

New Jersey Temporary Disability Insurance and Family Leave Insurance (NJ TDI & NJ FLI)

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New Jersey Temporary Disability Insurance (NJ TDI) and Family Leave Insurance (NJ FLI) Overview

What is New Jersey Temporary Disability Insurance (NJ TDI) and New Jersey Family Leave Insurance (NJ FLI)?

New Jersey Temporary Disability Insurance (NJ TDI) and New Jersey Family Leave Insurance (NJ FLI) are NJ programs that offer wage replacement benefits if you need time off from work. NJ TDI applies if you are unable to work due to pregnancy and/or childbirth or due to a non-work-related injury or illness. You can use NJ FLI for family-related matters such as caring for a seriously ill family member, bonding with a new child, or addressing urgent domestic issues.

Is my employer required to offer NJ TDI and NJ FLI benefits?

Yes. Private employers are required to offer these benefits if they have employees working in the state of NJ.

Employment covered under the New Jersey Unemployment Compensation Law, including state and local government employment, is also covered for Family Leave Insurance.

Is my employer required to use the state-run paid leave program?

No. While private employers are required to offer NJ TDI and NJ FLI, they may choose to offer equal or improved benefits through either private insurance or a self-funded program.

Am I eligible for coverage?




All employees working for a covered employer are eligible for benefits. You must have either:

- 20 base weeks of work in covered employment during the base year with earnings of at least \$283 in each week (equivalent to 20 times the minimum wage); or
- \$14,200 of annual earnings.

Individual employees are not allowed to opt out of the program.

What are the state benefits and what life events can they be used for?

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

Temporary Disability	Family Leave	
 <p>Own Serious Health Condition Your own medical need (including pregnancy)</p>	 <p>Child Bonding Including newborn, adoption, and foster placement</p>	 <p>Family Caregiver When a covered family member has a serious health condition</p>
Benefit Duration		
<p>Up to 26 weeks with a 7-day unpaid waiting period.</p> <p>If your disability continues more than 3 weeks, you will be paid retroactively for the first 7 days.</p>	<p>Up to 12 weeks No waiting period</p>	
There is a combined maximum duration of 26 weeks for NJ TDI and NJ FLI		

*Job protection may be received under the New Jersey Family Care Act (NJ FLA), New Jersey's Security and Financial Empowerment Act (SAFE Act) or the federal Family and Medical Leave Act (FMLA). These programs should run at the same time with NJ TDI/NJ FLI when applicable.

What should I do if I am thinking of taking NJ TDI or NJ FLI?

Start by checking your employer's benefits handbook or talking to Human Resources. They can tell you:

- How to apply for benefits
- How the leave works with other paid time off options such as sick pay or vacation time
- How it works with the other programs your employer offers that may overlap with NJ TDI or NJ FLI

Benefit Calculation

How much of a benefit can I receive?

The money you receive is based on how much you usually make each week at your job.

Benefits are paid as a percentage of your weekly wages up to the current maximum weekly benefit amount.

Maximum Weekly Benefit (for 2024)	
NJ TDI	NJ FLI
\$1,055	\$1,055

You can receive up to 85% of your average weekly pay, but no more than 70% of the statewide average weekly pay.*

*The state of New Jersey updates their average weekly wage and benefit percentages yearly.

Filing for Benefits

How do I file for benefits?

1 Notify your employer	2 Apply for benefits	3 Submit supporting documentation	4 Stay connected until you return to work
<ul style="list-style-type: none">• Within 60 days before your leave begins or as soon as possible if your leave is unforeseeable.	<ul style="list-style-type: none">• Contact your claim administrator within 60 days before or 30 days after your leave starts.• MetLife can accept claims via web, telephone, or paper claim. The method is dependent on your employer's coverage plan.	<ul style="list-style-type: none">• Proof may be required before the claim decision can be made.• MetLife will make a claim decision within 15 calendar days of receiving all information (or the first day of leave, whichever is later).	<ul style="list-style-type: none">• Your employer and MetLife will need to have your anticipated return to work date scheduled or an intermittent leave plan on file to efficiently manage the claim.

Coordination with other benefits

New Jersey Family Care Act (NJ FLA), New Jersey's Security and Financial Empowerment Act (SAFE Act), and the federal Family and Medical Leave Act (FMLA) benefits can and should be taken at the same time when applicable.

Can I qualify for more than one benefit?

You may qualify for more than one benefit based on the reason for your leave. Some common events are:

Leave reason	NJ TDI/NJ FLI		FMLA	Company	Other
	NJ TDI	NJ FLI			
You have complications due to pregnancy	Yes	No	Yes	Short-Term Disability (STD)	
You have a serious health condition requiring multiple days/weeks/months away from work (including acting as a bone marrow/organ donor)	Yes	No	Yes	STD-continuous or reduced leave schedules with partial disability No intermittent leave	
You are injured at work	No	No	Yes	No	Workers' Compensation
You are bonding with a newborn or fostering or adopting a child	No	Yes	Yes	Maybe (Parental/Bonding leave)	
You need to care for a parent, child, or spouse with a serious health condition	No	Yes	Yes	Sick leave, PTO	
You need to care for other family members: parents in-law, siblings, grandparents, grandchildren, domestic partners, chosen family, any other individuals related by blood, or any other individuals whom you consider to be family with a serious health condition	No	Yes	No	Sick leave, PTO	
You are a former employee receiving unemployment (more than 14 days post-termination) and you have a qualifying event	Maybe	Maybe	No	No	Unemployment
You are a former employee not working and not receiving unemployment and you have a qualifying event	Maybe	Maybe	No	No	

Documentation Requirements

What proof or supporting documentation is needed to support my claim?

