

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	Excusable up to 90 days.
Claim Filing Requirements	Within 2 years	After injury, death, last payment or default.
Employers Report of Accident	Immediately	For all injuries.
Indemnification Waiting Period	7 days	Retroactively paid if disability exceeds 7 days.
Average Weekly Wage		Average weekly wage based on earnings from employment at the time of the injury
Temp. Total Disability Max.	\$773.00/wk	70% of wages payable for maximum of 450 weeks
Temp. Total Disability Min.	\$206.00/wk	20% of wages payable for maximum of 450 weeks
Death Benefits	TTD rates and max	70% of wages; maximum 450 weeks. Children receive benefits beyond age 18 if disabled. No minimum rate applies.
Funeral Expenses	\$3,500	
Permanent Partial Disability		Based on % of impairment to scheduled and unscheduled injuries in statutes. Minimum rate = \$35/wk
Coverage of Minors	Yes	Double compensation if illegally employed.
Coverage of Occupational Disease	All diseases	Limit to file within 2 years after injury or death and knowledge of relation to employment.
Occupational Hearing Loss	Yes	1 to 2 years to report from knowledge of causal relation. 4 weeks separation from noise; no deduction for pre-existing loss. Award for tinnitus.
Max/Min TTD/PPD Rates	Set annually	Subject to change in January 1.
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:

<http://www.nj.gov/labor/wc/wcindex.html>

http://www.workerscompensation.com/new_jersey

www.state.nj.us/labor/lsse/lspeosh.html

Mailing Address:

New Jersey Division of Workers' Compensation
John Fitch Plaza
PO Box 381
Trenton, NJ 08625-0381
609-292-2515
609-984-2515 FAX

Liberty Insurance Associates

525 Route 33

Millstone Twp, NJ 08535

732-792-7000

<http://www.libertyinsurance.com>