

# CASH BENEFITS

## FOR HEALTH CONDITIONS AND PREGNANCY/CHILDBIRTH RECOVERY

### NJ TEMPORARY DISABILITY INSURANCE

Temporary Disability Benefits can partially replace your wages when you have to stop working due to a physical or mental health condition or other disability unrelated to your work, including pregnancy/childbirth and COVID-19.

#### Most New Jersey workers qualify

##### To be eligible you must:

- have earned at least \$11,000 total or \$220 weekly for 20 weeks total in employment in the 18 months prior to the start of your claim;
- stop working due to an illness/injury that is not caused by your job; and
- be under the care of a licensed medical provider.

For work-related disabilities, see: [myleavebenefits.nj.gov/workrelated](https://myleavebenefits.nj.gov/workrelated)



#### Apply for benefits online at [myleavebenefits.nj.gov](https://myleavebenefits.nj.gov)

It's your responsibility to ensure that all of this information – including the medical provider portion – is submitted to the Department's Division of Temporary Disability Insurance.

If you're planning ahead, you can start the application up to 60 days in advance and save it as a draft. Once your leave begins, you must return to your draft to certify and submit your application. If applying after your leave begins, you have 30 days from your first day of leave to file your application.

It can take two to six weeks to approve a claim and pay benefits, once we have a complete application.

#### Receive up to 85% of your average wages, up to \$903/week

Your medical provider certifies how long you need to recover from your medical condition, up to a maximum of 26 weeks. After you start receiving Temporary Disability benefits, we may ask you to provide us with proof of your continuing disability to keep receiving benefits.

#### Payments issued on a Bank of America debit card

Bank of America will send you a debit card in the mail in a plain, unmarked envelope before your application is approved. Don't lose it! Funds will be applied to the card if and when your application is approved. If you previously filed for Temporary Disability Insurance, Family Leave Insurance, or Unemployment Compensation, funds will be issued to that same debit card. For Bank of America debit card inquiries call **866-213-4074**.



## Temporary Disability Insurance for COVID-19

If your healthcare provider certifies that you are unable to work because you are at high risk for COVID-19 due to an underlying health condition, you may be eligible for Temporary Disability benefits.



## Temporary Disability Insurance for pregnancy/childbirth recovery

Temporary Disability provides cash benefits for pregnant parents when they need to stop working before giving birth and while recovering afterward. Parents can transition directly from Temporary Disability to bonding benefits, also known as Family Leave Insurance. Learn more at [myleavebenefits.nj.gov/maternity](https://myleavebenefits.nj.gov/maternity).

## If you're currently unemployed

If you experience a medical event that qualifies you for Temporary Disability Insurance benefits, and it is more than 14 days after your last day of work, you may be eligible for benefits and we encourage you to apply. We will forward your application to the staff who review applications for Disability During Unemployment. For more information visit: [myleavebenefits.nj.gov/unemployed](https://myleavebenefits.nj.gov/unemployed).

## About the State plan and private plan disability insurance

Your employer must participate in the State Temporary Disability Insurance program and deduct your payroll taxes for it, or provide a private disability insurance plan; only out-of-state employers, local government (including school districts), and the federal government are not required.

If you are covered under a private plan, your employer's insurance carrier is responsible for processing and paying benefits on your disability claim. Reach out to your employer to learn more about your coverage and get an application.

## Job protection

Temporary Disability Insurance is a wage replacement program and does not provide job protection. However, your job may be protected under the Federal Family & Medical Leave Act (FMLA), which is separate and which is enforced by the U.S. Department of Labor. Generally, employers with at least 50 employees are covered under FMLA and must provide up to 12 weeks of job-protected, unpaid medical leave. You may need to provide notice to your employer if you're taking leave under this law. For more information, contact the US Department of Labor at (866) 487-9243 or visit [www.dol.gov/whd/fmla](https://www.dol.gov/whd/fmla).

In addition, if an employer retaliates against you for taking or seeking to take Temporary Disability benefits, you have the right to take private legal action.

### For further assistance



**T: 609-292-7060**  
**MONDAY-FRIDAY**  
**8:00 am – 4:30 pm**  
**F: 609-984-4138**



**Temporary Disability and  
Family Leave Insurance**  
**PO Box 387 | Trenton | NJ | 08625**

Hearing-impaired individuals may inquire about their claim via the Telecommunication Device for the Deaf (TDD): **609-292-8319**, or the NJ Relay Service at **1-800-852-7899**.