

New Jersey Temporary Disability Benefits



[Human Interest Inc.]

Policy #972331

For all eligible employees in New Jersey

New Jersey Temporary Disability Benefits provide you with a weekly cash benefit if you are unable to work for a short time due to a covered disability (e.g., back injuries, recovery from surgery, or even maternity leave).

To be eligible for New Jersey Temporary Disability Benefits you must meet the eligibility requirements of the New Jersey Temporary Disability Benefits Law. See your employer for details.

Plan features

After your claim is approved, you:

- Receive a weekly benefit that replaces a percentage of your income—up to a maximum of **\$1,055**. Keep in mind that this benefit could impact fully insured short-term disability benefits. Learn more about how your benefits is calculated and the maximum benefit amount allowed by visiting: <https://www.myleavebenefits.nj.gov/>
- Begin receiving benefits in as soon as 8 days from the date you are unable to work due to an injury or illness (these durations are referred to as “elimination periods”). The first seven days of payment (known as the waiting week) is held until your leave continues for a total of 22 days or more. If that is the case for you, at that time, you will be paid retroactively for the first 7 days.
- Receive a weekly benefit for up to 26 weeks—as long as you are still unable to work due to a covered disability.

For complete plan details

This highlight flyer is intended to provide an overview of the statutory benefits available from your employer and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan. For more information, please contact your employer.

Important plan provisions

What are the limitations?

No Temporary Disability Benefits will be payable:

- for a disability caused or contributed to by a willfully or intentionally self-inflicted injury or for injury sustained by an insured's perpetration of a crime of the first, second, or third degree, if this specific limitation is included in the plan;
- for a disability arising out of or in the course of any employment for wage or profit, unless the disability is not compensable under the workers' compensation law, if this specific limitation is included in the plan;
- for a disability which did not begin while insured under the Group Policy, if this specific limitation is included in the plan;
- for any period of Disability when the insured is not under the regular care of a Physician;
- for any period when the insured is working for wage or profit, if this specific limitation is included in the plan;
- for any period during which the insured would be disqualified under the Unemployment Compensation Law due to the insured's participation in a labor dispute, unless the insured became Disabled prior to such disqualification, if this specific limitation is included in the plan;
- in a weekly amount which together with any remuneration the insured continues to receive from the Employer would exceed the insured's regular weekly wages immediately prior to Disability, if this specific limitation is included in the plan;
- during the first seven days of the Waiting Period, unless your unpaid leave continues for a total of 22 days or more in which case your Waiting Period will be paid;
- for more than 26 weeks with respect to any one period of Disability, if this specific limitation is included in the plan.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern.

If your disability coverage is paid with pre-tax dollars, the benefit payments will be fully or partially taxable under federal tax law based on the percentage of the premiums paid with pre-tax dollars. State tax laws for disability benefit payments vary and other tax considerations apply. Please consult your legal or tax advisor for more information. Sun Life does not provide tax advice.

Group insurance policies are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in New Jersey under Policy Form Series TDBPOLICY-2006. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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