State Disability Insurance
Disability Insurance and Paid Family Leave

Claimant Presentation
Today’s webinar will cover topics including:

- California’s State Disability Insurance Program
- Disability Insurance Information
- Paid Family Leave Information
- Eligibility Information
- State Disability Insurance vs Job Protections
- The Claim Filing Process
What Is State Disability Insurance?

Disability Insurance

Paid Family Leave
Responding to COVID-19

Disability Insurance and Paid Family Leave benefits have been made available for Californians covered by State Disability Insurance who are affected by the novel coronavirus (COVID-19).

▶ **Disability Insurance:** Available to eligible workers if you’re unable to work due to having or being exposed to COVID-19 (certified by a medical professional).

▶ **Paid Family Leave:** Available to eligible workers who take time off from work to care for an ill or quarantined family member with COVID-19 (certified by a medical professional).

For additional information, visit:
▶ [edd.ca.gov/about_edd/coronavirus-2019.htm](http://edd.ca.gov/about_edd/coronavirus-2019.htm)
▶ [edd.ca.gov/about_edd/coronavirus-2019/faqs.htm](http://edd.ca.gov/about_edd/coronavirus-2019/faqs.htm)
Which U.S. Locations Have State Disability Insurance?

- California
- Hawaii
- New York
- Puerto Rico
- Massachusetts
- Connecticut
- New Jersey
- Oregon
- Rhode Island
- Washington
- Washington DC
State Disability Insurance Funding

1.0% withholding rate

$122,909 taxable wage limit

$1,229.09 maximum yearly claimant contribution
Disability Insurance provides partially paid leave for a non-work-related illness, injury, or pregnancy.

- Provides up to **52 weeks** of benefits if medically certified by a physician/practitioner.
- You may work part time and receive partial or full Disability Insurance benefits.
- You receive **60 to 70 percent** of your salary.
Five Things To Know About Paid Family Leave

1. Up to six* weeks of benefits in a 12-month period.
2. Bond with a new child or care for an ill family member.
3. Can be split up over a 12-month period.
4. No waiting period.
5. This is not a government assistance program.

*Benefits increase to eight weeks for claims that start on or after July 1, 2020.
Two Paid Family Leave Claim Types: Care and Bonding

Share your Paid Family Leave story on Instagram @CA_PFL
Paid Family Leave: Care

California’s Paid Family Leave pays eligible workers up to six weeks of benefits to be there for the moments that matter most.

► Caring for a seriously ill or injured family member.

► Caring for an out-of-state or out-of-country family member.

► Requires a physician/practitioner to certify to illness and need for care.
Paid Family Leave pays eligible mothers and fathers up to six weeks of benefits to bond with a new child within the child's first year.

- Used to bond with a biological, adopted, or foster child.
- Requires documentation showing proof of relationship.
New mothers can take Disability Insurance leave followed by Paid Family Leave, for example:

- Disability Insurance: 4 Weeks
- Birth
- Disability Insurance: 6 - 8 Weeks
- Paid Family Leave: 6 weeks*

*You can split up the six weeks of Paid Family Leave. You do not have to take it all at once.
Calculating the Benefit Amount

► Your weekly benefit amount is determined by your highest quarter of earnings in your base period.

► Your base period consists of taxable wages earned 5-18 months prior to your claim start date.

► To simplify this process, estimate your weekly benefit amount using the EDD calculator at edd.ca.gov/Disability/PFL_Calculator.htm
## Determining the Base Period

| OCT  | NOV  | DEC  | JAN  | FEB  | MAR  | APR  | MAY  | JUNE | JULY | AUG  | SEPT | OCT  | NOV  | DEC  | JAN  | FEB  | MAR  | APR  | MAY  | JUNE | JULY | AUG  | SEPT |
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If the claim begins in:

- **OCT**: OCT
- **NOV**: NOV
- **DEC**: DEC
- **JAN**: JAN
- **FEB**: FEB
- **MAR**: MAR
- **APR**: APR
- **MAY**: MAY
- **JUNE**: JUNE
- **JULY**: JULY
- **AUG**: AUG
- **SEPT**: SEPT
Determining the Base Period

