

New Jersey Temporary Disability Benefits

PROPOSED PRIVATE CARRIER

The Standard Life Insurance Company of New York

EMPLOYER INFORMATION

Company Name

EMPLOYEE INFORMATION

Employee Name

ELECTION HIGHLIGHTS

Participation in the New Jersey Temporary Disability Benefits is the law. Currently, the Company plan is with the State of New Jersey. The law provides that when a majority of the employees to be covered agree to move to a Private Plan, all eligible employees automatically become covered.

Compare Plan Features	Private Carrier	NJ State Provided Plan
• Same or lower cost	Yes	No
• Benefits paid may be 100% tax free	Yes	No
• Average claims turnaround time: 2 days to a week	Yes	No
• 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
• Experienced nurses are employees' first contact when reporting an STD claim	Yes	No

ELECTION - Please check the appropriate box, sign this election form and return it to the plan administrator.

Check one:

- By checking this box, I ELECT to be covered under my employer's Insured Private Plan of Temporary Disability Benefits, underwritten by the above designated Insurance Company. I authorize my employer to deduct from my earnings my contribution, which shall not exceed the deduction which otherwise would be made in accordance with the New Jersey Temporary Disability**
- By checking this box, I DECLINE to elect. I understand that I shall continue to have my employer to deduct from my earnings my contribution in accordance with the New Jersey Temporary Disability Benefits Law.**

I have read and agree to the terms of participation set forth above.

Employee Signature