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# New Jersey Temporary Disability Benefits (NJ TDB)

## 2023 vs. 2022 Benefit Provisions Comparison

#### NJ TDB Rates1

Calendar Year	2023		2022	
Employee Contribution Rate	0.00% of employee's covered taxable wages, up to the taxable wage base maximum		0.14% of employee's covered taxable wages, up to the taxable wage base maximum	
Taxable Wage Base Maximums	Employee\$156,800 (107 times SAWW)	Employer\$41,100 (28 times SAWW)	Employee\$151,900 (107 times SAWW)	Employer\$39,800 (28 times SAWW)
Employee Annual Maximum Contribution	\$0.00		\$212.66	

### NJ TDB Benefit Provisions<sup>1</sup>

Calendar Year	2023	2022
Benefit Percentage of employee's average weekly wage	85%	85%
Maximum Weekly Benefit	\$1,025 (70% of SAWW)	\$993 (70% of SAWW)
Maximum Benefit Duration	26 weeks	26 weeks

<sup>&</sup>lt;sup>1</sup>The New Jersey State Department of Rates & Statistics annually publishes the NJ State Average Weekly Wage (SAWW), which is the basis for determining the maximum taxable wage base and maximum weekly benefits for the subsequent calendar year. The NJ Statewide Average Weekly Wage, applicable to 2023 is \$1,465.18 https://www.nj.gov/labor/wc/content/stats.html#SAWW

The Guardian Life Insurance Company of America guardianlife.com

New York, NY

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This document presents a brief overview of the New Jersey Temporary Disability Benefits law. The law and its implementing regulations, as well as the TDB policy documents issued to covered employers, will govern the actual administration of the TDB benefits and control in case of any conflict in or absence of information. This is not intended as legal advice. Please consult with appropriate professionals for legal, compliance and tax advice. Links to external sites are provided for your convenience in locating related information and services. Guardian, its subsidiaries, agents, and employees expressly disclaim any responsibility for and do not maintain, control, recommend, or endorse third-party sites, organizations, products, or services and make no representation as to the completeness, suitability, or quality thereof.

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