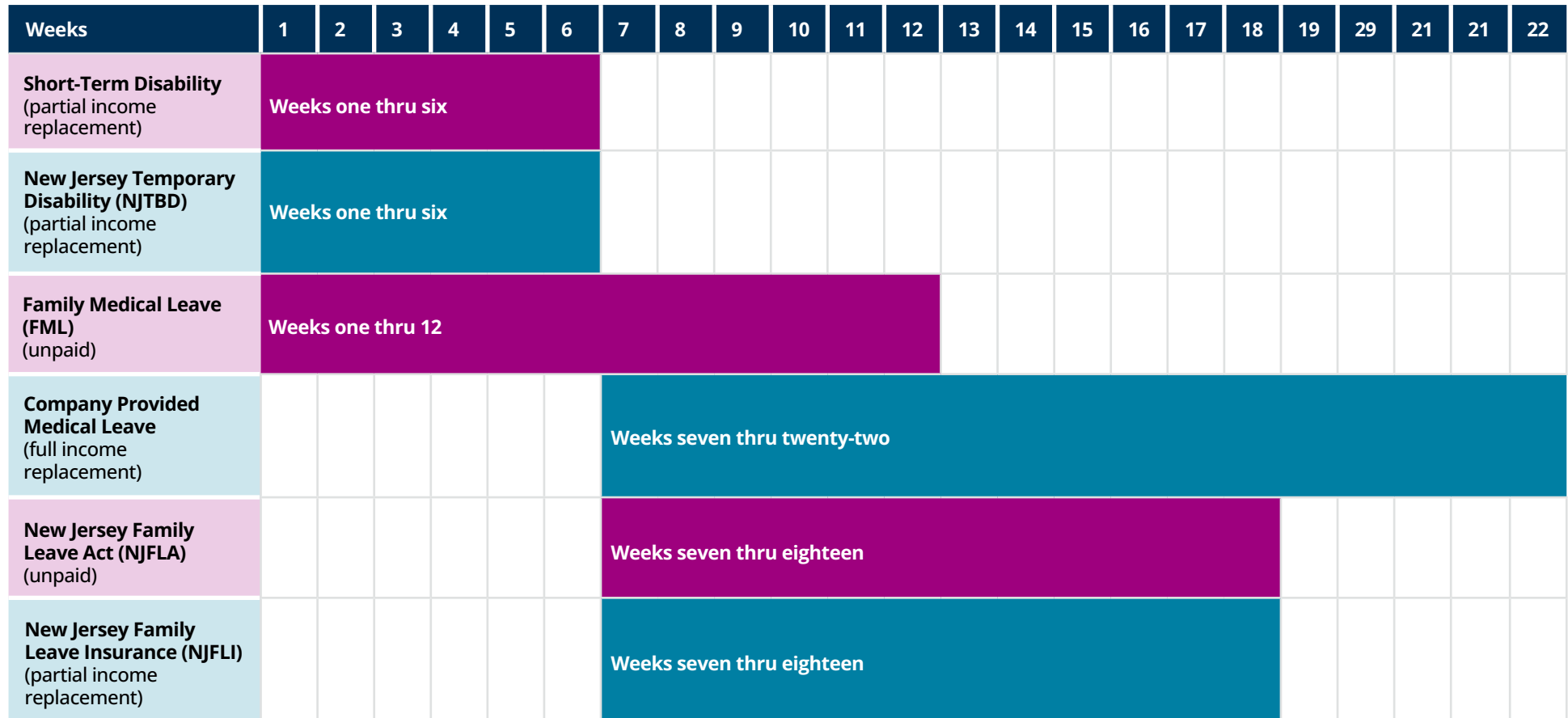


Examples of New Jersey Leaves of Absence Coordination Gantt Chart



Notes on payments types:

Short-Term Disability (STD)

Week one for Company paid STD the first five days are charged against the sick day policy. If sick time is not available, personal, vacation or unpaid time may be used.

Company Provided Medical Leave

State benefits payment is an offset paid at partial rate of pay. Company STD and Bonding will cover remaining pay to make you whole at 100% of pay.

New Jersey Family Leave Insurance (NJFLI)

State benefits payment is an offset paid at partial rate of pay. Company STD and Bonding will cover remaining pay to make you whole at 100% of pay.