you can send their contact information to referaprovider@ColonialLife.com, and one of our network recruiters will reach out to them.

## SPECIAL SAVINGS ON MATERIAL PURCHASES<sup>2</sup>

Some network providers offer special pricing and discounts for certain vision materials, including lens add-ons and a second pair of glasses. See the chart below for details. Participating providers are designated as “Value Added” or “Service Plus” in the Provider Directory at Colonial-PaulRevere.com/vision.

VALUE-ADDED PROVIDERS		
SPECIAL PRICING AND DISCOUNTS ON LENS OPTIONS FOR FIRST PAIR OF GLASSES (ADD-ONS FOR INSURED PURCHASES)		
<ul style="list-style-type: none"> <li>• UV Coating ..... \$15</li> <li>• Solid tinting/gradient tinting ... \$15</li> <li>• Standard scratch-resistant coating ..... \$15</li> <li>• Standard antireflective coating ..... \$45</li> <li>• Premium antireflective coating ..... \$70</li> </ul>	<ul style="list-style-type: none"> <li>• Ultra-antireflective coating ..... 20% discount</li> <li>• Polarized lenses ..... \$75</li> <li>• Transition lenses..... \$75</li> <li>• Progressive lenses:                             <ul style="list-style-type: none"> <li>- Standard..... \$110</li> <li>- Premium.....\$170</li> <li>- Ultra ..... 20% discount</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Standard polycarbonate lenses .....\$40</li> <li>• High index (single vision)                             <ul style="list-style-type: none"> <li>- 1.56-1.60 .....\$60</li> <li>- 1.66+ ..... 20% discount</li> </ul> </li> <li>• High index (multifocal)                             <ul style="list-style-type: none"> <li>- 1.56-1.60 ..... \$75</li> <li>- 1.66+ ..... 20% discount</li> </ul> </li> </ul>
SPECIAL PRICING AND DISCOUNTS ON PURCHASE OF SECOND PAIR OF GLASSES		
<ul style="list-style-type: none"> <li>• Single vision plastic lenses ..... \$40</li> <li>• Bifocal plastic lenses..... \$60</li> </ul>	<ul style="list-style-type: none"> <li>• Trifocal lenses ..... \$70</li> <li>• Progressive lenses (standard)..... \$110</li> </ul>	<ul style="list-style-type: none"> <li>• Progressive lenses (premium and ultra).....20% discount</li> </ul>
DISCOUNTS ON FRAMES, CONTACT LENSES AND OTHER PRODUCTS		
<ul style="list-style-type: none"> <li>• Frames..... Up to 35% discount</li> <li>• Contact lenses ..5 to 15% discount, depending on type</li> </ul>	<ul style="list-style-type: none"> <li>• Other products... 20% discount on nonprescription sunglasses and other products/solutions</li> </ul>	

SERVICE PLUS PROVIDERS		
RECEIVE UP TO A 20% DISCOUNT FOR THE FOLLOWING ADD-ONS TO INSURED PURCHASES		
<ul style="list-style-type: none"> <li>• UV Coating</li> <li>• Solid tinting/gradient tinting</li> <li>• Standard scratch-resistant coating</li> </ul>	<ul style="list-style-type: none"> <li>• Standard antireflective coating</li> <li>• Premium antireflective coating</li> <li>• Transition lenses</li> </ul>	<ul style="list-style-type: none"> <li>• Standard polycarbonate lenses</li> </ul>

Note: Not a covered benefit. Prices shown reflect member payment. Discounts reflect percentage off the regular price.

**For more information about our vision coverage, talk with your benefits counselor.**

1. Optometrists at Costco Optical outlets are independent of Costco and may not be in network. Special payment and reimbursement terms apply for material purchases at Costco. Additional discounts are not applicable.
2. These schedules are subject to change without notice. Added value discounts may not be available in all geographical areas and may vary by network. Not all providers, such as Walmart, Sam’s Club and Costco Optical, choose to participate in these programs. Some frames and lens items may have manufacturer restrictions and cannot be discounted. Special lens packages that combine numerous lens enhancements at value price points are not covered by these added value programs. Programs may not be combined with any other promotions or discounts.