Base Period Quarters

- **(QTR 1) Jan-Mar**: $11,180
- **(QTR 2) Apr-Jun**: $11,180
- **(QTR 3) Jul-Sep**: $15,657
- **(QTR 4) Oct-Dec**: $12,249
- **(QTR 5) Jan-Mar**: $12,249
- **(QTR 6) Apr-Jun**: Not used

Claim Effective Date

- **June 1**: Not used
- **June 1**: Not used
- **June 1**: Not used
- **June 1**: Not used
- **June 1**: Not used
- **June 1**: Not used
How Is the Wage Replacement Rate Determined?

If your **highest quarterly earnings** are:

- **Less than $929**, the weekly benefit amount is **$50**.

- **Between $929 and $5,741.67**, the weekly benefit amount is approximately **70 percent** of your earnings.

- **$5,741.68 or more**, the weekly benefit amount is approximately **60 percent** of your earnings.
Doing the Math

$15,657 ÷ 13 = $1204.38

$1204.38 \times 60\% \ (0.60) = $722.63

$722.63$ is rounded up to $723
Determining Eligibility

Have you paid into California’s State Disability Insurance (noted as CASDI on a paystub) in the 5-18 months prior to taking leave?

If you answered “yes,” you are most likely eligible for benefits.

► Review paystubs before assuming eligibility.

► Citizenship and immigration status do not affect eligibility.
Employment Status and State Disability Insurance

Unemployed individuals must be looking for work and/or collecting Unemployment Insurance.

Seasonal employees, part-time workers, and unemployed individuals may still qualify.

A self-employed individual may be eligible if contributing to the Disability Insurance Elective Coverage program.
Can a Claimant Work Part Time and Qualify for Benefits?

Yes, if:

► You work less than your regular and customary hours.

► You lose wages.

► The reduction of work hours is due to your disability or family leave claim.
What is Integration?

Integration is supplementing SDI benefits with your available leave credits.

Must not exceed 100% of your regular pay.
Job Protections

Does the State Disability Insurance program provide job protection?

No, the State Disability Insurance program does not provide job protection, just paid benefits.

However, other state and federal laws may apply while you are using your leave.
Job Protections

Laws that may apply while receiving Disability Insurance and Paid Family Leave benefit payments:

► Family and Medical Leave Act (FMLA)
► California Family Rights Act (CFRA)
► New Parent Leave Act (NPLA)
► Fair Employment and Housing Act (FEHA)
► Pregnancy Disability Leave (PDL)

Visit the Department of Fair Employment and Housing at dfeh.ca.gov or the Department of Labor at dol.gov/whd/fmla to learn more.
The Claim Filing Process
Filing a Disability Insurance Claim

Complete and submit your claim within 49 days from the date your disability begins by:

- **Online**: Filing through SDI Online is strongly recommended because it can expedite the review process.

- **Mail**
Online

Disability Insurance and SDI Online

The EDD recommends filing your Disability Insurance claim using SDI Online.

► Register and log on to Benefit Programs Online.

► Select “New Claim” in your SDI Online account to begin your application.

Create or access your account by visiting edd.ca.gov/BPO
Filing a Disability Insurance Claim

A properly completed Disability Insurance claim will include:

► Part A – Claimant’s Statement (pages 1-4)
► Part B – Physician/Practitioner’s Certificate (pages 5-7)

Order the *Claim for Disability Insurance (DI) Benefits* (DE 2501) online at edd.ca.gov/forms
Filing a Paid Family Leave Claim

Each program requires its own claim to be filed.

You must complete and submit your claim within 41 days from the date your family leave begins.

There are two ways to file:

- Online
- Mail
Paid Family Leave and SDI Online

SDI Online is your fast, convenient, and secure way to submit your Paid Family Leave claim online.

