

CHAPTER:	5 - EMPLOYEE BENEFITS	ADOPTED: 3/7/06
SECTION:	9 – DISABILITY BENEFITS	REVISED:

Disability benefits for an employee who cannot work because of sickness or injury NOT caused by the employee's job (including pregnancy and childbirth) are available to Gloucester County employees that qualify. These disability benefits are categorized into two main types: *temporary disability* through the State of New Jersey and *elective disability* insurance which is available for purchase by the employee. *In case of disability due to illness or injury as a result of, or arising from, an employee's job, please also see HR 5.6 and HR 8.2.*

Temporary Disability

Under the New Jersey Temporary Disability Benefits Law, temporary cash benefits are payable when an employee cannot work because of sickness or injury NOT caused by the employee's job (NJSA 43:21-25 and NJAC 12:18-1.1, et seq). Gloucester County has elected to provide this coverage for their employees.

All inquiries regarding eligibility should be directed to the Human Resources Department. The eligibility requirements of temporary disability benefits include, but are not limited to, the following circumstances:

- Before an employee is eligible for benefits, he or she must exhaust all banked and donated sick time as well as any current year's accrued sick time up to the point of disability.
- The employee must meet the medical requirements as set forth by the NJ Temporary Disability Benefits Program.
- The employee must have had at least 20 calendar weeks in covered New Jersey employment in which \$103 or more was earned (called "base weeks"), or \$5,200 or more was earned in such employment during the "Base Year" period which is the 52 weeks immediately before the week in which the disability began.
- The disability must exceed the "waiting week" which is seven consecutive days in length.

The waiting week becomes payable when disability benefits have been paid for all or some part of each of the three weeks immediately following the waiting week. The maximum number of weeks allowable for any one period of disability is 26.

Temporary disability benefits are reduced by the amount paid concurrently under any governmental or private retirement, pension or permanent disability benefit or allowance program to which a worker's most recent employer contributed on his/her behalf.

However, please note that Social Security Retirement Benefits do not reduce State Plan temporary disability benefits.

Disability insurance is designed to serve the employee by mail. Claims are filed by mailing the application for benefits, form DS-1, to the Disability Insurance Office in Trenton. Form DS-1 may be obtained through the website:

www.state.nj.us/labor/ui/uiindex.html

Or, by writing or telephoning the employee's department, union, One Stop Office, or the Division of Temporary Disability Insurance, PO Box 387, Trenton, New Jersey 08625-0387, (609) 292-7060.

The application for benefits consists of three segments: the employee, the employee's Department and the employee's treating physician. Under N.J.A.C. 12:18-1.6, medical practitioners are prohibited from charging a fee for completing this form. The claim must be submitted to the Division of Temporary Disability Insurance within 30 days of the onset of the disability. If a claim is submitted late, a written explanation as to why the claim was delayed will be considered.

Elective Disability Insurance

The County provides for voluntary disability insurance at the employee's expense. Several different types of short-term and/or long-term insurance policies are available to supplement the State's disability program. Some restrictions may apply. New employees may enroll through orientation. Other employees may enroll during open enrollment or by appointment with a representative. Employees may contact the Human Resources Department for the name and telephone number of the representative.