Colonial-PaulRevere.com/vision

THIS POLICY PROVIDES LIMITED BENEFITS  
A NETWORK ACCESS PLAN IS AVAILABLE.

The base dental policy provides DENTAL insurance only. The expected benefit ratio for this policy is 55 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

This information is not intended to be a complete description of the insurance coverage available. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8000-NY and rider form R-VSN8000-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

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## SAVERS

# Take control of your financial future

New York Secure Choice is a flexible, secure, and simple way to save for retirement with every paycheck

**Go to:**

<https://newyorksecurechoice.com/savers>

**To sign in or set up your account**

## How it works

### Save through your employer

If your employer facilitates New York Secure Choice, they'll automatically add you to the program. From that point, you'll have 30 days until your employer automatically begins to deduct contributions from your paychecks and deposit them into a Roth IRA.

During the 30 days, you can choose to:

- **Set up and customize your New York Secure Choice account.** You can customize your savings rate, investment options, and beneficiaries. You can also choose to automatically increase your savings rate each year until you reach 10%.
- **Do nothing and save automatically.** If you do not set up your account or customize your options, you'll start saving after 30 days with the default savings and [investment options](#).
- **Opt out.** Participation in New York Secure Choice is completely voluntary. If you're not ready to start saving, you can [opt out](#) and re-enroll at any time.

### What is a Roth IRA?

A Roth IRA is a type of retirement account that you fund with your after-tax wages, a percentage of which are deposited into your Roth IRA. Your Roth IRA earns money based on the performance of the investments you choose, and those earnings are automatically added to your contributions. When you retire and start taking money out of your Roth IRA, both your contributions and earnings are tax-free, provided you meet IRS requirements. For more details on Roth IRAs, visit the [IRS website](#).

# NEW YORK STATE PAID SICK LEAVE FAQ

All private sector workers in New York State are now covered under the state's new sick and safe leave law, regardless of industry, occupation, part-time status, overtime exempt status, and seasonal status.

The law requires employers with five or more employees to provide their employees with paid sick and safe leave. Businesses with fewer than five employees and a net income of \$1 million or less must provide unpaid sick and safe leave to employees.

## AMOUNT OF LEAVE

Employees will receive an amount of sick leave depending on the size of their employer:

Number of Employees	Employer Sick Leave Requirements
0 - 4	If net income is <b>\$1 million or less</b> in the previous tax year, the employer is required to provide up to 40 hours of <b>unpaid</b> sick leave per calendar year.
0 - 4	If net income is <b>greater than \$1 million</b> in the previous tax year, the employer is required to provide up to 40 hours of <b>paid</b> sick leave per calendar year.
5 - 99	Up to <b>40</b> hours of <b>paid</b> sick leave per calendar year.
100+	Up to <b>56</b> hours of <b>paid</b> sick leave per calendar year.

*For counting employees, small employers who reported a net income of less than \$1 million do not need to pay their employees sick leave, but must provide the additional allotted leave time. Note: "calendar year" means the 12-month period from January 1 to December 31. For other purposes, including use and accrual of leave, employers may set a calendar year to mean any 12-month period.*

## DEFINITIONS

### WHO QUALIFIES AS A "FAMILY MEMBER" FOR THE PURPOSES OF THIS LAW?

"Family member" is defined as an employee's child, spouse, domestic partner, parent, sibling, grandchild, or grandparent; and the child or parent of an employee's spouse or domestic partner. "Parent" is defined as a biological, foster, step, or adoptive parent, or a legal guardian of an employee, or a person who stood in loco parentis when the employee was a minor child. "Child" is defined as a biological, adopted or foster child, a legal ward, or a child of an employee standing in loco parentis.

### WHAT IS A CALENDAR YEAR?

To determine the total number of employees, "calendar year" means the 12-month period from January 1 to December 31. For other purposes, including use and accrual of leave, employers may set a calendar year to mean any 12-month period.

