

## District Office Directory

<b>Atlantic City</b>	1333 Atlantic Avenue 4th Flr. (609) 441-3160 Atlantic City, NJ 08401 (Atlantic and Cape May counties)
<b>Bridgeton</b>	40 East Broad Street (856) 453-3930 Suite 203 Bridgeton, NJ 08302-2880 (Cumberland & Salem counties)
<b>Camden</b>	2 Riverside Dr., 3rd Flr. (856) 614-2850 Camden, NJ 08103 (Camden & Gloucester counties)
<b>Elizabeth</b>	295 North Broad St., 2nd Fl.(908) 820-3062 Elizabeth, NJ 07208-3702 (Union county)
<b>Freehold</b>	2 Paragon Way (732) 462-9321 Freehold, NJ 07728 (Monmouth county)
<b>Hackensack</b>	60 State Street (201) 996-8930 Hackensack, NJ 07601-5427 (Bergen county)
<b>Jersey City</b>	438 Summit Ave., 3rd Fl. (201) 217-7205 Jersey City, NJ 07306-0603 (Hudson county)
<b>Lebanon</b>	Hunterdon Hills Plaza (908) 236-8026 1390 Rt. 22 W. Lebanon, NJ 08833 (Hunterdon, lower Warren, Somerset counties)
<b>Mt. Arlington</b>	100 Valley Rd., Suite 100 (973) 770-4480 Mt. Arlington, NJ 07856 (Morris, Sussex and upper Warren counties)
<b>Mt. Holly</b>	555 High Street (609) 518-1790 Fairground Plaza Mt. Holly, NJ 08060 (Burlington county)
<b>Newark</b>	124 Halsey Street, 2nd Floor (973) 648-2663 Newark, NJ 07101-0226 (Essex county)
<b>New Brunswick</b>	550 Jersey Avenue (732) 937-6333 New Brunswick, NJ 08901-3502 (Middlesex county)
<b>Paterson</b>	100 Hamilton Plaza (973) 977-4526 8th Floor Clark Street Paterson, NJ 07505-2109 (Passaic county)

<b>Toms River</b>	954 Route 166 (732) 349-9592 Toms River, NJ 08753-7331 (Ocean county)
<b>Trenton</b>	Station Plaza 4 (609) 292-2508 PO Box 958 Trenton, NJ 08625-0958 (Mercer county)

**For more information about Workers' Comp,  
visit us online at [www.nj.gov/labor](http://www.nj.gov/labor),  
then click on Workers' Compensation**

**New Jersey Department of Labor and Workforce Development  
is an equal opportunity employer with equal opportunity  
programs. Auxiliary aids and services are available upon request  
to individuals with disabilities.**

If you need this document in braille or large print,  
call (609) 292-2515. TTY users can contact this office  
through New Jersey Relay: 7-1-1

**This pamphlet is published for general information only and  
does not have the status of law or regulation. For specific word-  
ing of the law see the New Jersey Workers' Compensation Act  
(NJS 34:15-1 et seq.) or consult your attorney.**

## Benefits

**Rate in effect on the date of accident or  
exposure/manifestation in cases of occupational disease.**

Effective Date		Temporary & Permanent Total	Permanent Partial
01/01/2004	70% of wages to maximum of minimum of	\$650 \$173	\$650 \$ 35
01/01/2005	70% of wages to maximum of minimum of	\$666 \$178	\$666 \$ 35
01/01/2006	70% of wages to maximum of minimum of	\$691 \$184	\$691 \$ 35
01/01/2007	70% of wages to maximum of minimum of	\$711 \$190	\$711 \$ 35
01/01/2008	70% of wages to maximum of minimum of	\$742 \$198	\$742 \$ 35
01/01/2009	70% of wages to maximum of minimum of	\$773 \$206	\$773 \$ 35
01/01/2010	70% of wages to maximum of minimum of	\$794 \$212	\$794 \$ 35
01/01/2011	70% of wages to maximum of minimum of	\$792 \$211	\$792 \$ 35

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STATE OF NEW JERSEY  
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT  
DIVISION OF WORKERS' COMPENSATION  
P.O. BOX 381  
TRENTON, NEW JERSEY 08625-0381

## Division of Workers' Compensation

# A Worker's Guide to Workers' Compensation in New Jersey

NEW JERSEY DEPARTMENT OF  
**LWD**  
LABOR AND WORKFORCE DEVELOPMENT  
n j . g o v / l a b o r

**Working Together  
to Keep New Jersey Working**

**Chris Christie, Governor  
Kim Guadagno, Lt. Governor  
Harold J. Wirths, Commissioner**

## What is Workers' Compensation?

Workers' Compensation is a system created by the New Jersey Legislature that provides benefits to workers who are injured or who contract an occupational disease while working. The benefits include medical care, temporary disability payments, and compensation for a resulting permanent disability. In the event of the death of an injured worker, benefits are payable to the family of the worker. Benefits may be paid voluntarily or it may be necessary to apply to the Workers' Compensation Courts for relief.

## Who is covered?

Virtually every worker who performs services for wages is covered by the law, regardless of the number of workers employed by the employer.

Under New Jersey law, domestic and farm workers are covered. However, workers considered to be independent contractors, rather than employees, are not covered.

