**District Office Directory**

Atlantic City  
1333 Atlantic Avenue  
4th Flr.  
(609) 441-3160  
Atlantic City, NJ 08401  
(Atlantic and Cape May counties)

Bridgeton  
40 East Broad Street  
(856) 453-3950  
Suite 203  
Bridgeton, NJ 08302-2880  
(Cumberland & Salem counties)

Camden  
2 Riverside Dr., 3rd Flr.  
(856) 614-2850  
Camden, NJ 08103  
(Camden & Gloucester counties)

Elizabeth  
295 North Broad St., 2nd Flr.  
(609) 208-3062  
Elizabeth, NJ 07208-3702  
(Uppersex county)

Freehold  
2 Paragon Way  
(732) 462-9321  
Freehold, NJ 07728  
(Monmouth county)

Hackensack  
60 State Street  
(201) 996-8930  
Hackensack, NJ 07601-5427  
(Bergen county)

Jersey City  
438 Summit Ave., 3rd Fl.  
(201) 217-7205  
Jersey City, NJ 07306-0603  
(Hudson county)

Lebanon  
Hunterdon Hills Plaza  
(908) 236-8026  
Lebanon, NJ 08833  
(Hunterdon, lower Warren, Somerset counties)

Mt. Arlington  
100 Valley Rd., Suite 100  
(973) 770-4480  
Mt. Arlington, NJ 07856  
(Morris, Sussex and upper Warren counties)

Mt. Holly  
555 High Street  
(609) 518-1790  
Mt. Holly, NJ 08060  
(Burlington county)

Newark  
124 Halsey Street, 3rd Floor  
(973) 648-2663  
Newark, NJ 07101-0226  
(Ocean county)

New Brunswick  
550 Jersey Avenue  
(732) 932-6333  
New Brunswick, NJ 08901-3802  
(Middlesex county)

Paterson  
100 Hamilton Plaza  
8th Floor  
(973) 977-4526  
Paterson, NJ 07505-2109  
(Butler county)

Toms River  
954 Route 166  
(732) 349-9592  
Toms River, NJ 08753-7331  
(Ocean county)

Trenton  
Station Plaza 4  
(609) 292-2508  
P.O. Box 958  
Trenton, NJ 08625-0958  
(Mercer county)

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**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.

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**Benefits**

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

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>Temporary &amp; Permanent Total</th>
</tr>
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<tr>
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This pamphlet is published for general information only and does not have the status of law or regulation. For specific wording of the law see the New Jersey Workers’ Compensation Act (NJSA 34:15-1 et seq.) or consult your attorney.

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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.
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 Division of Workers’ Compensation. Attorneys are prohibited by law from charging a fee in addition to 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.

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 refuse 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 an attorney who will file a formal claim petition. The employer has the right 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.

Permanent 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 Total 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.

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

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.