

New Jersey

# Temporary Disability and Other Statutory Benefits

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New Jersey has a series of laws that help protect an employee during times when they need to be away from work. Temporary Disability Insurance (NJ TDI) provides a paid benefit to New Jersey workers who are sick or hurt, or have another disability that prevents them from working, and wasn't caused by their job. Most employers in New Jersey are required to have Temporary Disability Insurance for their employees. Family Leave Insurance (NJ FLI), on the other hand provides workers a paid benefit to bond with a child or care for a seriously ill family member. These are not job protected leaves, however, protections may be received under the New Jersey Family Care act (NJ FLA), New Jersey's Security and Financial Empowerment (SAFE Act) or the federal Family and Medical Leaves (FMLA).

## Programs



Temporary Disability Insurance (NJ TDI): 26 weeks of partial wage replacement for full disability or partial disability upon return to work on a reduced schedule.

MetLife provides coverage for Private Plans and Self-insured administration.

Family Leave Insurance (NJ FLI): 12 weeks of partial wage replacement

- Child Bonding
- Care for Family: any individual related by blood or that you consider family

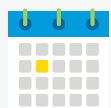
## Funding



TDI: 0.47% Employee contribution (payroll deduction) of the first \$138,200 of pay up to a maximum of \$649.54. Employer funds the balance of the plan cost.

FLI: 0.28% Employee contribution (payroll deduction) of the first \$138,200 of pay up to a maximum of \$386.96.

## Key dates



**January 1, 2021** — Payroll deduction and benefits increase.

## Eligibility

Employees are eligible for TDI once they have paid premiums into the program and meet the minimum state gross earnings requirements.

An employee must have worked 20 weeks earning at least \$220 weekly or have earned a combined total of \$11,000 in those four quarters (the base year).


Base year is the timeframe used to meet the minimum gross earnings requirement and used to calculate an employee's average weekly wage. The standard base year refers to the first four of the last five completed quarters prior to the claim.

Claim Dated	Earnings Period	Claim Dated	Earnings Period
January 2021 February 2021 March 2021	October 1, 2019 to September 30, 2020	July 2021 August 2021 September 2021	April 1, 2020 to March 31, 2021
April 2021 May 2021 June 2021	January 1, 2020 to December 31, 2020	October 2021 November 2021 December 2021	July 1, 2020 to June 30, 2021

## Coverage Options

Employers can choose to purchase MetLife's NJ TDI fully insured coverage to meet the mandate, self-insure, or participate in the state-run program. Employers primarily use the state-run program for NJ FLI coverage.

## NJ TDI and FLI Benefits

<b>12 Weeks</b> <ul style="list-style-type: none"> <li>• Child Bonding</li> <li>• Care of Family</li> <li>• Military Exigency</li> </ul>	<b>Weekly benefit program is a percent of wages up to a maximum</b>  <div style="text-align: center;">  <p><b>\$903 maximum weekly</b></p> </div>
<b>26 Weeks</b> <ul style="list-style-type: none"> <li>• Care of Family</li> <li>• Military Exigency</li> <li>• Total Combined Family</li> </ul>	<b>Benefit Calculation:</b>  <p><b>85% of their average weekly wage up to the maximum</b></p>

[metlife.com](http://metlife.com)

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

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