Create or access your account by visiting edd.ca.gov/BPO
Filing a PFL Care Claim

A properly completed care claim will include:

► Part A – Statement of Claimant
► Page 2 – Care Recipient’s Authorization
► Part C – Statement of Care Recipient
► Part D – Physician/Practitioner’s Certification

Order the Claim for Paid Family Leave (PFL) Benefits (DE 2501F) online at edd.ca.gov/forms
Mail

Filing a Paid Family Leave Bonding Claim

A properly completed bonding claim will include:

► Part A – Statement of Claimant
► Part B – Bonding Certification
► Supporting documentation verifying the relationship

Order the DE 2501F application online at edd.ca.gov/forms
New/Expecting Mothers

If you are transitioning from a Disability Insurance pregnancy claim to a Paid Family Leave bonding claim and you filed your Disability Insurance claim using SDI Online, you will receive a link in your inbox to apply for benefits electronically.
If you filed your claim by mail, you will receive a Claim for Paid Family Leave (PFL) Benefits – New Mother (DE 2501FP) by mail after the final Disability Insurance payment.
What Happens Next?

Once a properly completed claim is received:

► Allow at least 14 days for processing.

► The EDD mails a *Notice of Computation (DE 429D)* after a properly completed claim is received.

► *Electronic Benefit Payment Notification (DE 2500E)* is sent after claim is approved.

► An EDD Debit Card	extsuperscript{SM} or check is sent after first benefit payment issued.
Benefit Payment Options

- **EDD Debit Card℠**
  Electronic Benefit Payment
  - You can download the Bank of America App to access your account information.

- **Check**
Benefits are paid through your expected return to work date provided by the physician/practitioner.

The *Physician/Practitioner’s Supplementary Certificate (DE 2525XX)* is mailed after your final benefit payment is issued.

To extend benefit payments, the physician/practitioner must complete and submit the DE 2525XX.
Certifying for Continued Benefits

► Claim for Continued Disability Benefits (DE 2500A)

► Notice of Automatic Payment (DE 2587)

► Disability Claim Continuing Eligibility Certification (DE 2593)
Re-Establishing or Continuing a Paid Family Leave Claim

► Bonding Claims: Request To Re-Establish A Bonding Claim for Paid Family Leave (DE 2504RE).

► Care Claims: Paid Family Leave (PFL) Supplemental Claim Certification (DE 2525XFA).

For either claim type, you may also file a new DE 2501F.
## Disability Insurance and Paid Family Leave

<table>
<thead>
<tr>
<th>Disability Insurance</th>
<th>Paid Family Leave</th>
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<tbody>
<tr>
<td>Personal illness, injury, pregnancy, or disability.</td>
<td>Need to care for a seriously ill family member or to bond with a new child.</td>
</tr>
<tr>
<td>Wage loss and unable to perform regular or customary work.</td>
<td>Wage loss due to the need for care or bonding.</td>
</tr>
<tr>
<td>Up to 52 weeks per claim.</td>
<td>Up to six weeks every 12-month period.</td>
</tr>
<tr>
<td>Must be under the care of a physician/practitioner.</td>
<td>The care recipient must be under the care of a physician/practitioner.</td>
</tr>
<tr>
<td>Not required to use vacation benefits.</td>
<td>Your employer <em>may</em> require you to use up to two weeks of vacation.</td>
</tr>
<tr>
<td>Vacation pay does not conflict with DI.</td>
<td>Vacation pay conflicts with PFL when you are is required to use it for your leave.</td>
</tr>
<tr>
<td>Benefits are not reportable to IRS (unless in lieu of UI).</td>
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For more information on Disability Insurance or Paid Family Leave, visit:
► edd.ca.gov/disability
► californiapaidfamilyleave.com

Contact EDD
► DI English: 1-800-480-3287
► DI Español: 1-866-658-8846
► PFL English: 1-877-238-4373
► PFL Español: 1-877-379-3819
California Paid Family Leave allows you to be there for the moments that matter.

Share your story @CA_PFL on Instagram.

#MomentsMatter
#PFL
#PaidLeave
#CAPFL
#CAPaidFamilyLeave
The EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Requests for services, aids, and/or alternate formats need to be made by calling 1-866-490-8879 (voice). TTY users, please call the California Relay Service at 711.