



New Jersey Temporary Disability Benefit (TDB) Provisions 2023

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

Eligibility	All covered employees working in New Jersey as defined by TDB Law.*
Weekly benefit amount	85% of an employee's average weekly wages to a maximum of \$1,025 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	Organ or bone marrow donation: 1st day of disability Accident or 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	0.00% of an employee's covered wages up to the annual taxable wage maximum of \$156,800 for annual maximum contribution of \$0.00
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	Employee Contributions - \$156,800 Employer Contributions - \$41,100
Claims	Mail to: State Disability Claims, P.O. Box 14332, Lexington, KY 40512 Fax to 610-807-2953 Email to: State_Disability_Claims@glic.com Claims Questions? 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	For general questions, please call our customer service at 888-278-4542 or email CRU@glic.com .

The Guardian Life Insurance Company of America
guardianlife.com

New York, NY

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*For a worker to be eligible for temporary disability benefits (TDB), the worker is required to have paid into the program through his or her employer and meet minimum gross earnings requirements. Effective in 2023, a worker must have worked 20 weeks earning at least \$260 weekly, or have earned a combined total of \$13,000 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. 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 <https://www.guardianlife.com/absence-management/fmla/new-jersey>.

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