Each claim has its own requirements for supporting documentation, as listed below. If your claim requires paperwork from your doctor, be sure to submit the request to your doctor as soon as you can. The doctor's office may take two weeks or more to process your paperwork. In some cases, a statement confirming the relationship between you and the family member may also be requested.



For your own serious health condition (when you are sick or hurt and cannot work for an extended period of time):

- Certification of a Serious Health Condition form filled out by you and your 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



For child bonding with a newborn:

- A copy of the child's birth certificate, or
- A statement from the child's healthcare provider stating child's date of birth, or
- A statement from the mother's healthcare provider stating child's date of birth



For child bonding for adoption or foster care placement:

- A copy of court documents finalizing the adoption, or
- Documentation from the child's healthcare provider, or
- Foster/adoption agency paperwork containing adoption or placement

If you are not the parent named in the court documents (in loco parentis), you may also be asked to provide proof verifying your relationship to the in loco parentis named in the court documentation. This could be a marriage certificate, civil union papers, or something showing you are in a domestic partnership.



For leave to care for a family member with a serious health condition, including medical events related to pregnancy or childbirth, you must provide ONE of the following:

- Certification of a Serious Health Condition form filled out by you and your family member's healthcare provider, or
- A doctor's note or APS that includes the same information as the Certification of Serious Health Condition form

Coverage and Claims

Who is a covered family member?

A covered family member can be a spouse or domestic partner, child, parent or legal guardian, sibling, grandchild, grandparent, spouse's grandparent, child-in-law, or an individual who has a relationship with you that creates an expectation and reliance on your care for the individual, regardless of whether you reside together.

Can NJ FLI be taken intermittently or on a reduced leave schedule?

Leave based on a serious health condition may be taken in small amounts if such leave is reasonable and appropriate to the needs of the individual with the serious health condition. All other leaves may be taken in small amounts too but in full-day increments if your request qualifies.

Why should you give your employer a 60-day advance notice of foreseeable leave?

Giving your supervisor/employer a 60-day advance notice that you will be absent helps them plan for someone else to do your job while you're gone. They can make sure there are enough people to cover your work and train someone to fill in for you.

What if my claim is denied?

If your claim has been denied, you can reach out to MetLife to have the claim reconsidered, especially if you have new information to support your claim. If your claim is still denied after a second review, you may file an appeal. Appeal filing instructions can be found in the claim denial letter you received.

Additional NJ TDI and NJ FLI Details

How is the program funded?

New Jersey Family Leave Insurance (NJ FLI) is 100% funded by employee contributions under the state plan, but employers may choose to contribute or deduct from payroll. New Jersey Temporary Disability Insurance (NJ TDI) has no contribution deductions during the 2024 calendar year under the state plan.

Under private plans, both employees and employers may contribute, but employee contributions are still limited to the contribution rate of the state plan.

NJ TDI (for 2024)	NJ FLI (for 2024)
Not applicable for 2024	No more than 0.09% per week up to cap
Not applicable for 2024	Max annual contribution: \$145.26
Not applicable for 2024	0.06% subject to wage cap \$161,400

Payroll deduction must start day one of employment.

How do you calculate NJ TDI and NJ FLI premium amounts due for each employee in 2024?

The state of New Jersey annually updates the wage cap and deduction rates, which determine the premium amounts owed if your employer is using the state-run program.

For the NJ FLI program in 2024, your employer will withhold 0.09% of your wages, with a yearly maximum contribution of \$145.26. Deductions cease when your calendar earnings hit \$161,400.

For the NJ TDI in 2024, no deductions are required this year.

	Employee A	Employee B	Employee C	Employee D
Annual Salary	\$45,000	\$75,000	\$161,400	\$180,000
Employee NJ TDI Contribution rate = 0.00%	\$0.00	\$0.00	\$0.00	\$0.00
Employee NJ FLI Contribution rate = 0.09%	\$40.50	\$67.50	\$145.26	\$145.26
Total Annual Contribution	\$40.50	\$67.50	\$145.26	\$145.26
Weekly payroll deduction for NJ TDI and NJ FLI	\$0.77	\$1.29	\$2.79	\$2.79

The state will collect the contributions on a quarterly basis in arrears. Private plan contributions can be aligned to billing frequency of other coverages.

General Tax Information

Are benefits taxable?

Only a portion of the Temporary Disability Insurance benefits paid are taxable by the federal government. They are considered third-party sick pay or other wages.

Are taxes automatically withheld from benefits?

NJ FLI: Family Leave Insurance benefits are considered taxable income for purposes of the federal income tax. They are not considered taxable for purposes of the New Jersey gross income tax. When the claimant applies, they can choose to have 10% of their benefits withheld for federal income tax. At the end of each calendar year, you will need to obtain a 1099-G form online.

NJ TDI: Temporary Disability Insurance benefits are considered taxable income for purposes of both the federal income tax and FICA (Social Security). Federal income tax will not be withheld from benefit payments issued by the state. There is a process to have the state withhold taxes.

Private plan: Federal income tax will not be withheld from your benefit payment unless you request it when you file and submit IRS form W-4S to us; we will issue a W2 for benefits paid to you.

Resources



Need more information? Visit:

The MetLife PFML [website](#) regarding state-mandated benefits.

For NJ State PFML resources, please [click here](#).

For details regarding your coverage, contact your MetLife Representative.

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