

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.

Pregnancy-Related Questions

Can I collect Temporary Disability Insurance benefits for my pregnancy?

Eligibility for Temporary Disability Insurance benefits due to pregnancy is determined in the same way as any other disability. You must meet the wage requirements, and your physician must certify that you are disabled and unable to work due to your pregnancy. For more information, see the NJ state [Maternity Coverage page](#).

When should I apply for Temporary Disability Insurance if I'm pregnant?

File your application after you have stopped working and your doctor certifies that you are unable to work due to your pregnancy.

How long can I collect Temporary Disability Insurance benefits for my pregnancy?

Benefits are usually payable up to four weeks before the expected date of delivery, and six to eight weeks after you give birth, depending on how you delivered. If your doctor certifies that complications exist more than four weeks before your expected delivery date or longer than eight weeks after the birth, benefits may be payable for a longer period.

Can I collect Temporary Disability Insurance benefits if my doctor determines that my work environment is potentially harmful to my baby?

If you are physically able to do your job, but you are exposed to environmental risks at the worksite (for example, X-rays, radiation, or chemicals) Temporary Disability Insurance benefits are not payable because you are not disabled. In this situation, you may qualify for [Unemployment Insurance benefits](#).

Can I collect Temporary Disability Insurance benefits if my baby is sick?

To receive Temporary Disability Insurance benefits, you must be disabled. However, you may be able to apply for [Family Leave Insurance benefits](#).

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

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 \(FMLA\)](#).