

Helpful Hints – Billing

The increase in weekly benefit is what caused the billing structure to be changed with much higher employee contributions. Most markets have updated their billing to reflect the differing taxable wages for Employer and Employee with their respective rate factors.

Step 1

- Identify Employee (worker) Taxable Wages not to exceed first \$138,200 for 2021. This would be the same figure listed on the NJ 927 as FLI Wages as well.
- Multiply the above figure by the Employee Contribution Rate of \$.47/\$100

Step 2

- Identify Employer Taxable Wages not to exceed the first \$36,200 of each employees wages for 2021. This would be the same figure on the NJ 927 as those listed for UI & WF.
- Multiply the above Employer T.W. by the Employer Rate

Step 3

- Add the premium figures from Step 1 & Step 2 to arrive at the premium due for the Quarter

Sample NJ 927

7. Number of Employees		
Month 1:	56	
Month 2:	57	
Month 3:	58	
8. Total of All Wages Paid Subject to UI, DI, WF & FLI:	941,181.00	
9. DI - Employer, UI and WF Wages in Excess of First \$35,300	724,493.35	
10. DI - Employee and FLI Wages in Excess of First \$134,900	941,181.00	
11. Taxable Wages UI & WF:	216,687.65	→ Line 11 = Employer Taxable Wages
12. Taxable Wages Subject to DI - Employer:	.00	
13. Taxable Wages Subject to DI - Employee:	.00	
14. Taxable Wages Subject to FLI:	855,129.24	→ Line 14 = Taxable Wages to calculate Employee Contributions for Disability (Same as Wages used for FLI)
15. Total UI and WF Contributions:	6,988.18	
16. DI - Employer Contributions:	.00	
17. DI - Employee Contributions:	.00	
18. FLI Contributions:	1,368.21	
19. Payments Received for this Quarter:	8,356.39	
20. Balance Due - UI, WF, DI, & FLI:	.00	
21. Payment Amount - UI, WF, DI & FLI:	.00	
22. Employee Count Private Plan TDI:	0	
23. Employee Count Private Plan FLI:	0	

For groups being billed with separate rates and wages for Employer and Employee, we have created a calculation tool on our website to assist.

Additional Hints

- Some markets have chosen to utilize a composite rate against either Employer Wages (capped at \$36,200) or Employee Wages (capped at \$138,200). In these situations, only one rate and taxable wage base will be utilized.

Assuming the plan is contributory, regardless of rate factor the employees will still only contribute the allowable maximum set by the State of NJ.

- Some private carriers have chosen to issue NJ TDB plans with a rate based on weekly benefit, like STD. In these situations the weekly benefit volume should have been adjusted as of July 2020 to reflect the higher weekly benefit. Employee contributions would be used to offset premiums remitted by the employer in this format and not reported from a billing perspective.