

The Prudential Insurance Company of America

New York Disability Benefits Law (DBL)

New York Paid Family Leave (NY PFL)

For New York Employees of Blue River Technology, LLC

Effective January 1, 2026

Eligibility and Effective Date of Coverage:

DBL: All New York employees are eligible for coverage provided the employee has completed four or more consecutive weeks (25 days for part-time employees) of employment (not necessarily with the current employer).

PFL: Full-time employees are eligible for benefits after 26 weeks of consecutive employment. Part-time employees are eligible after 175 workdays. Part-time is defined as employees who have a regular employment schedule that is less than 20 hours per week.

Amount of Benefit:

DBL benefits are paid at the rate of 50% of weekly earnings. The maximum benefit is \$170 per week. If an employee's average weekly wage is less than twenty dollars, the benefit shall be such average weekly wage. The amount of benefit payable for each day you are disabled is generally one-fifth of your weekly benefit (based on the actual number of days worked per week).

PFL weekly benefits are paid at the rate of:

- 67% of the individual's Average Weekly Wage (AWW)
- Maximum benefit is 67% of the State Average Weekly Wage (SAWW - \$1,833.63) or \$1,228.53

Deductible Sources of Income: The New York Disability Benefits Law determines any applicable deductible sources of income.

Benefit Duration:

DBL benefits are payable for up to 26 weeks during any one period of disability.

NY PFL benefits are payable for 12 Weeks.

Note: The duration of benefits may not exceed 26 weeks in a consecutive 52-week period when combined.

Waiting Period:

DBL: Benefits begin on the 8th day of Disability.

PFL: None

Cost to Employee:

DBL: New York Disability Law benefits are being provided to you on a non-contributory basis. The entire cost your coverage is being paid by your Employer.

PFL: You will contribute up to 0.432% of the gross wages and not to exceed the annualized SAWW. The annual maximum contribution is \$411.91.

Qualifying Leave Reason: If you meet the eligibility requirements, you can receive benefits if you need to take time off from work for:

- to care for a serious ill family member
- to bond with a newborn, adopted or foster child
- for a qualifying exigency for a family member's active or impending active duty

Leave Schedules:

Leave can be taken on the following basis:

- Continuous *OR*
- Intermittent in full-day increments

Qualified Family Member: A family member means:

- Spouse or domestic partner
- Child
- Parent
- Parent-in-law
- Grandchild
- Grandparent
- Siblings

Additional Information: This document provides a brief summary of your coverage under NY PFL Leave program. You may access additional information on the NY PFL website listed below:

<https://paidfamilyleave.ny.gov/>

Limitations:

DBL: Benefits are not payable under the following conditions:

- The disability is caused by accident or sickness arising out of or in the course of employment.
- You are receiving unemployment benefits.
- The disability is due to the willful intention of you to self-inflict injury or disability resulting from perpetration of an illegal act.
- For any period during which you performed work for remuneration or profit.
- When the disability benefit plus any remuneration from your employer exceeds your regular weekly wage prior to the disability.
- For more than 26 weeks of disability during a period of 52 consecutive weeks.
- You are not under the care of a duly licensed physician, podiatrist, chiropractor, dentist or Case Nurse Manager acting within the scope of his/her practice.
- For any disability due to any act of war, declared or undeclared.
- For high school students while attending school.

Additional Information: This document provides a brief summary of your coverage under New York Disability Benefits Law. You may access the entire New York Disability Benefits Law on the New York State's Assembly website:

<https://www.wcb.ny.gov>

¹ Refer to Article 9 Disability Benefits of the Workers' Compensation Law for exemptions.

Group Disability Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial Company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations and restrictions, which may apply. (Contract Series: 83500, GRP 100489)

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