



Disability Benefits

New Jersey Temporary Disability Benefits

KNOW YOUR RIGHTS. KNOW YOUR OPTIONS.

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, employees can get the same benefit while enjoying faster, more personalized service with greater access to claims information.

Make the comparison and see for yourself.

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

All plans aren't alike, as the chart below proves. It compares important features between The Hartford's Temporary Disability Benefits (TDB) and those of the state of New Jersey. Take a look:

Features	The Hartford TDB	New Jersey TDB
Ability to submit claims by telephone ¹	Yes	No
Experienced nurses are employees' first contact when reporting an STD claim ¹	Yes	No
Average claims turnaround time ²	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

GROUP BENEFITS



Your vote counts.

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.

Need more facts?

Just visit our Web site at **thehartford.com/employeebenefits**.
It's where smart benefit decisions begin.



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.

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.

This Benefit Highlights Sheet is an overview of the general purposes of the insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the policy, the terms of the insurance policy apply.

¹ Available to employers with 50+ New Jersey-based employees and who elect the telephonic claims service.

² When submitted claim is complete with all medical supporting documentation. Source: For The Hartford, Disability Claims Operations 2009 year-end reporting; for New Jersey, state's Web site, <http://lwd.dol.state.nj.us/labor/tdi/content/faq.html>.