

## 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
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.
Claim Filing Requirements	Within two (2) 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.
Employers Report of Accident	Within three (3) weeks	For all compensable work-related injuries or illnesses. 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.
Waiting Period	Seven (7) days	Retroactively paid if disability exceeds seven (7) days. The seven-day period must not necessarily immediately follow the accident or injury and the seven days must not necessarily be consecutive.
State Average Weekly Wage (SAWW)	\$1,123.80 per week	The SAWW is updated on an annual basis.
Temp. Total Disability (TTD) Max.	\$843 per week	Maximum TTD benefits are 75 percent of the SAWW. An employee's actual TTD benefits are 70 of his or her of average weekly wage (AWW). TTD benefits are payable until the employee can return to work, reaches maximum medical improvement (MMI) or for a maximum of 400 weeks.
Temp. Total Disability Min.	\$220.00 per week	Minimum TTD benefits are 20 percent of the SAWW.
Permanent Partial Disability	Maximum: \$843.00 per week Minimum: \$35.00 per week	Based on type and severity of injury.
Permanent Total Disability (PTD)	Maximum: \$843.00 per week Minimum: \$220.00 per week	Maximum PTD benefits are 75 percent of the SAWW. An employee's actual TTD benefits are 70 of his or her of average weekly wage (AWW). These benefits are payable for 450 weeks, unless the injured employee can prove that he or she remains totally disabled after the 450-week period is over.
Death Benefits	Same as TTD rates	Maximum death benefits are 70 percent of the SAWW. These benefits are payable for up to 450 weeks. However, a surviving spouse that remains unmarried may receive lifetime benefits and children can receive death benefits until they are 18 years of age (23 if full-time student).
Funeral Expenses	Up to \$3,500	
Coverage of Minors	Yes	Compensation may double if the minor was illegally employed.

Coverage of Occupational Disease	All diseases	Must file within two years after becoming aware of condition and its relationship to employment.
Occupational Hearing Loss	Yes	The employee must report within two years of the date 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 pernicious noise for at least four consecutive weeks before determining whether occupational hearing loss exists. There is no compensation for pre-existing or non-occupational loss.
Max/Min TTD/PPD Rates	Set annually	New rates become effective on January 1 of each year.
State OSHA Program	Yes	Applies to public-sector employees only. See the link in Resources below to access State specific OSHA Programs.

## ADDITIONAL INFORMATION

### Resources:

[www.workerscompensation.com/new\\_jersey](http://www.workerscompensation.com/new_jersey)  
[http://lwd.dol.state.nj.us/labor/wc/wc\\_index.html](http://lwd.dol.state.nj.us/labor/wc/wc_index.html)

### Mailing Address:

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