



New Jersey Temporary Disability Benefit (TDB) Provisions

Benefit description assumes standard statutory contributory benefits in compliance with NJ TDB law.

Eligibility	All covered employees working in NJ as defined by TDB Law.*
Weekly Benefit Amount	85% of an employees' average weekly wages to a maximum of \$903 per week. Benefits will be paid at a rate of 1/7 of the weekly benefit for each day that the insured employee is disabled.
Benefit Duration	The lesser of 26 times the weekly benefit amount or 1/3 total wages in the base year.
Benefits Begin	Accident: 8th Day of Disability Sickness: 8th Day of Disability. If benefits are payable in excess of three consecutive weeks, then benefits will be paid from the first day of accident or sickness.
Employee Contribution Annual Maximum	0.47% of an employee's covered wages up to the annual taxable wage maximum of \$138,200 for annual maximum contribution of \$649.54.
Employer Contribution	Employer will be liable for the entire premium to Guardian based on the current rate. Employer may deduct from the employee up to the allowable Employee Contribution Maximum to contribute to the cost of the Temporary Disability Benefits coverage.
Taxable Wage Maximum	Employer — \$36,200 Employee — \$138,200
Claims	Claim forms can be mailed, faxed or emailed to Guardian at: State Disability Claims, P.O. Box 14332, Lexington, KY 40512, Fax: 610-807-2953, Email: State_Disability_Claims@glic.com Claims Questions? Phone: 800-268-2525
Policy Changes or Amendments	For amendments to your group plan such as a company name change or Federal Tax ID change, contact Employer Services at the NJ Department of Labor at 609-292-7060. All other changes can be sent to Guardian at smd_team@glic.com .
Customer Service Inquiries	If you have any general questions, please call our Customer Response Unit at 888-278-4542 or email CRU@glic.com .

The Guardian Life Insurance Company of America
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guardianlife.com

*In order for a worker to be eligible for Temporary Disability Benefits, a worker would have had to have paid into the program through their employer and meet minimum gross earnings requirements. Effective in 2021, a worker must have worked 20 weeks earning at least \$220 weekly, or have earned a combined total of \$11,000 in what is called a "base year." The base year is defined as the first four of the last five completed calendar quarters prior to the start of a claim. The wages earned during the base year will determine the weekly benefits that a worker is eligible to receive. TDB benefits shall be payable according to the New Jersey Temporary Disability Benefits Law. GP-1-TDB-01. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

This document is a very brief summary of benefits under the New Jersey Temporary Disability Benefits Law (TDB). It is not a policy of certificate of coverage and creates no contractual relationship between you and The Guardian Life Insurance Company of America. For more information, please see www.guardianlife.com/absence-management/paid-leave.