



# New Jersey State-Mandated Plans

From a Disability market leader<sup>1</sup>

If you're looking for a New Jersey Temporary Disability Benefits (TDB) law plan for your group, don't settle for just any insurer. Guardian has been providing disability coverage to employees across the country for over 60 years. In fact, more employers have chosen Guardian to meet their employees' disability coverage needs than any other carrier.<sup>2</sup>

We offer competitively-priced TDB plans that fully comply with all state requirements. Plus NJ TDB plans count towards our Special Producer Compensation program.

## Program at a glance

2022 NJ Statutory TDB Coverage	
<b>Eligible Groups</b>	16 or more employees
<b>Benefit Percent</b>	85%
<b>Weekly Benefit Maximum</b>	\$993
<b>Benefit Duration</b>	Up to 26 weeks
<b>Benefit Elimination</b>	Benefits begin on the 8th day of disability. If benefits are payable in excess of three consecutive weeks, then benefits will be paid from the first day of disability.



Benefit	Guardian	NJ Plan	Advantages
<b>Plan Design Options</b>	Yes	No	Enhanced coverage available to meet the group needs
<b>Annual Assessment Fee</b>	No	Yes	No fee with Guardian's plan. Annual employer assessment fees imposed by the state of NJ are estimated to be 0.0249% of taxable wages of the taxable wage base.
<b>Claims Turnaround<sup>3</sup></b>	4 - 7 days	Two or more weeks	Fast, fair and accurate claims decisions. Plus, employees receive an empathetic, professional claims review and guidance from our experienced team, including nurses and vocational rehabilitation professional.

Benefit	Guardian	NJ Plan	Advantages
<b>Claims Submission Options</b>	Mail, online, fax	Mail, online, fax	Telephonic submission may also be available. Contact us for details.
<b>Dedicated Claims Services</b>	Yes	No	One dedicated Claims Benefits Analyst for each planholder who can act as a reliable, single point of contact for the group.
<b>Multiple Line Discounting</b>	Yes	No	Discounts on other lines of Guardian coverage — including Long Term Disability (LTD), Dental, Vision, Supplemental Health and other value added services.
<b>LTD Plan Transition Management</b>	Yes	No	If offered with Guardian LTD, we'll proactively manage the transition from STD with the same nurse following the case if it moves from a short to long term claim.
<b>Website Access</b>	Yes	Yes	Claims can also be filed online, 24/7, through guardianlife.com — a central online resource where employers and employees can check claims status, and employers can view quarterly and yearly tax reports.
<b>Absence Management</b>	Yes	No	Experienced, integrated absence management services are available to help ensure compliance while improving productivity and the bottom line.

**Contact your Guardian Group Sales Representative for more information.**

The Guardian Life Insurance Company of America  
guardianlife.com

New York, NY  
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<sup>1</sup> LIMRA 2019 Workplace Benefits Disability Inforce & Sales Report.

<sup>2</sup> LIMRA, U.S. Workplace Benefits Disability Insurance 2020 Second Quarter Review.

<sup>3</sup> Assumes receipt of complete submission. TDB benefits shall be payable according to the New Jersey Temporary Disability Benefits Law. GP-1-TDB-01. Insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Guardian currently offers the state mandated disability coverage in New Jersey. All terms of coverage, including benefits, eligibility, coverage limitations and exclusions which apply, are in compliance with the statutory requirements of New Jersey. Guardian, its subsidiaries, agents and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation. Consult your tax, legal or accounting professional regarding your individual situation.

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