Short & Long Term Disability Insurance

Please see the following for more details about these benefits.

Short-Term Disability

In the event you become disabled from a non-work related injury or sickness, disability benefits are provided as a source of income. New Jersey employees can apply for Short-Term Disability through the State of New Jersey, and Full-Time Delaware employees can apply for Short-Term Disability through MetLife. Both NJ and DE disability plans have the same coverage. Please see the Beneportal for more information on how to apply.

Weekly Benefit – 85% of the first $1,206 of your pre-disability earnings, The benefit amount is subject to other income sources which will reduce your benefit.

Maximum Weekly Benefit - $1,055

Elimination Period – For injury and sickness: 7 days of disability

Maximum Benefit Period – 26 Weeks

Voluntary Long-Term Disability

Voluntary Long-Term Disability (LTD) is available to all full -time employees. The plan provides income continuation if your disability continues beyond 180 days. Deductions are made from your pay on an after-tax basis.

Monthly Benefit – 60% of the first $33,33 of your pre-disability earnings, subject to the benefit amount is subject to other income sources which will reduce your benefit.

Maximum Monthly Benefit - $10,000

Minimum Monthly Benefit – 10% of the Monthly Benefit before reductions for other income benefits or $100, whichever is greater, subject to the overpayments and rehabilitation incentive subsections of the certificate.

Elimination Period – 180 Days

Maximum Benefit Period– Your Normal Retirement Age or the period shown below:

Age on Date of Your Disability	Benefit Period
Less than 60	To age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

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