

# NJ TDB and FLI Fast Facts

We've been proud to partner with New Jersey employers for more than 70 years in providing **Temporary Disability Benefits (TDB)** for their employees. We're pleased to enhance that partnership by now offering our TDB customers plans for **Family Leave Insurance (FLI)** – either as a fully insured product or with our administrative services. Here's what employers need to know:

## What are the New Jersey programs?

### Family Leave Insurance

- Benefits are available through a state-run program or an employer's private plan. With few exceptions, all employers are required to participate.
- Nearly all employees are eligible for up to 12 weeks of Family Leave Insurance. In 2026, eligible employees can get 85% of the average weekly wage up to a maximum of $1,119 a week.

### Temporary Disability Benefits

- Eligible employees can get up to 26 weeks of disability payments.
- The benefits are paid at 85% of the average weekly wage up to $1,119 per week.

## How are the benefits plans funded?

### Family Leave Insurance – State Plan

The state program is funded by employee payroll deductions. Employers do not contribute to the state program.

### Temporary Disability Benefits – State Plan

Funded by employers and employees.

### Family Leave Insurance and Temporary Disability Benefits – Private Plans

Can be funded the same as the state plan, but employers can choose to pay for all or part of their employees' share.

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## What are the rates for the programs?

The state announces the maximum employee contribution rate for NJ TDB and NJ FLI (can be different rates) annually. The employer contribution rate is released by the state for TDB plans on an individual employer basis annually. The Hartford underwrites its private plans on an individual employer basis for TDB and FLI.

### Family Leave Insurance

In 2026, employees could pay up to $393.53 per year in payroll deductions. This is based on the maximum contribution rate of 0.23% — the first $171,100 in covered wages earned during the calendar year.

### Temporary Disability Benefits

- In 2026, employees could pay up to $325.09 per year in payroll deductions for TDB in addition to FLI. This is based on the maximum contribution rate of 0.19% — the first $171,100 in covered wages earned during the calendar year.
- In 2026, employers' taxable wage cap is $44,800.

## How can the programs be used?

### For NJ FLI, employees can:

- Welcome a new child (through birth including surrogate, adoption, or foster placement).
- Care for a seriously ill family member related by blood and any person with whom the employee shows to have the equivalent of a family relationship.
- Tend to the medical, legal and other needs of themselves or a family member who's a victim of domestic or sexual violence.
- Quarantine and/or be treated for communicable diseases in certain circumstances.

### For NJ TDB, employees can:

- Recover from their own injury or illness under TDB not related to their job.
- Quarantine and/or be treated for communicable diseases in certain circumstances.

## Who can use it?

### To use the state FLI and TDB programs, employees:

- Need to have paid through their employer into the program and must meet minimum earnings requirements.
- Are required to have worked at least 20 weeks (making at least $310 a week in 2026) or
- Must have earned at least $15,500 in the base year prior to the first day of Temporary Disability Leave or Paid Family Leave.
- Private plans can use the eligibility requirement or choose to waive it.

For more information about NJ TBD and FLI, visit
**TheHartford.com/paid-family-medical-leave/nj**

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