A Brief Introduction to STATE DISABILITY INSURANCE (SDI)
WHAT IS SDI?

• California State Disability Insurance (SDI) is a partial wage-replacement plan. SDI covers 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.

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Current law only requires private sector employers to provide SDI coverage for their employees, while public agencies (state, cities, counties, K-12 and community college districts, and other local districts) are not required to provide SDI coverage.
AB 381 (Block)

FACCC-sponsored AB 381 [(Block) of 2009] allows part-time community college faculty within a wall-to-wall bargaining unit the ability, as a separate group, to vote on participating in SDI if the community college district has reached agreement with the bargaining unit to do so.
2017 CONTRIBUTION RATES

• The SDI Withholding Rate for 2017 is 0.9 percent.

• The SDI taxable wage limit is $110,902 per employee for calendar year 2017.

• The 2017 DI/PFL maximum weekly benefit award is $998.12.
SDI ELIGIBILITY

SDI provides up to 52 weeks of partial wage replacement at 55% of wages in a base period. Benefits are paid under the following criteria:

• 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.

• Your doctor (or other licensed professional) must complete the medical certification of your disability.

• Vacation pay is not in conflict with DI benefits enabling you to 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 receive partial sick leave wages, you may be eligible for full or partial DI benefits.
FAMILY MEDICAL LEAVE

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

• for birth and care of a newborn child of the employee;

• for adoption or foster care placement with the employee;
• for care of an immediate family member (spouse, domestic partner, child, or parent) with a serious health condition; or

• for 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 through your employer. Your wages in a base period will reflect all earnings from employers through which you participate in SDI, private or public.
• Peace of mind. It represents a smart return on investment when needed.
WHAT’S NEXT?

• Educate your part-time colleagues about the benefits of SDI.

• Arrange union meeting with EDD and HR to understand mechanics of participation.

• Schedule an election of part-time faculty in district on whether to participate in SDI.

• If approved, union must negotiate item with the district and include it in 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