MetLife

Your Guide to New Jersey Temporary Disability Insurance and New Jersey Family Leave Insurance for 2026 (NJ TDI) (NJ FLI)

Updated as of February 2026



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This guide aims to provide you with comprehensive information about your rights, benefits, and the process for applying for these programs.

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Overview of NJ TDI and FLI

New Jersey Temporary Disability Insurance (NJ TDI) and New Jersey Family Leave Insurance (NJ FLI) offer wage replacement benefits to eligible employees who need time off from work for qualifying reasons. Employees may be eligible for NJ TDI if an employee is unable to work due to a non-work related injury or illness, including pregnancy and/or childbirth. NJ FLI provides wage replacement benefits to eligible employees to bond with a new child, care for a sick family member or for a qualifying safe leave.

Eligibility

You are covered for NJ TDI/FLI Benefits if you:

- Work for a covered employer.
- If you have 20 weeks of work with earnings of at least 20 times the minimum wage ($15.92 in 2026), or $310 per week, or $15,500 within the base year.

Cost of Coverage

In 2026, the maximum cost of coverage for NJ TDI is 0.19% of your wages, or a total of $325.09 per year and for FLI your maximum cost of coverage is 0.23% of your wages, or a total of $393.53 per year. The 2026, New Jersey's employee taxable wage base is $171,100. Your employer may withhold up to these amounts via payroll deductions.

Benefit Details

Benefits and Qualifying Life Events

You can receive part of your pay, but nowith job protection as of July 2026*, if you need to take time off for certain reasons, such as:
TDI: A physical or mental health condition or other disability unrelated to your work, Suffering from an accident or sickness
including organ or bone marrow donation, or if you are disabled during your pregnancy or following childbirth.

FLI: To bond with a newborn, newly adopted, newly placed foster child, or to provide care for a seriously ill or injured family member. Safe Leave: When an employee or covered family member is impacted by domestic violence or sexual abuse.
• Suffering from an accident or sickness
• Organ or bone marrow donation, or

if you are disabled during your pregnancy or following childbirth
• Need to care for a Family member

* Job protection may be provided through other federal or state laws such as the federal Family and Medical Leave Act (FMLA) or the New Jersey Family Leave Act (NJ FLA).

Benefit Duration and Waiting Period

Intermittent leaves may be taken in a minimum of 8-hour increments.

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Weeks

Disability Insurance: Up to 26 weeks after a 7-day waiting period.

If a disability continues for more than 3 weeks, the employee will be paid retroactively for the first 7 day waiting period. The waiting week does not apply for a disability which is the result of a Communicable Disease or the Employee's donation of any organ or bone marrow.

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Weeks

Family Leave: up to 12 weeks continuously, or 56 days, for intermittent leaves each benefit year.

Intermittent leaves may be taken in a minimum of 8-hour increments.

Calculating Your Benefits

Benefits are paid as a percentage of your average weekly wage (AWW). The calculation formula and benefit amount you can receive is the same for both TDI and FLI.

In 2026 your TDI/FLI max benefit is 85% of your average weekly pay but no more than 70% of the state average weekly wage, which is $1,545.60. You can receive a maximum weekly benefit of $1,199 for either TDI or FLI in 2026.

Example Calculation

Let's go through examples to make it clearer.

Example 1
If your weekly wages are $600

- Disability Benefit: $600 * 85% = $510.

In this case an employee will receive $510.

Example 2
If your weekly wages are $2,000

- Disability Leave: $2,000 * 85% = $1,700, but this is higher than the maximum benefit of $1,199.

So, in this case you would receive the maximum benefit of $1,199.



Coordination with Other Benefits

You may be eligible for more than one leave for the same event. If you are receiving other leave or wage replacement benefits through your employer when on NJ TDI or FLI, NJ TDI and FLI benefits may be reduced if NJ TDI or FLI plus continued employer pay exceeds 100% of regular weekly wages. However, if you are receiving 100% salary continuation, NJ TDI or FLI benefits are not payable.

NJ TDI and NJ FLI cannot be taken at the same time.

NJ TDI and FLI can and should be taken at the same time with leave under the federal Family and Medical Leave Act (FMLA) and New Jersey Family Leave Act (NJ FLA) when applicable.
MetLife representatives can help review employer paid benefits that may overlap with the state leave. They can help document overlaps and preferred contact and action when the overlap happens.

Applying for Benefits

Steps to Apply

1. Notify your employer of the need for a leave as soon as possible.
2. Claims can be filed up to 60 days in advance of the leave for TDI and up to 30 days for FLI. If the leave is unforeseeable, claims may be submitted up to 30 days after the leave has begun.
3. If additional information is necessary MetLife will contact, you. A decision will be made within 15 days or the first day of leave, whichever is later.
4. If your claim is denied, you may appeal the claim first with MetLife. Appeal filing instructions can be found in the claim denial letter.



Documentation to Support your Claim

- Proof to support an employee's leave may be required before the claim decision can be made. Medical documentation may be required if benefits are sought for one's own disability or to care for a family member with a serious medical condition.
- Certification may be required for child bonding or for a qualified safe leave. It is important to submit paperwork to the doctor as soon as possible. It might take the doctor's office two weeks or more to complete the paperwork.



Claim Denials

If your claim has been denied, you can reach out to MetLife to have your claim reconsidered. If, after a second review, your claim is still denied, you can file an appeal with the state within 49 days of the date of the date of determination or redetermination of your claim by submitting a completed Appeal Request Form to the state.

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