

Know your rights. Know your options.



New Jersey Temporary Disability Benefits

Providing New Jersey employees with a non-occupational short-term disability (STD) benefit for up to 26 weeks is the law in the Garden State. With an STD plan from The Hartford,¹ employees can get the same benefit while enjoying faster, more personalized service with greater access to claims information.

Your vote counts.

Enjoy faster, more personalized service with greater access to claims information.

To switch from the state-provided plan to The Hartford's plan, New Jersey requires your employer to hold an election. A minimum 51 percent of employees' signatures is required to confirm your awareness of the changes taking place. When your employer tells you it's time to sign up, choose The Hartford for service excellence.

Compare Temporary Disability Benefits plans

Features	The Hartford TDB	NJ State-provided plan
Experienced nurses are employees' first contact when reporting an STD claim ²	Yes	No
Average claims turnaround time ³	2 days	14 days
Claims paid weekly	Yes	No
Personalized claims service – ability to speak with a case's claims representative	Yes	No
Access to online claims status	Yes	No
Ability to submit claims by telephone ²	Yes	No

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This comparison is based on the most current information available to The Hartford from public sources. While The Hartford makes an effort to keep these comparisons current, the NJ state-provided plan may have changed in the interim. The opinions expressed herein are based on The Hartford's own interpretation. The NJ state-provided plan may or may not administer or interpret their contract provisions in the same manner.

¹ The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company, Hartford Life and Accident Insurance Company and Hartford Life Group Insurance Company. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

² Available to employers with 50+ New Jersey-based employees and who elect the telephonic claims service.

³ When submitted claim is complete with all medical supporting documentation and who elect the telephonic claims service. Source: For The Hartford, Disability Claims Operations 2008 year-end reporting; for New Jersey, state's Web site, <http://lwd.dol.state.nj.us/labor/tdi/content/faq.html>.





Plan Comparison for New Jersey TDB

	Private Insurance	NJ State Plan
Guaranteed employer savings of 20%-100% over N.J. taxable wage rate for eligible employers ¹	Yes	No
Claims paid weekly	Yes	No
Telephonic claims submission ²	Yes	No
Average claims turnaround time	2 days	14 days
Experienced nurses are employees' first contact when reporting an STD claim	Yes	No
Monthly/quarterly claims reports	Yes	No
Employer and employee access to personalized claims service including direct access to a case's claims representative	Yes	No
Combined experience for groups with statutory and non-statutory STD plans (multi-line coverage discounts)	Yes	No
Expense stability – Multi-year rate guarantees	Yes	No
Employer saves about \$10.50 per employee per year in N.J. annual assessment fees ³	Yes	No
On-site enroller support ⁴	Yes	No

The rules of the program include:

- The Insurance carrier will match the Statutory Coverage
- The employer must have 25 to 200 employees covered under the TDB program
- Employers will have ***guaranteed savings*** as follows:

Employer's Rate as % of TW	Carrier Rate as % of TW	% Savings
.25	.20	20%
.20	.15	25%
.15	.10	33%
.10	.00	100%

- The Carrier will pay the annual assessment that the State charges, resulting in additional savings of about \$10.50 per employee per year
- Employees will continue to pay .50% of the Taxable Wage Base

What do employers need to do to take advantage of this program?

Simply complete the **Authorization for State Plan Experience** form and fax it to the Stratford Financial Group at 877-890-8831.

You will be provided with a proposal outlining the savings and benefits to your company. Please also feel free to call us at 973-890-8830.

1. Eligibility includes 25 to 200 employees that have an employer final disability rate of .25% or less.
2. Available to employers with 50+ New Jersey-based employees and who elect the telephonic claims service.
3. Fee amount subject to change. The Hartford pays the annual assessment on behalf of its NJ TDB policyholders.
4. Available to employers with 100+ New Jersey-based employees.

Date: _____

Company Name: _____

Legal Company Name: _____

Employer Federal Tax ID Number: _____

Address: _____

Authorization for State Plan Experience:

I hereby authorize The Hartford (Ms. Julie Crawford) to contact the state of New Jersey and request the most recent 5 years. (AC-174.1 forms).

Name: _____

Title: _____

Signature: _____

Date: _____