

Maternity Leave – FAQ's NJ FLIA/PRUDENTIAL INSURANCE

1. **What is NJ FLIA?** - The New Jersey Temporary Disability Benefits law provides up to six (6) weeks of Family Leave Insurance benefits to covered individuals to bond with newborn or newly adopted children and to care for sick family members.
2. **Is the 6 weeks in addition to the 12 weeks for Federal FMLA?** – No, this is in conjunction with the Federal FMLA.
3. **When does payment start for NJ FLIA?** – You are eligible for payment once your period of disability ends. (Usually 6 weeks after the birth of your child unless you had other medical complications that would extend this period). You have to take this within the year your child is born or adopted.
4. **How do I apply for NJ FLIA?** – There is a form that needs to be completed and returned to the NJ Division of Temporary Disability Insurance. There is a section for the employee and the employer. The link to the form is: http://lwd.dol.state.nj.us/labor/forms_pdfs/tdi/fl1.pdf
5. **Does payroll automatically complete and send their portion?** – No. It is your responsibility to inform payroll when your paid sick leave has finished. We then mail our completed form to your home address so you can send everything in together. Mailing forms separately will delay processing.
6. **Can the form be completed before I am paid for all of my sick days?** – We have to wait until your final check from the district is processed so we can complete the form with accurate wage information.
7. **Can I collect Prudential Insurance and NJ FLIA at the same time?** – No, you are not allowed to collect both at the same time. NJ FLIA is to help ease the financial burden while out on unpaid leave to bond with your child.
8. **Am I allowed to receive NJ FLIA over the summer, spring break and winter break?** – If you are a 10 month employee you are not allowed to collect NJ FLIA over the summer break. All employees are not allowed to collect NJ FLIA during spring break and winter break.
9. **If I have Prudential Insurance when do my benefits start?** You are able to start collecting the insurance up to 4 weeks before the birth of your child and for 6 weeks afterwards. You will have to satisfy the waiting period that you selected first.
10. **Can I save the 4 weeks before I have the baby and use it after the baby is born?** No the 4 weeks before and 6 weeks after are considered a period of disability. You cannot change this.
11. **Can my period of disability be extended?** Yes. If the doctor takes you out of work before you have the baby due to complications you will need to contact Prudential and let them know to start your claim earlier. If you have complications from child birth, your doctor can extend your disability period. In both instances you will be required to provide documentation from your doctor and any waiting periods that you elected will have to be satisfied.