



# Your Guide to New Jersey Temporary Disability Insurance for 2026 (NJ TDI)

Updated as of December 2025



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

New Jersey Temporary Disability Insurance (NJ TDI) offers wage replacement benefits if an employee needs time off from work. NJ TDI applies if an employee is unable to work due to pregnancy and/or childbirth or due to a non-work-related injury or illness.

While your employer is also required to provide NJ Family Leave Insurance (FLI), MetLife does not currently provide coverage for NJ FLI. For more information on NJ FLI, please speak with your HR representative or visit [New Jersey's website](#).

## Eligibility

### You are covered for NJ TDI 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

Beginning January 1, 2026, the maximum cost of coverage is 0.23% of your wages, or a total of \$380.42 per year. In 2026, New Jersey's employee taxable wage base is \$171,100.

## Benefit Details

### Benefits and Qualifying Life Events

You can receive part of your pay, but no job protection\*, if you need to take time off for certain reasons, such as:

- Suffering from an accident or sickness
- Organ or bone marrow donation, or
- if you are disabled during your pregnancy or following childbirth

\* 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

Leave can be taken intermittently.

**26**  
Weeks

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

If a disability continues more than 3 weeks, the employee will be paid retroactively for the first 7 day waiting period.

# Calculating Your Benefits

The benefit amount you can receive depends on your regular wages and how they compare to the average wages in 2026 the **state average weekly wage**, is **\$1,545.60**.

## 1. Determine Your Regular Wages

- Your regular wages are the amount you typically earn before any deductions. This includes your salary, hourly wages, tips, and any other earnings.

## 2. Understand the Maximum Weekly Benefit

- In 2026, you can receive a **maximum weekly benefit of \$1,119** This means that no matter how much you earn, the maximum benefit you can receive per week is **\$1,119**.

## 3. Calculate Your Benefit Percentage

- The benefit amount you can receive is **85%** of your average weekly pay but no more than **70%** of the state average weekly wage,

# 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, NJ TDI benefits may be reduced if NJ TDI plus continued employer pay exceeds regular weekly wages. However, if you are receiving 100% salary continuation, NJ TDI benefits are not payable.

NJ TDI 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.

## Example Calculation

Let's go through examples to make it clearer.

### Example 1

If your weekly wages are **\$600**

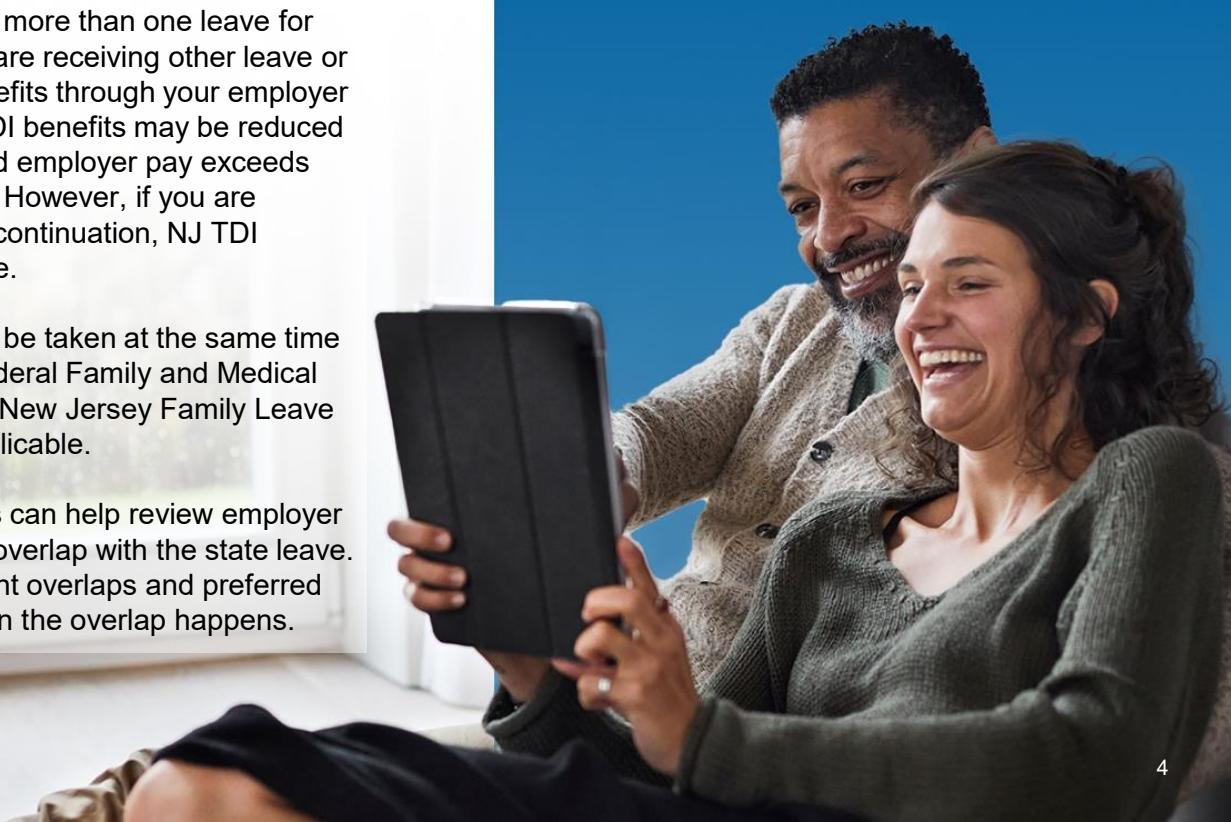
- Disability Benefit:  $\$600 * 85\% = \$510$ .

In this case an employee will receive \$510.

### Example 2

If your weekly wages are **\$2,000**

Since **\$2,000** is higher than **85%** of the state average weekly wage ( $\$1,545.60 * 85\% = \$1,700$ ), but this is higher than the maximum benefit of \$1,119. So, in this case you would receive the maximum benefit of \$1,119.



# Documentation to Support your Claim

**For your own serious health** condition (when an employee is sick or hurt and cannot work for an extended period):

- Certification of a Serious Health Condition form filled out by an employee and their healthcare provider, or
- A doctor's note or Attending Physician Statement (APS) that includes the same information as the Certification of Serious Health Condition form and/or any other reasonable information or documentation necessary to adjudicate the claim.

# 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. 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.





## 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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