



New Jersey - Coverage Options and Funding (State Income Replacement Benefits)

<p>State Programs</p>	<p>1948 – Temporary Disability Benefits Law (TDI)</p> <p>July 2009 – Family Leave Insurance (FLI)</p> <p>Benefits Department of Labor - Division of Temporary Disability Insurance (609) 292-7060</p> <p>http://www.state.nj.us/labor/</p>
<p>Employer Eligibility</p>	<p>Employers with 1 employee (NJ) must remit applicable contributions for this program (see "Cost" field below).</p>
<p>Employee Eligibility</p>	<p>Employees are eligible for benefits if they have worked 20 weeks, earning at least \$303 weekly for any NJ employer(s), or have earned a combined total of \$15,200 in the base year for 2025. We generally advise that employees apply and the state will make the determination of eligibility.</p> <p><i>Effective 01/01/26, an employee must have worked 20 weeks earning at least \$310 weekly or have earned a combined total of \$15,500 in the base year.</i></p>
<p>Coverage Allowed</p>	<p>State administers claims</p> <p>Private plans are permitted (and may be fully insured or self-insured); must be as liberal as state plan in eligibility requirements, benefit amounts, and duration.</p>
<p>Cost</p>	<p>Employer (Private Plan Employers must pay any additional cost above Employee maximums)</p> <p>2025 TDI - The 2025 wage cap is \$43,300. The state plan contribution ranges from 0.1% to 0.75% of annual wage cap. See https://www.nj.gov/labor/ea/employer-services/rate-info/ for details. FLI – only the employee contributes to the program, however employer has the option of paying the entire cost or sharing it with the employee.</p> <p>2026 TDI - The 2026 wage cap is \$44,800. The state plan contribution ranges from 0.1% to 0.75% of annual wage cap. See https://www.nj.gov/labor/ea/employer-services/rate-info/ for details. FLI – only the employee contributes to the program, however employer has the option of paying the entire cost or sharing it with the employee.</p> <p>Employee</p> <p>2025 TDI - Contribution is 0.23% of \$165,400 in taxable wages. Maximum cost per employee is \$380.42 FLI - Contribution is 0.33% of \$165,400 in taxable wages. Maximum cost per employee is \$545.82</p> <p>2026 TDI - Contribution is 0.19% of \$171,100 in taxable wages. Maximum cost per employee is \$325.09 FLI - Contribution is 0.23% of \$171,100 in taxable wages. Maximum cost per employee is \$393.53</p>
<p>Employer Action Summary</p>	<p>-You should register with the state here: https://www1.state.nj.us/TYTR_BusinessFilings/jsp/common/Login.jsp?taxcode=45</p> <p>- Submit employee wage reports for NJ FLI</p> <p>Reporting Guide: https://www.state.nj.us/treasury/taxation/njit31.shtml</p> <p>Wages/Contributions due Quarterly and must be filed within 30 days of the end of each calendar quarter. Final deadlines: (Q1- April 30, Q2 - July 30, Q3 - October 30, Q4 - January 30 of the following year)</p> <p>The above pertains to registering with the state for contributions/wage reporting. Employers may have separate obligations for registering with the state for the employer statements process (see the "Employer Statements Process" section on this state's Compliance Center page).</p>

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