



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



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

For more information about DI, call 1-800-480-3287.  
For information about PFL, call 1-877-238-4373.

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.



# Disability Insurance Elective Coverage

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



## 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](http://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.



## What Are My DIEC Benefits?

- Protection against 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).

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

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](http://edd.ca.gov/forms) ([edd.ca.gov/forms](http://edd.ca.gov/forms)), or call 1-916-554-7104.

## 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](http://edd.ca.gov/Disability/Self-Employed_Eligibility.htm)) to learn more.