### CAN AN EMPLOYER REQUIRE AN EMPLOYEE TO TELECOMMUTE OR WORK FROM HOME INSTEAD OF TAKING SICK LEAVE?

No. An employer cannot require an employee to work from home or telecommute instead of taking sick leave. But an employer can offer the employee the options of working from home or telecommuting. If employees voluntarily agree to work from home or telecommute, employees will retain the paid or unpaid sick leave that they have accrued.

## **ACCRUALS**

### **DO EMPLOYEES CONTINUE TO EARN SICK LEAVE WHILE USING PAID SICK LEAVE UNDER THIS LAW?**

No. Employees are only required to be credited with leave time for hours worked and not for hours spent using sick leave time under this law.

### **DO EMPLOYEES ACCRUE LEAVE FOR PAY RECEIVED FOR NON-WORKING TIME?**

No. Employees do not accrue leave for payments that are not for hours worked, such as bonuses or subject-to-call time. However, time that is considered “hours worked,” including on-call time, training time, and travel time, must be counted for the purposes of accruing leave.

### **THE LAW PROVIDES THAT EMPLOYEES ACCRUE SICK LEAVE AT A RATE OF NOT LESS THAN ONE HOUR PER EVERY THIRTY HOURS WORKED. IF AN EMPLOYEE FOR A MEDIUM-SIZE BUSINESS WITH 50 EMPLOYEES WORKS IN EXCESS OF 1,200 HOURS DURING A CALENDAR YEAR, IS THE EMPLOYER REQUIRED TO PROVIDE OVER 40 HOURS OF PAID SICK LEAVE?**

No. For employers with between 5 and 99 employees in any calendar year, this law requires that each employee be provided with up to 40 hours of paid sick leave in each calendar year. While an employer may provide additional paid sick leave hours for their employees, they are not required to do so.

## **PERMITTED USES**

### **CAN AN EMPLOYEE USE SAFE LEAVE IF THE POLICE HAVE NOT BEEN CONTACTED OR THE PERPETRATOR HAS NOT BEEN CONVICTED?**

Yes. An employee’s eligibility for safe leave is not dependent on reporting to law enforcement or a criminal conviction.

### **IF AN EMPLOYER HAS BEEN ORDERED TO CLOSE TEMPORARILY DUE TO A PUBLIC HEALTH EMERGENCY, MAY EMPLOYEES USE ACCRUED SICK LEAVE DURING THE PERIOD OF CLOSURE?**

Whether or not the usage of sick leave in this scenario would be fact specific depending on the type of health emergency, including the risk of contagion, and other health considerations. Accrued sick leave may be used by an employee for preventive care of a mental or physical illness, injury or health condition.

Sick leave under this law is separate and additional to the quarantine leave for employees subject to a precautionary or mandatory order of quarantine or isolation related to COVID-19 (Ch. 25 of the laws of 2020), and use of COVID-19 leave does not impact or otherwise utilize an employee’s paid sick leave accruals or usage. More information on COVID-19 Leave is available at [paidfamilyleave.ny.gov/covid19](https://paidfamilyleave.ny.gov/covid19).

### **CAN AN EMPLOYEE USE SICK LEAVE FOR DOCTOR, DENTIST, EYE DOCTOR, OR OTHER ROUTINE APPOINTMENTS?**

Yes. Employees may use sick leave for appointments when they require treatment for a condition or for preventive medical care.

### **DOES SICK LEAVE INCLUDE BEREAVEMENT LEAVE? CAN AN EMPLOYEE USE ACCRUED SICK LEAVE WHEN THERE IS DEATH IN THEIR FAMILY?**

Permissible reasons to use accrued sick leave does not include a period of bereavement. However, employers must provide sick leave for a mental or physical illness, injury, or health condition, regardless of whether they have been diagnosed or require medical care, as well as for the preventative care for such illnesses, injuries, or conditions.

## **WHO IS ELIGIBLE**

### **IS THERE A MINIMUM PERIOD OF EMPLOYMENT BEFORE AN EMPLOYER IS RESPONSIBLE FOR PROVIDING SICK LEAVE?**

No. Employees are immediately eligible to accrue leave under the law.

