

Can you hear that?

It's another broker talking to your client about their NJ-TDB



GUARANTEED DISCOUNT PROGRAM

New Jersey Temporary Disability Insurance

- Save up to 40% off in-force or renewal rates
- Eliminate the State Fund annual assessment charge
- Increase the “take-home” benefit for the claimant
- Short form application process
- Brokerage commissions paid on a direct basis

Don't be taken out by the competition !

MSM General Agency (718) 979-0200 www.MSMGeneral.com

Private Carrier vs. The State Fund

TDB Benefits	Private Carrier	NJ State Fund
Claims Processed	1 Week Or Less	2 Weeks
Claims Reports Available	Date specific Month-end Year-end	Year-end
Website Access	Admin Resources Access claims	Access claims
E-contract Documents Service	Access policies, Amendments, Notices	Unavailable
Flexible Plan Designs	Enriched options available	Unavailable
Year-End Tax/W-2 Preparation	Available (fee may apply)	Unavailable

Multiple Claims Submission Options	Electronic filing, Mail, Fax, Phone	Mail