The Prudential Insurance Company of America

New Jersey Statutory Temporary Disability Benefits (TDB)
For New Jersey Employees of Franklin Covey Co.

Effective January 1,2027

The document reflects 2026 benefits and rates. Please note that 2027 benefit and rates (not yet published) will apply effective 1/1/2027.

Eligibility and Effective Date of Coverage: A worker must have had at least 20 base weeks of NJ covered employment or have earned $15,500 or more in covered employment during the 52 weeks immediately preceding the week in which disability begins. (1)

Amount of Benefit: Effective 1/1/2026 benefits are paid at the rate of 85%(2) of weekly earnings. The maximum benefit is $1,119 per week. The amount of benefit payable for each day you are disabled is generally one-seventh of your weekly benefit

Maternity Benefits: Pregnancy related disabilities are treated as any other illness.

Deductible Sources of Income: The New Jersey Temporary Disability Benefit Law determines any applicable deductible sources of income.

Benefit Duration: TDB are payable for up to 26 weeks during any one period of disability.

Waiting Period: Benefits begin on the 8th day of Disability. If your disability lasts for 22 days or more, benefits will be paid retroactive to the first day of disability. If your disability is due to organ or bone marrow donation on and after 5/20/2020, there is no waiting period.

Cost to Employee: New Jersey Temporary Disability Benefits are being provided to you on a non-contributory basis. The entire cost your coverage is being paid by your Employer.

Partial Disability: Effective June 17, 2020 The New Jersey Temporary Disability Benefit Law will allow for a partial return to work benefit, if the employer agrees. The employee must be totally disabled for 7 consecutive days and then released to return to work. The benefit is prorated based upon disability earnings. The maximum duration of partial disability is 8 weeks but can be up to 12 weeks if medically supported.

Limitations: Benefits are not payable under the following conditions:

- The disability is caused by accident or sickness arising out of or in the course of employment.
- For the first 7 straight days that you are disabled. This does not apply if you are disabled for at least 3 straight weeks.
- For more than 26 weeks for any one period of disability.
- For any disability that does not start while you are covered by the plan.
- While you are not under the care of a licensed physician, dentist, podiatrist, chiropractor, practicing psychologist, advanced practice nurse or optometrist of your choice.
- If you become disabled as a result of injury caused by you on purpose; or injury received while you are committing a crime of the first, second, third or fourth degree.
- In an amount, which together with any payments received from your employer, would exceed your regular weekly wages.
- If you were disqualified for unemployment compensation under Section 43:21-5(d) of the New Jersey Revised Statutes before you became disabled.

https://www.nj.gov/labor/myleavebenefits

(1) Refer to the Temporary Disability Benefits Law for exemptions.

(2) Any Temporary Disability Benefits (TDB) paid will be reduced by amounts paid at the same time by any retirement, pension or permanent disability benefit plan to which your employer contributed on your behalf. This applies to both government and private plans.

New Jersey Temporary Disability Benefits Insurance is underwritten by The Prudential Insurance Company of America, a New Jersey company, 751 Broad Street, Newark, NJ 07102. The above is a summary of benefits and does not include all plan provisions, exclusions, and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern. Contract series: GRP 100489.

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