*[Employer Client Sample Email]*

**Hello CLIENT NAME,**

**For the first time since 2022, the State of New Jersey’s mandated disability market is open for business.**

On October 21, 2024, the State of New Jersey announced there will be a tax on employee wages to pay for New Jersey Temporary Disability Benefits (TDB) coverage. Previously, the State of New Jersey eliminated all costs to employees, and private carriers found it difficult to identify a market for the benefit.

**With this year’s increases, carriers can provide solutions to help you save money and improve claims handling.**

**Why select a private solution?**
Private solutions offer key advantages for employers and their employees, including:

* **Improved employee satisfaction:** Through a private solution, you and your employees will have access to a direct contact if issues arise.
* **Faster claims processing:** Private carriers adhere to a 2-week maximum whereas the State has 6-8 weeks by law.
* **Predictable costs:** Private carriers are restricted to premium-only charges while the State can add mid-year assessments without limits.

**The deadline to select and implement a private plan solution is December 15, 2024.**

Our team offers private plan options to help you save money and remain compliant. To get started with a quote for a private NJ TDB/FLI plan, please email us your request at *INSERT EMAIL FOR REQUESTS.*