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## Expectation vs. Reality: When Limitations Affect Your Disability Benefits



**We carefully review all applications for Temporary Disability Insurance benefits to make sure they meet eligibility requirements, including minimum earnings and proof of medical care.**

There are additional reasons we may not be able to approve all or some of the benefits you are claiming.

### Your benefits may not be approved or may be reduced if:

- Your disability does not exceed seven days in length. The first seven consecutive days of each period of disability is known as the [waiting week](#). The waiting week becomes payable when benefits have been paid for all or some part of each of the three weeks immediately following the waiting week.
- You already have received 26 weeks of benefits for this period of disability, the maximum number of weeks allowable for any one period of disability.
- You became disabled more than 14 days after your last day of work. However, you may be eligible for benefits through our Disability During Unemployment program.
- You are not currently receiving medical care from an approved [medical provider](#).
- The disability resulted from the commission of a criminal act or was self-inflicted.
- You were discharged by your most recent employer for [gross misconduct](#) connected with the work, due to the commission of an act punishable as a crime under the New Jersey Code of Criminal Justice.
- You worked and received wages after the period of disability began.
- Your disability began during a labor dispute at your most recent place of employment.
- You are still receiving wages from the most recent employer, which together with the Temporary Disability Benefits, exceeds your regular weekly wages immediately prior to the onset of the disability.
- You received Unemployment Insurance benefits, Social Security Disability benefits, or workers' compensation benefits for your period of disability.
- You are receiving a pension to which your most recent employer contributed.
- You owe a garnishment for child support.
- You have an overpayment from a previous disability or family leave claim.
- You filed your application more than 30 days after the start of your disability claim without good cause.

If you still have questions about your application, [contact us](#) for more information.

### Related Topics

[Form Lookup](#)

[The Waiting Week, Explained](#)

[How You'll Get Your Money](#)

[Appealing a Decision](#)

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