

New Jersey State

Temporary Disability Benefits (NJ-TDB)

GUARANTEED DISCOUNT PROGRAM



Program Highlights

- 10 - 40% savings off the State Fund rates
- Groups up to 300 employees
- Eliminate the Annual Assessments
- Increase the “take home” benefits
- Short form application process
- Quicker claims processing
- Commissions paid on a direct basis

NOTE: Not all State Fund rate bands apply

**State Fund AC174.1's are scheduled for release late summer,
Now is the time to prepare for a January 1st effective date.**

Why deal with another agency when you can work with the Team that developed the program

***Why have your clients pay State Fund rates when you can offer them lower premiums
And get paid commissions too !***

MSM has specialized in the statutory disability market for over 40 years.
Give us a call and let us explain how you can secure your clients a guaranteed savings
while increasing their take-home benefit and improving service.