### **IS THERE A MINIMUM PERIOD OF EMPLOYMENT BEFORE AN EMPLOYEE CAN USE THEIR ACCRUED SICK LEAVE?**

There is no minimum period of employment before an employee can use sick leave. However, unless an employer provides the required amount of sick leave up-front at the beginning of a calendar year or otherwise has a sick leave policy that exceeds the requirements of the law, an employee would have to work at least 30 hours before accruing any sick leave.

### **IF A BUSINESS IS JOINTLY OWNED BY TWO INDIVIDUALS AND THE BUSINESS FAILS TO PROVIDE SICK LEAVE AS REQUIRED UNDER THE LAW, WHICH OWNER IS RESPONSIBLE?**

Both owners would be jointly and severally responsible for the failure to comply with the law. The term “employer” includes any person, corporation, limited liability company, or association employing any individual in any occupation, industry, trade, business, or service.

### **IF A BUSINESS WITH 15 FULL-TIME, YEAR-ROUND EMPLOYEES ALSO HIRES SEASONAL PART-TIME WORKERS, MUST THE EMPLOYER PROVIDE SICK LEAVE TO THESE PART-TIME SEASONAL WORKERS AS WELL?**

Yes. For the purposes of this law, an employee is defined as “any person employed for hire by an employer in any employment.” If an employer has five or more employees but fewer than 100, all employees, including part-time seasonal workers, are entitled to accrue one paid sick hour for every 30 hours they work.

### **DOES A SMALL BUSINESS WITH ONLY THREE EMPLOYEES BUT WITH JUST OVER ONE MILLION DOLLARS EARNINGS HAVE TO PROVIDE PAID LEAVE TO EMPLOYEES?**

A business employing four or fewer people is obligated to provide paid sick leave if it has over one million dollars in net income.

### **DOES AN EMPLOYER HAVE TO PROVIDE SICK LEAVE TO EMPLOYEES WHO TELECOMMUTE OUTSIDE OF NEW YORK STATE?**

Employees who telecommute are covered by the law only for the hours when they are physically working in New York State, even if the employer is physically located outside New York State.

### **IF AN EMPLOYER HAS MULTIPLE BUSINESS LOCATIONS WITHIN NEW YORK STATE, WITH FOUR OR FEWER EMPLOYEES AT EACH LOCATION, DOES THE EMPLOYER HAVE TO PROVIDE PAID SICK LEAVE UNDER THE LAW?**

To determine the number of employees in this scenario, the employer would count the total number of employees across all locations. For example, if there were 3 employees who worked at one location, and 4 employees who worked at another location, the employer would have 7 total employees, and would be required to provide up to 40 hours of paid sick time in each calendar year, for each employee.

### **DOES AN EMPLOYEE’S IMMIGRATION STATUS AFFECT WHETHER THEY ARE ENTITLED TO SICK LEAVE UNDER THE LAW?**

No. An employee’s immigration status has no effect on their eligibility for sick leave benefits under this law.

## **ARE DOMESTIC WORKERS COVERED BY THE LAW?**

Domestic workers are eligible for leave protections under the law depending on the size of their employer, in addition to leave under the State Domestic Worker Bill of Rights, which is available at [labor.ny.gov/legal/domestic-workers-bill-of-rights.shtm](http://labor.ny.gov/legal/domestic-workers-bill-of-rights.shtm)

## **ARE NONPROFIT EMPLOYERS EXEMPT?**

No. Nonprofit employers must comply with the law.

## **LEAVE INCREMENTS**

### **CAN AN EMPLOYEE USE SICK LEAVE FOR ONLY HALF OF A WORKDAY?**

The maximum increment an employer may set for the use of sick leave under this law is four hours. An employee may use four hours of accrued sick leave as needed (or less, if an employer allows for smaller increments of sick leave usage, such as one or two hours).

## **RATE OF PAY**

### **HOW DO EMPLOYEES WHO ARE PAID ON A COMMISSION, FLAT RATE BASIS, OR OTHER NON-HOURLY BASIS ACCRUE SICK LEAVE?**

When employees are paid on a non-hourly basis, accrual of sick leave is measured by the actual length of time spent performing work.

