



A safety net for business owners or self employed  
and independent contractors

# Disability Insurance Elective Coverage





# A Financial Safety Net

We offer an optional [Disability Insurance Elective Coverage \(DIEC\)](http://edd.ca.gov/Payroll_Taxes/Disability_Insurance_Elective_Coverage.htm) (edd.ca.gov/Payroll\_Taxes/Disability\_Insurance\_Elective\_Coverage.htm) program for people who do not pay into State Disability Insurance (SDI) but want to be covered by Disability Insurance (DI) and Paid Family Leave (PFL). Anyone who receives a major part of their income from their self-employment or business can choose to be covered by DIEC.

DIEC protects small-business owners, entrepreneurs, independent contractors, or self-employed people who make up a large part of companies doing business in California.

## Am I Eligible for DIEC?

You must meet the following requirements to participate in DIEC:

- Own your own business, be self-employed, or work as an independent contractor.
- Have a minimum net profit of \$4,600 annually.
- Have a valid license, if required by your occupation.
- Be able to perform all of your normal duties on a full-time basis at the time your application is submitted.
- Receive the major portion of your income from your trade, business, or job as an independent contractor.
- Your business cannot be seasonal.
- You must stay in the program for two complete calendar years unless you discontinue your business or move out of California.

Visit [Eligibility Requirements for Disability Insurance Elective Coverage](http://edd.ca.gov/Disability/Self-Employed_Eligibility.htm) (edd.ca.gov/Disability/Self-Employed\_Eligibility.htm) to learn more.



**Helping  
business  
owners and  
those who are  
self-employed  
be there for the  
moments that  
matter.**

## What Are My DIEC Benefits?

- Protection against a loss of income due to injury, pregnancy, or illness whether or not it is work-related.
- Up to 39 weeks of benefits for your own disability.
- Automatic coverage in PFL, which provides up to eight weeks of benefits to care for a seriously ill family member, to bond with a new child, or to participate in a qualifying military event.

The amount paid to you is based on your answers on the Internal Revenue Service's Form 1040 (Schedule SE or Schedule C).

If you have any questions regarding your eligibility, call a DIEC Customer Service Representative at 1-916-654-6288.

If you would like an application, download or order it through [Forms and Publications](https://edd.ca.gov/forms) (edd.ca.gov/forms), or call 1-916-554-7104.

To learn more, visit [Benefits and Premium Amounts](https://edd.ca.gov/disability/Self-Employed_Benefit_Amounts.htm) (edd.ca.gov/disability/Self-Employed\_Benefit\_Amounts.htm).

For more information about DI, call 1-800-480-3287.

For information about PFL, call 1-877-238-4373.





# Paid Family Leave

Be there for the moments that matter.

<b>English</b>	<b>1-877-238-4373</b>
<b>Spanish</b>	<b>1-877-379-3819</b>
<b>Cantonese</b>	<b>1-866-692-5595</b>
<b>Vietnamese</b>	<b>1-866-692-5596</b>
<b>Armenian</b>	<b>1-866-627-1567</b>
<b>Punjabi</b>	<b>1-866-627-1568</b>
<b>Tagalog</b>	<b>1-866-627-1569</b>
<b>TTY</b>	<b>1-800-445-1312</b>

You can also visit a PFL or Disability Insurance office to obtain claim forms, receive information, or speak to a representative. Find a [State Disability Insurance Office](http://edd.ca.gov/Disability/Contact_SDI.htm) (edd.ca.gov/Disability/Contact\_SDI.htm) near you.

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. TTY users, please call the California Relay Service at 711.

This pamphlet is for general information only and does not have the force and effect of law, rule, and regulation.