



What is it?

New Jersey Temporary Disability Insurance (NJ TDI) is a disability plan required for workers in the state of New Jersey.

Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability policy may pay a portion of your salary that can help you pay your bills.

Your NJ TDI coverage

New Jersey TDI	
Eligibility description	All eligible employees working in New Jersey
Coverage amount	85% of your average weekly wage, up to a maximum of \$1,119 week
Maximum payment period	Up to 26 weeks
Partial disability benefits	<p>If your employer agrees that you may return to work on a part-time basis, you may be eligible for partial TDI benefits for eight weeks, or up to 12 weeks with sufficient medical documentation if you have been completely unable to work due to disability and have been receiving full TDI benefits for at least seven consecutive days.</p> <p>Partial benefits aren't available for more than 12 weeks. Employers aren't required to permit employees to return to work on a reduced schedule. However, if an employee is able to return to work on a reduced schedule, but the employer doesn't permit the employee to do so, the employee will remain eligible for benefits until fully recovered from the disability and able to perform their job duties.</p>
General information	<ul style="list-style-type: none"> ▪ Accident and illness benefits begin on day eight. ▪ If a disability lasts more than 21 consecutive days, the elimination period is retroactively dated to the first day of disability. There's no elimination period for bone marrow or organ donation. ▪ For complete benefit descriptions, limitations, and exclusions, please refer to the certificate of coverage.

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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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