### **IF AN EMPLOYEE USES LEAVE DURING HOURS THAT WOULD HAVE BEEN OVERTIME IF WORKED, DOES THE EMPLOYER HAVE TO PAY THE OVERTIME RATE OF PAY?**

No. Employees are required to be paid their normal pay for leave time under the law.

### **ARE EMPLOYERS REQUIRED TO PAY EMPLOYEES FOR LOST TIPS AND GRATUITIES DURING LEAVE TIME?**

No. Employers are not required to pay employees for lost tips or gratuities, but employers may not take a tip credit for leave time and must pay the employee their normal rate of pay or the applicable minimum wage, whichever is greater.

### **CAN A BUSINESS IN THE HOSPITALITY INDUSTRY THAT NORMALLY PAYS EMPLOYEES A TIPPED WAGE (ALLOWING FOR A TIP CREDIT/ALLOWANCE) PAY THAT SAME RATE WHEN EMPLOYEES USE SICK LEAVE?**

No. Any employer who normally utilizes a tip allowance as a credit against the minimum wage requirements of their industry (e.g., in accordance with the Hospitality Industries Wage Order) cannot do so for employees' accrued sick leave. The rate of pay must be consistent with the applicable statutory minimum wage applicable to the employee.

### **WHAT IF AN EMPLOYEE IS PAID AT DIFFERENT RATES FOR DIFFERENT TASKS?**

Employees who are paid at more than one rate of pay must be paid for leave under the law at the weighted average of those rates. The weighted average is the total regular pay divided by the total hours worked in the week. Overtime exempt employees who are paid on an hourly basis are assumed to work 40 hours per workweek, when deriving their regular rate unless the terms and conditions of the employment specify or require otherwise. However, as noted above, employers are prohibited from reducing an employee's rate of pay for leave time hours only.

## **DO EMPLOYERS NEED TO PAY EMPLOYEES FOR UNUSED LEAVE AT THE END OF THE EMPLOYMENT RELATIONSHIP?**

Unless required by another agreement or policy, including the employer's own written leave policy, employers are not required under this law to pay employees for unused sick leave at the end of an employment relationship. Seasonal employees who maintain an ongoing employment relationship with their employer maintain their leave accruals through such breaks in employment.

## **ALTERNATIVE ACCRUAL SYSTEM**

### **CAN AN EMPLOYER FRONT-LOAD ACCRUAL FOR PART-TIME EMPLOYEES?**

Yes. At the beginning of each calendar year, an employer can provide part-time employees with the hours of sick leave they would accrue based on the hours they are anticipated to work at the accrual rate of one hour of sick leave for every 30 hours the employee is anticipated to work. However, if the employer frontloads fewer than 40 hours, the employer must still track the employee's hours worked and accrual of sick leave because a part-time worker may work more hours than anticipated. If the employee works more hours than anticipated, the employer must allow the employee to accrue leave at the rate of one hour for every 30 hours worked until the total amount of front-loaded plus accrued sick leave in a calendar year equals 40 hours. Employees who are front-loaded less than 40 hours in a calendar year must be allowed to use up to 40 hours of sick leave in a calendar year if they have accrued it. An employer who front-loads fewer than 40 hours must allow employees to carry over up to 40 hours of unused sick leave into the new calendar year, in addition to front-loading the amount of time the employer expects the employee to earn in the new calendar year. Reminder: If the employer has not calculated employees' use and accruals, the employer cannot change the policy in the new calendar year since employees are entitled to carry over unused sick leave and use those hours at the beginning of the new calendar year.

## **COLLECTIVE BARGAINING AGREEMENTS**

### **WHAT IS REQUIRED FOR COLLECTIVE BARGAINING AGREEMENTS THAT ARE ENTERED INTO ON OR AFTER SEPTEMBER 30, 2020?**

The law further provides that collective bargaining agreements entered into on or after September 30, 2020 may provide for different leave benefits, so long as such benefits are "comparable benefits for the employees" to those required by the law, and the agreement specifically acknowledges the provisions of Section 196-b of the Labor Law. Such acknowledgement should also specifically identify any benefits deemed comparable to the leave in the law.

