

STATE WORKERS' COMPENSATION OVERVIEW – NEW JERSEY

I s s u e	R e g u l a t i o n	C o m m e n t s
Employee's Notice to Employer	Within 14 days	May be extended up to 90 days where there is a reasonable excuse if the employer is not prejudiced by the delay.
Employee's Claim Filing Requirements	Within two years	After the date where the claimant first knew the nature of the disability or injury and its relation to employment or, for occupational disease, after the date of last payment of compensation.
Employer's Report of Accident	Within three weeks	This report, also known as the first notice of accident, must be submitted in electronic form and may be filed by a third party in behalf of the employer such as the employer's insurance carrier.
Employee's Waiting Period	Seven days	Retroactively paid if disability exceeds seven days.
Temporary Total Disability (TTD) Benefits	<u>Jan. 1, 2019 to Dec. 31, 2019</u> Max: \$921 per week Min: \$246 per week	An employee's benefit rate is 70 percent of his or her average weekly wage (AWW), subject to the limits in effect on the date of injury. New limits become effective on Jan. 1 of each year.
Death Benefits	<u>Jan. 1, 2018 to Dec. 31, 2018</u> Max: \$903 per week Min: \$241 per week	A surviving spouse that remains unmarried may receive death benefits for life, and children may receive death benefits until they are 18 years of age (or 23 for full-time students). Employers must also pay up to \$3,500 for a deceased employee's funeral expenses.
Permanent Partial Disability (PPD) Benefits	<u>Jan. 1, 2019 to Dec. 31, 2019</u> Max: \$921 per week Min: \$35 per week <u>Jan. 1, 2018 to Dec. 31, 2018</u> Max: \$903 per week Min: \$35 per week	Type and severity of injury determines the number of PPD weeks payable.
Coverage of Minors	Yes	Compensation may double if a minor was illegally employed.
Coverage of Occupational Disease	All diseases	Employee must file within two years after becoming aware of condition and its relationship to employment.
Occupational Hearing Loss	Yes	Employee must report within two years of when he or she first learns of the causal relation between the hearing loss and his or her employment. The employee must be separated from the noise exposure for at least four consecutive weeks before determining whether occupational hearing loss exists. No compensation for pre-existing or non-occupational loss.

State OSHA Program	Yes	Applies to public-sector employees only. See the link in Resources below to access State specific OSHA Programs.
--------------------	-----	--

ADDITIONAL INFORMATION

New Jersey Department of Labor and Workforce Development

[Division of Workers' Compensation](#)

PO Box 381

Trenton, NJ 08625-0381

609-292-2515

609-984-2515 FAX

Heffernan Insurance Brokers

<http://www.heffins.com>

CA, MO, NY, OR 94596

800-234-6787