

FAQ: Temporary Disability Insurance



Temporary Disability Insurance provides cash benefits to workers who suffer an illness, injury, or other disability that prevents them from working, and wasn't caused by their job. In addition, if your healthcare provider certifies that you are unable to work because you were diagnosed with COVID-19 or are at high risk for COVID-19 due to an underlying health condition, you may be eligible for Temporary Disability benefits. Most employers in New Jersey are required to have Temporary Disability Insurance for their employees.

After You Apply

How long does it take to get a decision?

Applications are processed in the order in which they are received. However, if your application does not contain all the required information, it will take longer to process. It is important that you answer every question on your portion of the application. You also must have your medical provider submit their information as soon as possible to have your application processed and any benefits paid promptly.

When will my benefits begin?

We start paying benefits on the eighth consecutive day of your disability, due to a seven-day period called the [waiting week](#). You will receive benefits for that week only if your disability continues for three or more consecutive weeks and you have not been paid by your employer.

How much money will I receive each week? How is my benefit amount calculated?

1. First, we calculate your average weekly wage. We do this by dividing your base year earnings by the number of base weeks. In 2021, a "base week" is any week you earn \$220 or more.
2. Now, we can determine your weekly benefit rate. Claimants are paid 85% of their average weekly wage, up to the maximum weekly benefit rate set for that calendar year.

In 2020, the maximum weekly benefit rate is \$881 per week.

In 2021, the maximum weekly benefit rate is \$903 per week.

For example, let's say Steve's first day of disability is Friday, March 5, 2021. To see how much he would receive weekly on Temporary Disability Insurance, we look at his reported wages for the first four of the last five completed quarters:

Previously Completed	Timeframe Covered	Total Earnings	Number of Base Weeks
Quarter 5	10/1/20 - 12/31/20	\$5,500	13 base weeks
Quarter 4	7/1/20 - 9/30/20	\$5,000	12 base weeks
Quarter 3	4/1/20 - 6/30/20	\$5,000	12 base weeks
Quarter 2	1/1/20 - 3/31/20	\$4,000	10 base weeks
Quarter 1	10/1/19 - 12/31/19	\$4,200	11 base weeks

Quarters 1 through 4 are the regular base year and the timeframe used to calculate his benefits.

Total base year earnings: \$18,200 which we divide by 45 (the number of base weeks)

This gives us an average weekly wage of \$404.

Steve's weekly benefit rate is 85 % of his average weekly wage: \$343.

My address has changed, or the address you have on record is wrong. How can I correct it?

Please call us at 800-401-2691 to update any incorrect information you have found.

I lost or did not receive a form. How do I get another one?

The fastest way to get any for is to call us at 800-401-2691. You can download the application [here](#).

How often do I need to see my medical provider?

You must be under the care of a medical provider within 10 days of the date you first became disabled. After this initial treatment, there is no set requirement for how often you must see your medical provider. However, in order to keep receiving benefits, we may ask for proof from your doctor that you are still unable to work and under continuous medical care.

I returned to work or recovered from my disability. What should I do?

If you recovered or returned to work, let us know right away at 800-401-2691.

I represent the estate of a claimant who has passed away. How do I claim benefits to which the estate is entitled?

In the unfortunate event that the person who applied for Temporary Disability has passed away we will send a form P40 "Instructions for Claiming Benefits Due to a Deceased Person" to the address on file. It explains how that persons estate can claim any benefits to which it may be entitled.

What do I do with this form?

We need notarized copies of the following documents to issue benefits to an estate:

- the claimant's death certificate, and
- an affidavit issued by the Surrogate of the county in which the claimant resided, and
- the signed affidavit (Form P40) provided by this agency.

Send these notarized documents and the completed Instructions to: AbSolve Absence Solutions, PO Box 1328, Mt. Laurel, NJ 08054