

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)

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.

# 2010 CONTRIBUTION RATES

- The SDI Withholding Rate for 2010 is 1.1 percent.
- The SDI taxable wage limit is \$93,316 per employee for calendar year 2010.
- The maximum withholding for each employee is \$1,026.48.

# SDI ELIGIBILITY

*SDI 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 actively looking for work at the time you become disabled.

- You must have lost wages because of your disability or, if unemployed, have been actively looking for work.
- 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.

# FAMILY MEDICAL LEAVE

*Covered employers must grant an eligible employee up to a total of 6 work weeks of unpaid leave during any 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.

# WHAT'S NEXT

Talk to your union about the SDI legislation.

Educate your part-time colleagues about the benefits of having access to State Disability Insurance.

Have FACCC and EDD come to your district to do a workshop on SDI and talk with union leadership.

Schedule an election of District part-time faculty to vote on whether or not to adopt SDI.

# CONTACT FACCC

Andrea York  
Director of Government Relations

916-447-8555  
ayork@faccc.org

**California State Disability Insurance**

[http://www.edd.ca.gov/disability/disability\\_insurance.htm](http://www.edd.ca.gov/disability/disability_insurance.htm)