Seamen, maritime workers, railroad workers, and federal employees are covered under federal workers' compensation law.

## What must a worker do if injured?

The worker should notify the employer as soon as possible, but not later than 90 days from the date of the accident. The notice may be given to the supervisor, personnel office, or anyone in authority at the employer's place of business. Notice need not be in writing. If the worker needs medical treatment, a request should be made to the employer as soon as possible.

## What if an employer refuses to provide medical services and/or temporary disability benefits?

The injured worker should seek the services of an attorney who will file a formal claim petition and a motion for medical and temporary benefits with the Division of Workers' Compensation. Attorneys are prohibited by law from charging a fee in advance for such services. Fees will be fixed by the court only if a compensation award is made.

Important: There is a two-year statute of limitations. A formal Claim Petition must be filed within two years of the date of the injury or the last payment of compensation, whichever is later. Medical treatment authorized by the employer is considered a payment of compensation.

In cases of occupational illness, the Claim Petition must be filed within two years from the date the worker first became aware of the condition and its relationship to employment. The statute of limitations applies to minors also.

An injured worker may also file an application for an informal hearing before a Judge of Compensation. At the informal hearing a representative of the employer or the employer's insurance carrier is usually present. The suggestions made by the judge at an informal hearing are, however, not binding on either party. The filing of an application for an informal hearing does not stop the two-year statute of limitations from running.

## What happens after a claim is reported?

The employer or the employer's insurance carrier will investigate the claim. If the claim is found compensable, they will pay for necessary and reasonable medical treatment, loss of wages during the period of rehabilitation, and, when documented, benefits for permanent disability.

Within 21 days of receiving notice of the accident, the insurance carrier should file a First Report of Injury form with the Division. This form gives the Division initial information about the accident and injuries. Another form, called the Subsequent Report of Injury, must be filed with the Division within 26 weeks after the worker returns to work or has reached maximum medical improvement. At that time, the worker should receive a letter from the insurance carrier explaining the benefits paid to date on their claim. The information from these forms helps the Division ensure that workers receive fair and timely benefits for work-related injuries.

## Can an employer take action against a worker for filing a claim?

The Workers' Compensation Statute prohibits the employer from discharging or discriminating in any manner against an employee because the employee has claimed or attempted to claim workers' compensation benefits, or has testified, or is about to testify, in a workers' compensation case.

## Does the Workers' Compensation Law give special consideration to minors?

Yes. If a minor, employed in violation of the Child Labor Law, suffers a disability because of a job-related injury or illness, benefits will be double the amount ordinarily awarded.

# Benefits Available Through Workers' Compensation

## *Medical Benefits*

All necessary medical treatment and hospitalization services should be provided by the employer or the employer's insurance carrier.

The employer has the right to choose the treating physician. If the employer refuses to provide medical treatment, the injured worker is free to choose the treating physician. However, in the case of an emergency, an injured worker may obtain medical or hospital treatment without specific authorization from the employer, but the employer should be notified as soon as possible concerning the treatment being received.

## *Temporary Disability Benefits*

If there is lost time which extends beyond seven calendar days due to the injury, temporary disability benefits become payable starting with the first day lost. The benefit amount is 70 percent of gross weekly wages received at the time of the injury, up to a maximum established annually by the Commissioner of Labor and Workforce Development.\*

## *Permanent Partial Benefits*

When a job-related injury or illness results in a permanent partial disability, benefits are based upon a percentage of certain "scheduled" or "nonscheduled" losses. A "scheduled" loss is one involving arms, hands, fingers, legs, feet, toes, eyes, ears, or teeth. A "nonscheduled" loss is one involving the back, heart, lungs, etc.

## *Permanent Total Benefits*

When a job-related injury results in permanent total disability, the injured worker is entitled to payments for 450 weeks which will be continued thereafter for as long as the total disability exists. However, after the 450 weeks, these payments are subject to reduction for wages earned from employment.

Weekly payments for permanent total disability are 70 percent of the gross weekly wage at the time of the injury up to a maximum established annually by the Commissioner of Labor and Workforce Development.\*

Permanent total disability is presumed when the worker has lost two major members or a combination of members of the body such as eyes, arms, hands, legs or feet. However, permanent total disability can result from other injuries that render the worker unemployable.

## *Death Benefits*

When a job-related accident or illness results in the worker's death, benefits are payable to the dependents of the worker as defined by the law. The weekly benefit payment is 70 percent of wages, but the maximum total benefit payable to all of the worker's dependents cannot exceed the maximum established annually by the Commissioner of Labor and Workforce Development.\*

A surviving spouse or civil union partner and natural children who were a part of decedent's household at the time of death are conclusively presumed to be dependents.

A surviving spouse or civil union partner and natural children who were not a part of decedent's household at the time of death and all other alleged dependents (parents, grandparents, grandchildren, brothers, sisters, etc.) must prove actual dependency.

Children who are deemed to be dependents remain so until the age of 18 years or, if a full-time student, until the age of 23 years. If a child is physically or mentally disabled he/she may be eligible for further benefits.

The employer or the employer's insurance carrier is responsible to pay up to \$3,500 in funeral expenses for a job-related death. These funds are payable to whomever is liable for the funeral bill, be it the estate or an individual.

\* Maximum weekly rates for the past eight years are shown on the reverse. ►