

NJ WC Fact Sheet 2025

Contact concierge@jonesjonesllc.com or call (212) 776-1808 for further guidance.

Year	TTD Max.	TTD Min.	PPD Max.	PPD Min.	Tot Dis Max.	Tot Dis Min.
2018	\$903	\$241	\$903	\$35	\$903	\$241
2019	\$921	\$248	\$921	\$35	\$921	\$248
2020	\$945	\$252	\$945	\$35	\$945	\$252
2021	\$969	\$258	\$969	\$35	\$969	\$258
2022	\$1,065	\$284	\$1,065	\$35	\$1,065	\$284
2023	\$1,099	\$293	\$1,099	\$35	\$1,099	\$293
2024	\$1,131	\$302	\$1,131	\$35	\$1,131	\$302
2025	\$1,159	\$309	\$1,159	\$35	\$1,159	\$309

Fig 1.1: Temporary Total Disability (TTD) Benefits, Perm Partial Disability (PPD) Benefits and Total Disability Benefits by Year.

Notice Requirements

- **Accident** – An injured employee MUST report his/her accident within ninety (90) days of occurrence.
 - **BUT:** If the employer doesn't have actual notice within fourteen (14) days of the accident, no compensation will be due until proper notice is given. N.J.S.A. 34:15-17
- **Traumatic hernia** – N.J.S.A. 34:15-12(c)23 – if injury is a traumatic hernia; employee must report to employer within forty-eight (48) hours.
 - Saturdays, Sundays, and holidays are excluded from this period.

Statute of Limitations:

- **Accident** – Petitioner has two years to file his or her work accident.
- **Occupational** – Petitioner has two years from the date that he or she should have known that they had an occupational exposure.
- **Re-Opener Claims** – Two years from the last permanency check or the date of settlement are commonly used. If the petitioner receives more treatment, two years from the last treatment received to re-open his or her claim.

Subrogation – Section 40 Liens:

- The New Jersey Workers' Compensation system bars double recovery. If a Petitioner has a third-party claim arising out of the worker's compensation claim (e.g. a liability case, or a car accident case), respondent is entitled to monies back.
- Typically, Respondent will answer a claim asserting Section 40 Lien Rights.

- Statute of Limitations for a lien in 2 years- respondent must put third-party insurance company on notice of lien with a letter via registered mail; return receipt.
- Carrier generates lien letters periodically.

Treatment:

Respondent controls treatment of the Petitioner in an accepted worker's compensation claim. N.J.S.A. 34:15-15.

Respondent can provide treatment without prejudice.

- In a denied claim, Petitioner will seek treatment on his or her own and will send treating records to Respondent at the end of treatment.
- After the Petitioner is placed at Maximum Medical Improvement, the traditional method is to wait 26 weeks to set up permanency exams.
 - Permanency exams are set up by both Respondent doctors and Petitioner doctors and rate the level of permanency that Petitioner sustained from this accident.
 - If the accident is not severe (e.g. a sprain/strain) there is not much of a need to follow the "26 week rule."

Disability – Partial Total and Total:

- Petitioners may receive a permanency award for injury.
- Permanency is based on permanent partial total disability or total disability related to the functional loss of the injured body party.
 - There is a paper table and an online OSCAR calculator to determine an award.

Example: A 2018 accident where the injured worker makes an Average Weekly Wage (AWW) of \$700 and is found to have a right shoulder injury of 17.5% of partial total would have an award of \$26,709.

- 105 weeks would correspond to the 17.5% of the right shoulder.
- Petitioner's perm. total rate would be \$254.37.
- $254.37 \times 105 = \$26,708$

Benefits:

If out of work for more than seven (7) days, an employee may be eligible for temporary disability benefits.

Petitioners receive 70% of their average weekly wage (aww) while under authorized worker's compensation treatment if they are out of work for over one week.

- 70% of the AWW is calculated based on the amount of money the petitioner was making on the date of the accident.
- Do an average of the last 26 weeks if the amount earned fluctuates.

Awards are paid in temporary total disability, or total disability.

Death Benefits: (Fig. 1.2)

N.J.S.A 34:15-13: The Workers' Compensation Statute also accounts for death benefits. In an accepted death claim, the weekly benefit would be 70% of the average weekly wage of the deceased worker divided among his or her dependents.

- The death benefit also provides \$5,000 to cover funeral expenses.
- Surviving spouse and natural children who lived with the deceased at the time of the accident.

Year	Death Benefits Max
2018	\$903
2019	\$921
2020	\$945
2021	\$969
2022	\$1065
2023	\$1,065
2024	\$1,099
2025	\$1,159

Fig 1.2: Maximum Death Benefits by Year.

Dependents Include:

- Children between the ages of 18 and 23 who are in school full time.
- Disabled children.

Others must prove their dependency.