Renaissance
BENEFITS

NEW JERSEY
Temporary Disability Insurance

New Jersey Temporary Disability Insurance (TDI) is statutorily mandated by the state of New Jersey. The coverage provides protection to employees when an off-the-job disability results in lost wages. The disability benefit is available to all eligible full-time and part-time employees, and is provided through your employer's TDI Policy with Renaissance Life & Health Insurance Company of America

WHAT ARE THE ELIGIBILITY REQUIREMENTS FOR TEMPORARY DISABILITY INSURANCE?

- Any New Jersey worker who meets the minimum gross earnings requirement is eligible.
- You do not have to live in New Jersey to receive this benefit. You may be eligible to receive benefits if you work in New Jersey, regardless of where you live.
- Disability coverage is automatically provided to employees who work in NJ for a NJ covered employer.

WHAT ARE THE MINIMUM GROSS EARNINGS REQUIREMENTS?

- To qualify for Temporary Disability Insurance in 2026, you must have worked 20 weeks earning at least $310 weekly, or have earned the combined total of $15,500 within the Base Year.

HOW DO I KNOW IF I QUALIFY FOR A CLAIM PAYMENT UNDER NEW JERSEY TDI?

- If you have suffered an off-the-job illness or injury resulting in the inability to perform your job, you may qualify for disability benefits. You are required to file a claim within 30 days of the first day of disability, including a statement from your employer and healthcare provider.

HOW MUCH PAY WILL I RECEIVE IF I'M APPROVED FOR DISABILITY BENEFITS?

- The standard TDI benefit pays 85% of your average weekly wage to maximum of $1,119 per week

IS THERE A WAITING PERIOD I HAVE TO SATISFY BEFORE PAYMENTS WILL BEGIN FOR MY DISABILITY?

- Yes. There is a 7 day accident/7 day sickness waiting period that is required by New Jersey State Disability Law. Benefits commence on the 8th consecutive day of disability. If benefits are paid for three consecutive weeks then the first seven days of disability are payable.

IS THERE A LIMIT TO THE NUMBER OF WEEKS I CAN BE OUT ON DISABILITY?

- Yes. New Jersey TDI coverage pays up to 26 weeks in a 52 week consecutive period for disability. Renaissance may require re-certification from your health care provider at any point in time while you are out on disability. The maximum amount of benefits which may be paid for each Period of Disability is one-third of the total Wages in New Jersey covered employment paid to the claimant during the Base Year, or 26 times the weekly benefit amount, whichever is less.

CAN I COLLECT UNEMPLOYMENT OR NEW JERSEY PAID FAMILY LEAVE WHILE I'M ALSO COLLECTION DISABILITY?

- No. The law does not allow you to simultaneously collect unemployment and disability benefits.

CAN I COLLECT DISABILITY BENEFITS FOR MY PREGNANCY?

- Yes, Pregnancy is considered a qualifying event under the New Jersey Disability Law. Disability can be filed up to two weeks prior to the date of the event, and pays a total of 6 weeks for a routine delivery, or 8 weeks for a C-Section. If you become disabled beyond 6 or 8 weeks due to complications from your pregnancy, you may be eligible for additional disability payments with medical verification.

WILL MY DISABILITY PAYMENTS BE TAXABLE TO ME?

- The percentage of the benefit which is paid for by your employer will be taxable and taken out of your disability payment which it is processed. Disability benefits are subject to FICA/Medicare tax.

HOW DO I FILE A NEW JERSEY TEMPORARY DISABILITY CLAIM?

- Notify your employer of your disability.
- If you become disabled and wish to file a claim, call our Claim department at **800-894-4532**
- Claim forms can be downloaded at **RenaissanceBenefits.com/Forms**

HOW LONG WILL IT TAKE FOR MY CLAIM TO BE APPROVED?

- Renaissance will review your claim request, and reach out to your for any missing information within 5 business days of receipt. If your claim is approved, the first check will be processed within 5 business days following the receipt of your completed claim form and any subsequent claim information.

RENAISSANCE CLAIM SUBMISSION:

- **EMAIL:** GroupClaims@RenaissanceFamily.com
- **PHONE:** 800-894-4532
- **SECURE FAX:** 607-773-2276
- **MAIL:** Renaissance
  ATTN: Claims Department
  PO Box 1596

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This publication is intended to be a brief summary of the plan features and does not include all policy provisions, and may not include all exclusions and limitations. If there is a discrepancy between the information in this handout and the policy issued by Renaissance Life & Health Insurance Company of New York, the terms of the policy will govern. This coverage does not replace or affect the requirements for coverage by any workers' compensation insurance.

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