

NEW JERSEY TEMPORARY DISABILITY BENEFITS

Consent of Employees For Private Plan of:

(Name of Employer)

to be provided by Hartford Life Insurance Company.

The law provides that when a majority of the employees to be covered agree to the Plan outlined herein, all eligible employees automatically become covered.

BENEFITS

(The benefits provided by this Private Plan will always be at least equal in every respect to those provided by the State Plan.)

1. Maximum Duration of Benefits: 26 weeks per each period of disability
2. Waiting Period:

Benefits commence on the **8TH** day for accident

Benefits commence on the **8TH** day for sickness

except that if benefits shall be payable for three consecutive weeks following the first seven days with respect to any period of disability then benefits shall also be payable with respect to the first seven days thereof.

3. Weekly Benefits

- Statutory:
2/3rds average weekly wage, subject to a maximum of 50% of the Statewide average weekly wage as determined and promulgated by the Commissioner of Labor and Industry, and a minimum of \$10.00.
- If other than the Statutory Plan outlined above, describe the benefits/classes here:
N/A

EMPLOYEE COST

.5% of the first \$28,900 of annual wages

