

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

The New Jersey state program provides Temporary Disability Insurance (TDI) and Family Leave Insurance (FLI) wage replacement benefits to eligible workers who need time off from work.

New Jersey Temporary Disability Insurance (TDI)

The New Jersey state program provides Temporary Disability Insurance (TDI) wage replacement benefits to eligible workers who need time off from work. Workers may be eligible for TDI if they are unable to work due to a non-work-related injury or illness or during pregnancy and/or childbirth. MetLife administers NJ TDI.

Eligibility

- Either 20 base weeks of work in covered employment during base year with earnings of at least \$310 in each week (equivalent to 20 times the minimum wage); or \$15,500 of annual earnings.

Weekly Benefit

- TDI: 26 weeks: Workers may receive approximately 85% of their weekly wages with a maximum benefit.

Job and Benefits Protections

- The NJ TDI coverage is not job or benefits protected. However, job and benefits 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).

Coverage Period

- TDI: 26 weeks with respect to any one period of disability.

Filing for Disability

- To file your claim for NJ TDI, you must file with the state of NJ. To file a claim, visit the state website [here](#).
- If applying after your leave begins, you have 30 days from your first day of leave to file your application.

New Jersey Family Leave Insurance (FLI)

Workers may be eligible for FLI to care for a seriously ill family member or to bond with a new child, and to address matters related to being a victim of domestic violence or sexual violence.

Eligibility

- Either 20 base weeks of work in covered employment during base year with earnings of at least \$310 in each week (equivalent to 20 times the minimum wage); or \$15,500 of annual earnings.

Weekly Benefit

- Workers may receive approximately 85% of their weekly wages with a maximum benefit.

Job and Benefits Protections

- FLI coverage is not job or benefits protected. However, job and benefits 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).

Coverage Period

- FLI: 12 weeks.

Filing for Disability

- To file your claim for NJ TDI, you must file with the state of NJ. To file a claim, visit the state website [here](#).
- If applying after your leave begins, you have 30 days from your first day of leave to file your application.