

New Jersey State	<b><u>NEW JERSEY STATE</u></b>  Temporary Disability Benefits  <b>TDB</b>
Division of Disability Insurance Service	
CN 387	
Trenton, New Jersey 08625	
Telephone: (609) 292-2681	
<b>2006 Plan Requirements</b>	
Date Law Enacted	Enacted the mandatory non-occupational disability Benefits law in 1948
State Law	Competitive between the state fund and private plans - former automatic if later not elected by employer and, if contributory, by majority of employees.
Method Used	Ta supported state fund provides benefits - like Unemployment Comp., but privet plans may be substituted
Private Plan Option	Insured and Self-Insured plans equaling or exceeding state fund standards, and continuation of certain other existing plans
Private Plan Limitations	Privet plan can not excluded any class of employees, determined by age, sex, race or wages.
Employee Contribution	0.5%of maximum subject wages (\$25,800 effective 01/01/2006)determined annually or \$2.48 weekly / \$10.75 monthly.
Employer Contribution	State: 0.5%of maximum subject wages (\$25,800 effective 01/01/2006)determined annually .Privet Plan: Balance of Cost.
Employers Covered	Employers of one or more who pay \$1.,000 or more in total wages - same as Unemployment Compensation
Employees Excluded	Certain farm laborers, domestic servants, railroad employees, real estate salesman, certain government employees and others
Religious Exemptions	Members of any sect, ect., which depends for healing upon prayer or other spiritual means upon filling waiver of benefits
Employee Eligibility	Either 20 weeks of work in covered employment during base year with earnings of at least \$123 in each week; or \$6,200 of annual earnings
Benefits Computed	2/3 average weekly wage subject to maximum of 53% of statewide average remuneration (determined annually)
Minimum Weekly Benefit	None
Maximum Weekly Benefit	\$488.00 (effective 1/1/06)
Maximum Duration Benefit	26 weeks with respect to any one disability
Waiting Period	7 days for each disability but is benefits are payable for three consecutive weeks, than benefits become payable with respect to the first seven (7) days.
Maternity Benefits	Pregnancy related disabilities are treated the same as any other illness
Salary Continuation	Reduces benefits if benefits plus continued employer pay exceed regular weekly wages
Disability During Unemployment	State Plan which has custody of Unemployment Disability Account and which provides for employer assessment to not to exceed 1/10 of 1% of the taxable wages paid in preceding year if account has deficit over \$200,000
Post Employment Coverage	
Important Notice !	This illustration <b>is not</b> and should be relied upon as a comprehensive statement of requirements, limitations and / or provisions of the statutory state disability benefits law, or of all employer responsibilities, or of all employee rights under those laws.This serves as an illustration of highlights only.