

**Your employer is subject to the New Jersey Unemployment Compensation  
and Temporary Disability Benefits Laws.**

**Unemployment Insurance**

Benefits are payable to workers who lose their jobs or who are working less than full time because of a lack of full-time work and who meet the eligibility requirements of the law.

If you become totally or partially unemployed, file a claim for unemployment insurance benefits as soon as possible. You may file your claim by telephoning a Reemployment Call Center, or if you meet certain requirements, via the Internet at [www.njuifile.net](http://www.njuifile.net). There are three Reemployment Call Centers that serve areas of the state based on residential ZIP codes. Before you file, please have available your Social Security number and the complete name, address, and telephone number of each employer that you worked for during the past 18 months.

|                        |                                 |                |
|------------------------|---------------------------------|----------------|
| Union City Call Center | (serves northeast NJ)           | (201) 601-4100 |
| Freehold Call Center   | (serves northwest & central NJ) | (732) 761-2020 |
| Cumberland Call Center | (serves southern NJ)            | (856) 507-2340 |

**Disability Insurance**

Benefits are payable to eligible workers for disabilities (including pregnancy) not compensable under the Workers' Compensation Law, from either an employer-provided private plan or the New Jersey State Plan.

**Private Plan\***

An employer may provide disability insurance coverage under a Private Plan, but the consent of a majority of the workers is required, if the workers are to share in its cost. If you become disabled, request your employer to supply you with the proper form to be used in claiming benefits under the Private Plan.

**New Jersey State Plan\***

If you are covered under the New Jersey State Plan and become disabled, obtain Form DS-1, "Claim for Disability Benefits," from your employer or by contacting the Division of Temporary Disability Insurance, PO Box 387, Trenton, New Jersey 08625-0387 (Telephone: 609-292-7060). You can also obtain a form through our website at [www.nj.gov/labor](http://www.nj.gov/labor). Go to, **Temporary Disability**.

**Important:** Complete and mail all forms promptly. You may lose some or all of your benefits if you file your claim more than 30 days after the start of your disability.

*\* If you no longer have a job with your last employer upon recovery from a period of disability, you should file for unemployment insurance benefits. You may be entitled to an unemployment insurance claim based on wages earned before your disability began.*

**Financing of Programs**

These programs are financed by a payroll tax paid by employers and workers. Your employer is authorized to deduct the worker contributions (tax) from your wages. These deductions must be noted on your pay envelope, paycheck or on some other form of notice. The amount of taxable wages changes from year to year.

The deduction may be allocated at varying rates to the Unemployment Insurance Trust Fund, the Family Leave Insurance Fund and the Workforce Development / Supplemental Workforce Funds. Workers covered by the State Plan for disability insurance contribute to the Temporary Disability Benefits Trust Fund. If an approved Private Plan is non-contributory, no contributions can be deducted from workers' wages for disability insurance.

Your employer also pays contributions that are based in part on their employment experience.

Enforced by:

**NEW JERSEY DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT  
UNEMPLOYMENT & DISABILITY INSURANCE  
PO Box 058  
TRENTON, NEW JERSEY 08625-0058**

Additional copies of this poster or any other required posters may be obtained by contacting the New Jersey Department of Labor and Workforce Development, Office of Constituent Relations, PO Box 110, Trenton, New Jersey 08625-0110, Telephone: (609) 777-3200.

If you need this document in braille or large print, Telephone: (609) 292-7832. TTY users can contact this department through New Jersey Relay: 7-1-1.

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. PR-1

**(To be posted in a conspicuous place)**

NEW JERSEY DEPARTMENT OF  
**LWD**  
LABOR AND WORKFORCE DEVELOPMENT  
[nj.gov/labor](http://nj.gov/labor)