Renaissance BENEFITS

NEW JERSEY FAMILY LEAVE INSURANCE (FLI)

FLI is statutory insurance mandated by the state of New Jersey. The Renaissance Family Leave Insurance plan provides protection to employers and their employees when an off the job disability results in lost wages. FLI is for employers and employees subject to the New Jersey Family Leave Insurance Law.*

Family Leave Insurance

- FLI, a private plan approved by the NJ Division of Temporary Disability Insurance,** will be payable to your client's employees if they take a leave from work to:
  1. Provide care for a family member due to a serious health condition;
  2. Bond with a biological child, child of a domestic civil union, foster child, or after the placement for adoption of the child within the first 12 months after birth or placement.
  3. Handle matters related to domesic or sexual violence.
- For each period of FLI, your client's employees will receive a weekly benefit amount of 85% of their average weekly wage, subject to the maximum benefit amount mandated by NJ State law.
- The maximum total benefits payable to your client's employees will be no more than:
  1. 12 weeks for any one period of family leave;
  2. 56 days with respect to any one period of periodic leave to provide care for a family member with a serious health condition;
  3. 12 weeks of leave during any 12-month period of leave;
  4. OR 56 days of periodic leave taken during any 12-month period to provide care for a family member with a serious health condition.
  5. The maximum total benefits payable to your client's employees for any period of FLI will be 12x their weekly benefit amount or 1/3 of their total wages in their base year, whichever is less.
- Each covered employee is required to contribute to the cost of the benefits. The contributions will be in the amount prescribed by NJ State law. Your client must collect the required contributions.

Employee And Group Eligibility

- Employee must be employed at least 20 calendar base weeks in NJ; and
- Employees who receive a weekly pay of $319 or more or who have earned $16,00 or more in 52 weeks
- Renaissance's underwriting requirements for FLI are:
  1. Available only to approved Renaissance NJ Temporary Disability Benefit policyholders.
  2. Minimum group size is 25 employees.
  3. The application and employee election (if contributory) must be received by the state prior to the effective date of coverage.

Sales Support

@ Quotes@RenaissanceFamily.com

Claims Department

@ GroupClaims@RenaissanceFamily.com

Claims And Sales Support

Phone: 800-894-4532

Fax: 607-773-2276

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* The law applies to all employers who are subject to the NJ State unemployment compensation law. ** Temporary Disabilities Benefits (TDB) coverage must also be present for FLI to be approved. This publication is intended to be a brief summary of the plan features and does not include all policy provisions, and may not include all exclusions and limitations.

Renaissance group plans have exclusions, limitations, and terms under which coverage may be continued in force or discontinued. Review your policy for details. Product availability, features, benefits and options may vary by state. For complete details of coverage, please refer to the policy.

PRODUCTS ONLY AVAILABLE IN NEW JERSEY. Underwritten by Renaissance Life & Health Insurance Company of America. We can be reached at P.O. BOX 1596, Indianapolis, IN 46206