

NJ TEMPORARY DISABILITY BENEFIT INSURANCE PLAN

What's the NJ Temporary Disability Benefit?	The NJ Temporary Disability Benefit (NJ TDB) is a state mandated disability policy that pays you a portion of your earnings if you can't work because of a disabling illness or injury. This benefit highlights sheet is an overview of your NJ TDB.
What does disability mean?	Disability means that due to accidental bodily injury or sickness (including mental illness, substance abuse or pregnancy) outside of work, you're unable to perform one or more of the essential duties of your occupation.
Am I eligible?	You're eligible if you're working in NJ and eligible under the NJ TDB Law.
How much coverage would I have?	Your employer provides NJ TDB coverage that pays you a benefit of 85% of your Average Weekly Wage to a maximum of \$903 per week. See your employer or HR representative for a definition of weekly benefit amount.
When can I enroll?	As an eligible employee, you're automatically enrolled for NJ TDB coverage; you don't have to enroll.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. Your employer will be given a notice of compliance to post in your workplace that will state the policy effective date.
How long do I have to wait before I can receive my benefit?	Once you're approved for coverage, you'll be eligible to collect your NJ TDB starting on the [1st] day after your injury or [8th] day after your sickness. Your benefit may continue for up to [26] weeks for any one period of disability.
If I'm disabled, can the amount of my benefit be reduced?	Yes. As described on the following page, NJ TDB may be reduced by other income you receive.

IMPORTANT DETAILS

The following is an overview of your NJ Temporary Disability Benefit (NJ TDB).

► **Exclusions – NJ TDB payments will not be payable if:**

- You're not under medical care. You must be under the care of a legally licensed physician, dentist, optometrist, podiatrist, practicing psychologist, advanced practice nurse, certified nurse midwife, or chiropractor.
- The disability resulted from the perpetration of a criminal act or was self-inflicted.
- You were discharged by your most recent employer for gross misconduct connected with the work because of a commission of an act punishable as a crime under the New Jersey code of criminal justice.
- You continue to receive wages from your employer which together with your temporary disability benefits exceeds your regular weekly wages immediately prior to the onset of the disability.
- The disability began during a labor dispute at your most recent place of employment.

► **Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as:**

- Social Security disability insurance (please see next section for exceptions)
- If you're approved and taking a partial disability, your earnings from your employer will reduce your benefit
- Workers' compensation
- Other employer-based insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)

► **Your benefit payments will not be reduced by certain kinds of other income, such as:**

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits you start to receive that are funded by your after-tax contributions
- The portion of your Short-term Disability payment that you place in an IRS-approved account designed to fund your future retirement
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Personal disability policies
- Social Security increases

► **Your coverage will terminate on the earliest of the following dates:**

- The policy terminates
- The policy no longer insures your employee class
- Premium payment is due and not paid
- Your employer terminates your employment
- You cease to be a covered employee for any reason

This benefit highlights sheet is an overview of the general purposes of the insurance being offered, is provided for illustrative purposes only, and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of a discrepancy between the benefit highlights sheet and the policy, the terms of the insurance policy apply.

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Temporary Disability Form Series includes GBD-1850, or state equivalent.

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