

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.

Before You File

How do I apply for Temporary Disability Insurance benefits?

1. You can call AbSolve at 800-401-2691, which is the easiest way to apply for benefits. Once you submit your application, you will get immediate confirmation that your claim is entered into our system.
2. You can download, print, and fill out a [paper application \(DS-1\)](#), and mail it to us at: PO Box 1328, Mt. Laurel, NJ 08054, or fax it to 800-728-7028.

Who is eligible for Temporary Disability Insurance benefits?

Any New Jersey worker who contributes to the state plan for Temporary Disability Insurance, or to an employer's approved private plan, and meets the minimum gross earnings requirements, may be eligible. Check your pay stubs or ask your employer if you're not sure about your coverage.

What are the Minimum Gross Earnings Requirements?

Your employer is required to report your wages to your insurer after each calendar quarter. When your claim is under review, we consider the earnings reported for the five completed quarters prior to the week your disability began. The first four quarters of that time frame is called the base year. To qualify for Temporary Disability Insurance in 2021, you must have worked 20 weeks earning at least \$220 weekly, or have earned a combined total of \$11,000 in those four quarters (the base year).

If your claim is dated in:	Your claim is based on earnings from:
January 2021 February 2021 March 2021	October 1, 2019 to September 30, 2020
April 2021 May 2021 June 2021	January 1, 2020 to December 31, 2020
July 2021 August 2021 September 2021	April 1, 2020 to March 31, 2021
October 2021 November 2021 December 2021	July 1, 2020 to June 30, 2021

The wages earned during your base year will determine the amount of weekly benefits you may receive, and the total amount you can receive throughout the life of a claim.

For workers who don't qualify with a standard base year, we have other ways of calculating a base year.

Do I have to live in New Jersey to receive Temporary Disability Insurance benefits?

You may be eligible to receive benefits if you work in New Jersey, regardless of where you live.

I have an underlying health condition that puts me at high risk for COVID-19 so I cannot work. Can I get Temporary Disability benefits for this?

You may be eligible for Temporary Disability benefits. Your healthcare provider must certify that you are unable to work because you are at high risk for COVID-19 due to an underlying health condition.

Is there a time limit for applying for Temporary Disability Insurance benefits?

You have 30 days from the first day of your disability to file your application. If your application is received more than 30 days from the first day of your disability, you must provide a reason why the claim was not filed on time. Benefits may be reduced or denied for late applications.

Is my employer required to hold my job for me if I am collecting Temporary Disability Insurance benefits?

The New Jersey Temporary Disability Insurance Law does not require an employer to hold a job for someone who is receiving Temporary Disability Insurance benefits. However, you may have job protection rights under the federal [Family and Medical Leave Act \(FMLA\)](#).

I know the date of my surgery. Can I apply for Temporary Disability Insurance benefits before I stop working?

You can start the process of filing an application up to 60 days in advance of your disability date. Your application will be saved as a draft so that after your last day of work and surgery date occur, you only need to confirm the information is correct and submit it. Starting an application prior to your disability period simply helps you get the paperwork in motion before becoming disabled. Because planned surgeries may be cancelled or rescheduled, we do not process applications ahead of time. Applications are processed in the order in which they are received.

Can I apply for Temporary Disability Insurance benefits more than once during a year?

There is no limit to the number of times you may apply for and receive benefits, but you must meet the eligibility requirements and have medical documentation for each new claim.

Can I collect Temporary Disability Insurance benefits if I am injured on the job?

If you have a work-related disability and you are denied benefits by your employer's workers' compensation carrier, you may apply for Temporary Disability Insurance benefits. For additional information, see [Work-Related Disabilities](#).

I was receiving Unemployment Insurance benefits and then became disabled. Can I now apply for Temporary Disability Insurance benefits?

Yes. If you have not worked within 14 days of when you became disabled, you may be eligible for [Disability During Unemployment \(DDU\)](#) benefits, a combination of the Temporary Disability and Unemployment Insurance programs. The best way to transition from Unemployment Insurance to DDU is to stop claiming weekly Unemployment benefits. You do not need to notify the Division of Unemployment Insurance that you are no longer collecting benefits from them; simply stop certifying weekly. Once you stop certifying for Unemployment, complete an [application for Temporary Disability Insurance](#) and submit it. Once we receive your application and see that you meet the criteria for Disability During Unemployment, your application will be temporarily denied. You may notice that your online claim status will read "Ineligible," but don't worry as this temporary denial is simply our internal process of reassigning your claim to the proper section of DDU and has no reflection on the content of your application. Once a Disability During Unemployment examiner receives your application, it will be reviewed for claim approval. The time between when you stop certifying for weekly Unemployment benefits and when DDU starts paying you will cause a temporary disruption in benefits as it will take time for your new application to make its way to DDU. You will be paid retroactively by Disability During Unemployment benefits for this period.

I exhausted my Temporary Disability Insurance benefits under my employer's private plan, but I am still disabled. Can I now collect state plan benefits?

Since you are covered by a private plan , you cannot be paid state plan benefits, even if you continue to be disabled. Contact your local [Social Security office](#) to ask about [Social Security Disability benefits](#).