### **DOES A COLLECTIVE BARGAINING AGREEMENT NEED TO ACKNOWLEDGE THE STATE SICK LEAVE REQUIREMENTS, OR IS A GENERAL REFERENCE SUFFICIENT?**

To satisfy the requirements of this law, any agreement entered into after September 30, 2020 must specifically reference Labor Law Section 196-b. DOL recommends that the "comparable benefits for the employees" be explicitly identified and labeled as such in the agreement to avoid confusion or misunderstanding.

### **WILL THE DEPARTMENT OF LABOR TAKE COMPLAINTS FROM EMPLOYEES COVERED BY A COLLECTIVE BARGAINING AGREEMENT?**

Yes. All employees, regardless of union status, may file a complaint under the State Paid Sick Leave law with the Department of Labor. For the purposes of enforcement, DOL looks first to the existence of language in a Collective Bargaining Agreement that specifically acknowledges the provisions of Section 196-b of the Labor Law before looking to the specific practices complained of. If no such language exists in the agreement or the agreement predates Section 196-b, the Department will generally then proceed with its investigation to determine if the employer complied with the requirements of Section 196-b.

## **OTHER LEAVE LAWS**

### **I LIVE IN WESTCHESTER COUNTY, WHICH PROVIDES DOMESTIC WORKERS UP TO 40 HOURS OF LEAVE PER YEAR REGARDLESS OF EMPLOYER SIZE. IS THAT STILL THE LAW?**

Westchester County law currently provides that domestic workers accrue sick leave at the rate of one hour for every 7 days worked and earn and can use up to 40 hours of paid sick leave per year, regardless of the size of the employer. These benefits will continue to be available to domestic workers in Westchester County.

### **I LIVE IN NEW YORK CITY AND AM COVERED BY THE NEW YORK CITY PAID SAFE AND SICK LEAVE LAW. CAN I FILE A COMPLAINT WITH THE CITY FOR THIS LAW?**

New York City may continue to enforce the provisions of the New York City Paid Safe and Sick Leave Law to the extent that such provisions meet or exceed the end standard or requirements for minimum hour and use set forth in the New York State Paid Sick Leave Law, as determined by the Commissioner of Labor.

### **MAY PAID FAMILY LEAVE BE USED CONSECUTIVELY WITH PAID SICK LEAVE (E.G. THREE DAYS OF PAID SICK LEAVE, TWO DAYS OF PAID FAMILY LEAVE)?**

An employee can only choose to use sick leave during Paid Family Leave (PFL) if the employer allows it. Taking sick leave at the same time as PFL may allow the employee to receive their full salary for all or part of the leave. However, an employee cannot receive more than their full wages while receiving PFL benefits.

### **WHAT ABOUT OVERLAPPING STATE AND FEDERAL REQUIREMENTS?**

The New York State Paid Sick law operates independently from other State and Federal leave requirements and must therefore be paid in addition to any other State or Federal leave entitlements.

## **EMPLOYEE RIGHTS & PROTECTIONS**

### **DOES LEAVE REQUIRED UNDER NEW YORK LABOR LAW SECTION 196-B EXPIRE AT THE END OF A CALENDAR YEAR?**

Sick leave that is unused by an employee over the course of the year must be carried over to the next calendar year. However, employers may limit employee use to the number of hours that the employee is entitled to use within any calendar year (i.e., 56 hours for employers with 100 or more employees and 40 hours for employers with 99 or fewer employees). This may result in an employee maintaining a leave balance in excess of the amount they are permitted to use in any calendar year.

### **WHAT IS THE BENEFIT OF CARRYING OVER SICK LEAVE WHEN USAGE IS STILL LIMITED?**

When sick leave is carried over into a new calendar year, an employee is able to use it right away instead of waiting to accrue leave.

### **CAN AN EMPLOYER REQUIRE THAT AN EMPLOYEE LOCATE A REPLACEMENT WORKER TO COVER A SHIFT/ JOB IF THE EMPLOYEE ELECTS TO USE THEIR SICK LEAVE?**

No. So long as an employee is using the sick leave for one of the reasons prescribed under the law, an employer may not require any additional preconditions.

