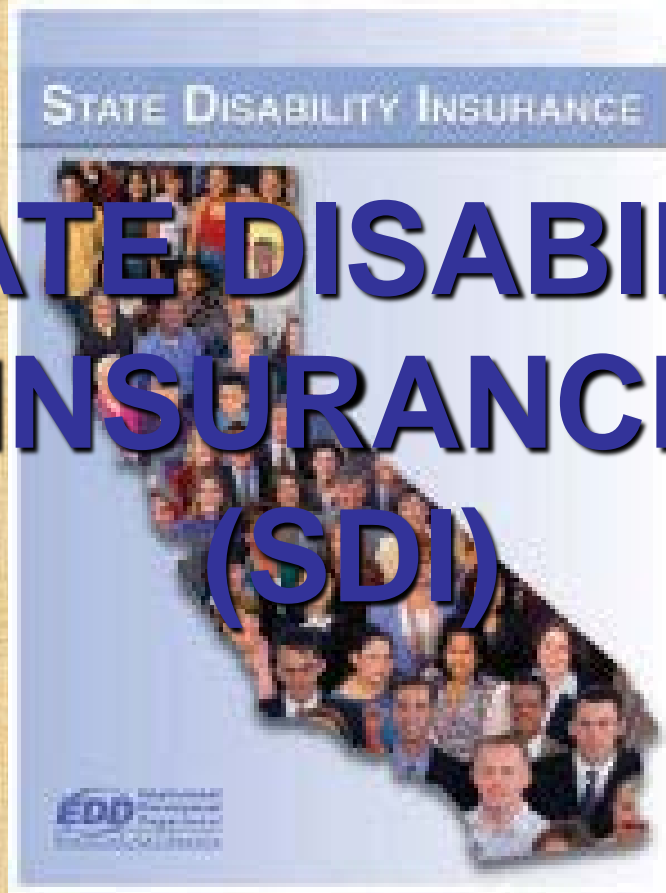


A Brief Introduction
to

**STATE DISABILITY
INSURANCE
(SDI)**



Revised 1/10/10

WHAT IS SDI?

- California State Disability Insurance (SDI) is a partial wage-replacement insurance plan for California workers. Workers covered by SDI are covered by two programs: Disability Insurance and Paid Family Leave Insurance.

The SDI programs are State-mandated, and funded through employee payroll deductions. SDI provides affordable, short-term benefits to eligible workers.

however.....

CURRENT LAW

Current law only requires private sector employers to provide SDI coverage for their employees, while public agencies (the state, cities, counties, school districts, community college districts, and other local districts) are not required to provide SDI coverage for theirs.

AB 381 (Block)

FACCC-sponsored AB 381, signed into law on October 11, 2009, allows part-time community college faculty within a wall-to-wall bargaining unit the ability, as a separate group, to vote to participate in the State Disability Insurance program if the community college district has reached agreement with the bargaining unit to do so.

AB 381 took effect on January 1, 2010.

2014 CONTRIBUTION RATES

- The SDI Withholding Rate for 2014 is 1%.
- The SDI taxable wage limit is \$101,636 per employee for calendar year 2014.
- The 2014 DI/PFL maximum weekly benefit award is \$1,075.

SDI ELIGIBILITY

SDI provides up to 52 weeks of partial wage replacement at 55% of wages in a base period. Benefits can be paid only after the following requirements are met:

- You must be unable to do your regular or customary work for at least eight consecutive days.
- You must be employed or receiving UI benefits at the time you become disabled.

- You must have lost wages because of your disability or, if unemployed, have been actively looking for work, per CA UI rules.
- You must have earned at least \$300 from which SDI deductions were withheld during a previous period.
- You must remain under the care and treatment of a licensed doctor or accredited religious practitioner to continue receiving benefits.

- You must complete and mail a claim form within 49 days of the date you became disabled or you may lose benefits.
- Your doctor (or other licensed professional) must complete the medical certification of your disability.
- Vacation pay is not in conflict with DI benefits so you can receive DI benefits at the same time.

- You cannot receive DI benefits for any period in which you also received sick leave wages that are equivalent to your full salary. If you are receiving only partial sick leave wages, you may be eligible for full or partial DI benefits.
- You must have earned at least \$300 from which SDI deductions were withheld during a previous period.
- You must remain under the care and treatment of a licensed doctor or accredited religious practitioner to continue receiving benefits.

FAMILY MEDICAL LEAVE

Provides up to a total of 6 work weeks of 55% coverage during a 12-month period for one or more of the following reasons:

- For the birth and care of the newborn child of the employee;
- for placement with the employee of a son or daughter for adoption or foster care;

- to care for an immediate family member (spouse, domestic partner, child, or parent) with a serious health condition; or
- to take medical leave when the employee is unable to work because of a serious health condition.

Benefits to PT Faculty

- SDI is portable – It follows you as an individual, not your employer. Your wages in a base period will reflect all earnings from employers through which you participate in SDI—private and/or public.
- Peace of Mind – It's a large return on investment should you need the benefit.

WHAT'S NEXT

- Educate your part-time colleagues about the benefits of having access to State Disability Insurance.
- Union to meet with EDD and HR to understand mechanics of participation.
- Schedule an election of District part-time faculty to vote on whether or not to adopt SDI.
- If approved, then union must negotiate the item with the district and be part of a ratified agreement.

Need to Know

- SDI and PFL do not provide job protection!

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California State Disability Insurance

http://www.edd.ca.gov/disability/disability_insurance.htm