

<b>California State Disability Insurance (SDI)</b>
--

California State Disability Insurance (SDI) is available for both full-time and part-time faculty. It provides short-term benefits to eligible workers that are funded through employee payroll contributions. This insurance benefit (if we want it) must be implemented through a negotiated contract between the District and the Union. Before going forward with this, CCFT wants feedback from faculty.

SDI is a deduction from employees' gross wages. Employers withhold a percentage for SDI on the **first \$93,316** in gross wages paid to each employee per calendar year. The SDI tax rate for 2011 is **2.1%** of SDI wages per employee, per year. The maximum SDI tax contribution would be **\$1,119.79** ( $\$93,316 \times .012$ )

**Hypothetical Calculation of Benefits**

2010 Wages	QTR 1 (Jan–March)	QTR 2 (Apr–June)	QTR 3 (July–Sept)	QTR 4 (Oct–Dec)	Total
	\$2,600 x 3 = \$7,800	\$5,200	\$2,600	\$2,600 x 3 = \$7,800	\$23,400
SDI Contributions 1.2% of gross wages	\$93.60	\$62.40	\$31.20	\$93.60	\$280.80

**WBA (Weekly Benefit Amount)** – calculated using the quarter with the highest wages (QTR1/QTR4): ( $\$280.80 + \$93.60 = \mathbf{\$374.40}$ )

**MBA (Maximum Benefit Amount)** – 52 x WBA, but no more than total base period wages: The maximum amount you could draw upon for this claim: \$19,468

**Claim Duration** – The claimer's medical provider has the claimant off work for six weeks: You would receive a total of \$2,246.40

**Notice** – you would receive in less than one week, the total amount of contributions paid in a year