

▶ STATUTORY DISABILITY BENEFITS

(California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island—Effective 1/1/2018)

Six jurisdictions have statutorily mandated disability (SMD) benefit plans that cover most employees in those jurisdictions. The laws of each jurisdiction vary and therefore benefit levels, contribution amounts, and administrative compliance responsibilities vary by jurisdiction. The following chart provides a general outline of the SMD structure in each of the six jurisdictions and the plans that **The Prudential Insurance Company of America (Prudential)** offers.

| Jurisdiction and Benefit Name | Basis of Benefit Calculation | Weekly Minimum Benefit | Weekly Maximum Benefit | Elimination Period | Maximum Duration | Maximum Employee Contribution | Prudential Plans Available | Additional Information |
|--|---|--|--|--|---|---|--|---|
| California State Disability Insurance (SDI) Paid Family Leave (PFL) | 60% of weekly wage for mid/high wage earners 70% of weekly wage for low wage earners | \$50 | Disability and PFL: \$1,216 (effective 1/1/2018) | Disability: 7 days PFL: 0 days | SDI: 52 weeks PFL: 6 weeks | 1.0% of the first \$114,967 in taxable wages (effective 1/1/2018), inclusive of SDI and PFL | Self-insured Voluntary Disability Insurance | Automatic state plan coverage fully funded by employee contribution; self-insured plan available; disability and Paid Family Leave must be administered together |
| Hawaii Temporary Disability Insurance Law (TDI) | 58% of weekly wage | If average weekly wage is less than \$26, TDI benefit = average weekly wage but no more than \$14 | \$620 (effective 1/1/2018) | 7 days | 26 weeks | ½ premium cost, but no more than 0.5% average weekly wage, up to weekly maximum of \$5.34 (effective 1/1/2018) | Insured TDI plans | No state plan available |
| New Jersey Temporary Disability Benefits Law (TDB) Family Leave Insurance (FLI) | 66⅔% of weekly wage | \$112 | Disability and FLI: \$637 (effective 1/1/2018) | 7 days; retroactive to first day after 22 consecutive days of disability | TDB: 26 weeks FLI: 6 weeks | Disability: 0.19% of the first \$33,700—maximum \$64.03 (effective 1/1/2018); FLI: 0.09% of the first \$33,700—\$30.33 maximum (effective 1/1/2018) | Disability: Insured and self-insured | Automatic state plan coverage; mandatory first of quarter effective date to move out of state plan; disability and Paid Family Leave Insurance may be administered separately |
| New York Disability Benefits Law (DBL) Paid Family Leave (PFL) | DBL: 50% of weekly wage PFL: 50% of weekly wage (effective 1/1/18) | DBL: \$20 (if weekly wage is less than \$20, then benefit = average weekly wage) PFL: \$100 (if weekly wage is less than \$100, then benefit = average weekly wage) | DBL: \$170 PFL: \$652.96 | DBL: 7 days PFL: N/A | DBL: 26 weeks PFL: 8 weeks (effective 1/1/2018). Employee may not take more than 26 weeks of DBL and PFL combined in a consecutive 52-week period. | DBL: ½ of 1% of weekly wages, not to exceed \$0.60 per week PFL: 0.126% of employee's weekly wages. \$85.56 annual maximum (effective 1/1/2018) | Insured and advice to pay DBL/PFL plans | Employer must actively elect DBL/PFL coverage; status insured through the State Insurance Fund (SIF), private plan, or self-insured |
| Puerto Rico Disability Benefits Act (DBA) | Graduated steps | \$12 | \$113 (\$55 maximum for agricultural workers) | 7 days, unless hospitalized | 26 weeks | 0.3% of eligible wages up to a \$9,000 maximum or \$27 per year | Insured DBA plans | Automatic state plan coverage; 7/1 effective date for any change |
| Rhode Island Temporary Disability Insurance Act (TDI) Temporary Caregiver Insurance (TCI) | 60% of weekly wage | \$94 (effective 1/1/2018) | TDI and TCI: \$831 (effective 7/2/2017) For TDI only, an additional child benefit is payable equal to the greater of \$10 or 7% of the benefit rate for up to five children | No elimination period applies. Benefits paid retroactive to first day if disabled for 7 or more days | TDI: 30 weeks TCI: 4 weeks | 1.1% of the first \$69,300 earned; \$762.30 annual maximum (effective 1/1/2018), inclusive of TDI and TCI | N/A | Only state can provide coverage |

This chart provides a summary description of the statutorily mandated disability benefit plans required by California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island. It is intended to highlight certain key provisions of the laws and regulations governing such statutorily mandated disability plans for informational purposes only.

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