

New Jersey Disability Programs

Temporary Disability Insurance and Family Leave Insurance Frequently Asked Questions

Filing Your Claim

1. What is New Jersey Temporary Disability Insurance (NJ TDI)?

The NJ TDI program is a state program designed to help employees working in New Jersey take paid time off for family or medical reasons.

2. How do I file my NJ TDI claim?

The first step to filing your claim is to create your NJ TDI online account. Under this account, you can check your claim status, receive real time updates and view any documents relating to your claim.

There are two ways to file: online or via mailing your paper application. Filing online will result in the quickest processing time.

- If filing online: Before filing your claim, click [here](#) to review the how to video. When you are ready to file your claim, click [here](#).
- If filing via paper form: To view instructions on how to file your paper claim, click [here](#)

If you have any additional questions about filing your claim, please contact the state at 609-292-7060.

3. When should I file my NJ TDI claim?

It's recommended you file your NJ TDI claim on your first day absent from work, if possible. Before your absence begins, you may start preparing to file your claim by creating your NJ TDI account and gathering all necessary documentation. To read about what is needed to submit your claim, click [here](#).

4. What happens if I file my NJ TDI claim before I go out of work?

The state of NJ will only allow you create your NJ TDI account before you are absent from work but you cannot officially submit your claim until your leave begins. If you do create your NJ TDI account with the state before your leave begins, it's recommended you revisit your account on your first day absent from work to officially submit your claim.

5. What happens if I submit my NJ TDI application but do not answer every question?

It is important to ensure that you have answered every question on the application and file it in a timely manner. If you are not able to file your claim immediately upon your leave beginning, the state will allow you 30 days from the first day you are absent from work to retroactively file your application. Please click [here](#) for more information on the state application process.

6. What happens if I file my NJ TDI claim late?

You have 30 days from your first day absent from work to file your disability claim. If you submit your application more than 30 days from your first day absent from work, the state may require additional information. Submitting a late application may also cause your disability payment to be denied.

7. What happens if my NJ TDI claim is denied?

The state allows you to file an appeal. For more information on the appeals process, click [here](#).

Disability Payment

1. What form of payment will I be receiving from the state of NJ?

If your claim is approved, payment will be received via a prepaid debit card from Money Network/My Banking Direct. This will be mailed to your home address in a plain white envelope from an Omaha, Nebraska address. Please ensure to keep an eye out for this envelope as it may easily be missed.

2. How long after my NJ TDI claim is approved can I expect to receive my payment from the state?

As soon as your claim is approved, the state will mail your prepaid debit card. Click [here](#) to login and check when a payment date has been posted.

3. Is there a payment waiting period?

By law, the Temporary Disability Insurance program has a week built into it that is initially unpaid, which is called the “waiting week.” Benefits are then paid starting on the eighth day of disability. The first seven days of payment (known as the waiting week) are held until you meet one condition: your unpaid leave continues for a total of 22 days or more. If your disability continues that long, you will be paid retroactively for the first 7 days. Click [here](#) for an example.

4. What should I do with the debit card after my leave has ended?

Please do not discard or lose the card as it does not expire for 6 years. You will use this same [card](#) for any later disability claims such as having another child or needing to undergo surgery.

5. Can I use my paid time off while also receiving disability pay?

BAYADA policy advises that if you are collecting benefits under a state disability plan, you should not use or be compensated for paid time off as this can affect or reduce your disability pay.

6. Who should I contact if I have a question about my NJ TDI payment?

If you have any questions surrounding your disability application or payment, please contact the Division of Temporary Disability and Family Leave Insurance, at **(609) 292-7060**.

Maternity and Paternity Leave Coverage

1. What maternity leave is provided by the state?

Under the state of NJ, maternity leave coverage is both TDI and FLI. First, during your pregnancy, you can apply for TDI which may provide up to 12 weeks of payment to care for yourself before and after childbirth. Additionally, after TDI, you can also apply for FLI which may provide up to an additional 12 weeks of payment to bond with your new child. Please click [here](#) for more information.

2. What is the difference between NJ TDI and FLI?

Temporary Disability Insurance (TDI): The State pays employees a monetary benefit in the form of partial wage replacement to workers who suffer an illness, injury, or other disability (including pregnancy) that prevents them from working.

Family Leave Insurance (FLI): The State pays employees a monetary benefit in the form of partial wage replacement when they stop working to bond with a newborn, newly adopted, newly placed foster child, or to provide care for a seriously ill or injured loved one. The non-birth parent can also utilize this program.

Click [here](#) for an expansion on the difference between TDI and FLI. For additional information such as estimating the time you'll be out of work or to view a timeline of how TDI and FLI work together, click [here](#).

3. How do I file for Family Leave Insurance (FLI) to bond with my child?

After receiving NJ TDI benefits, you will receive a new mother bonding notice and other information in the mail including instructions. Please click [here](#) for more information.

4. Do I have to take both TDI and FLI at once?

The state does not require you to take both TDI and FLI one after another. You can claim Family Leave Insurance (FLI) to bond in one consecutive 12-week period, or on a day-by-day basis to suit your needs. However, the way you choose to claim your leave will determine the duration of leave that you are entitled to. Click [here](#) for more information on continuous vs non-continuous leave.

5. What paternity leave coverage is provided by the state?

Under the state of NJ, paternity leave coverage is for spouses and partners of someone who gave birth. This person would apply for FLI as they may qualify to bond with their newborn. Please click [here](#) for more information.

Have any questions?

Should you have any questions, please contact the Leave Management Office at LeaveManagement@bayada.com or 833-993-2958.