### **HOW MUCH NOTICE DOES AN EMPLOYEE HAVE TO GIVE TO THE EMPLOYER PRIOR TO USING THEIR ACCRUED SICK LEAVE?**

There is no specified notice or time period requirement under the law, provided, however, that there is an oral or written request to the employer prior to using the accrued sick leave, unless otherwise permitted by the employer.

## **DOES PAID SICK LEAVE TRANSFER IF AN EMPLOYEE IS PROMOTED, DEMOTED, OR TAKES A DIFFERENT POSITION WITHIN A COMPANY?**

Yes. Leave accruals may not be reduced or otherwise restricted if an employee changes positions, roles, or locations with the same employer. Paid sick leave under this law must be paid out at the employee's rate of pay at the time the leave is taken.

## **IF A COMPANY CHANGES OWNERSHIP OR MERGES WITH ANOTHER ENTITY, WILL EMPLOYEE SICK LEAVE ACCRUALS BE AFFECTED?**

It depends. The obligation to provide sick leave under the law derives from an individual or entity's status as an employee's employer and is not limited to a single employer as the Labor Law imposes such obligations on "joint" employers (those who employ an individual with one or more others).

When investigating a claim for unpaid leave, DOL will evaluate the continuing obligations of employers on a case-by-case basis to determine if the circumstances are such that the employee, in fact, changed employers and no longer works for their former employer. As stated above, employees may file a complaint with the Department of Labor by calling **888-469-7365**.

## **WHAT ARE THE PENALTIES IF AN EMPLOYER DOES NOT PROVIDE THE REQUIRED SICK LEAVE TO ITS EMPLOYEES?**

Under New York State Labor Law, failure to provide employee benefits such as sick leave, is equivalent to a failure to pay employee wages. Should an employer fail to provide their employees with sick leave as required under the law, they may be subject to civil/administrative actions and/or criminal penalties, including but not limited to, an order assessing the full amount of the wage underpayment, 100% liquidated damages, and civil penalties in an amount up to double the total amount to be due.

## **WHAT DO I DO IF MY EMPLOYER ISN'T PROVIDING ME WITH SICK LEAVE AS REQUIRED BY THE LAW?**

Employees may file a complaint with the Department of Labor by calling **888-469-7365**.

## **MISCELLANEOUS**

### **CAN AN EMPLOYER HAVE A POLICY THAT PERMITS EMPLOYEES TO DONATE UNUSED LEAVE TO OTHER EMPLOYEES?**

Yes. An employer can have a policy that allows employees to donate unused leave to other employees, as long as the policy is entirely voluntary.

### **CAN AN EMPLOYER DISCIPLINE AN EMPLOYEE WHO MISUSES SICK LEAVE?**

Yes. An employer may take disciplinary action, up to and including termination, against an employee who uses leave for purposes other than those provided for under the law, or who lies to their employer in connection with taking such leave.

For more information about New York State's Paid Sick Leave, including additional FAQs, regulations, and more, please visit [ny.gov/paidsickleave](https://ny.gov/paidsickleave).



# Benefits Questions?

## We Can Help!

We have engaged Sheridan Benefits to provide our employees with year-round support for all things related to our benefits program. Contact our dedicated Benefits Advocate to get the most out of your insurance plans.

***Call or Email for Assistance***

**Office Hours: Mon – Fri 8AM – 5PM**



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### **Don't know where to turn?**

***They'll lead the way***

Find the right providers

Locate the right treatment facilities

Get appropriate approvals for covered services

### **Confused by health insurance?**

***They'll simplify things***

Provide plan details and costs

Address eligibility and enrollment questions

Address coverage for services and treatments

### **Overwhelmed by medical bills?**

***They'll go to bat for you***

Uncover mistakes and investigate coverage denials

Submit and process claims on your behalf

Get estimates and negotiate payment arrangements

### ***Additional Contact Information:***

***Independent Health Member Services:***

1-800-501-3439

***UNUM:***

1-866-679-3054

# Len-co Lumber

## 2025 - 2026 Employee Benefits Guide



Prepared by Sheridan Benefits for Len-Co Lumber