



*If you are a business owner or self-employed, then Disability Insurance Elective Coverage may be for you!*



STATE OF CALIFORNIA

LABOR AND WORKFORCE  
DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT  
DEPARTMENT

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 1-800-480-3287 (voice) or TTY 1-800-563-2441.



# DISABILITY INSURANCE ELECTIVE COVERAGE

*A SAFETY NET FOR THE  
BUSINESS OWNER  
OR SELF-EMPLOYED*

## Protect your most valuable asset- your ability to earn an income

As someone whose livelihood depends on your ability to run a business, you should consider what would happen if your income stopped because:

- You were sick, injured, or pregnant and could not work.
- Your parent, child, spouse, or registered domestic partner needed your care due to a serious health condition.
- You would like to bond with your new child.

Could you do without your income even temporarily?

## A financial safety net

Disability Insurance Elective Coverage (DIEC) offers a safety net to business owners or self-employed individuals. Premiums are based on net profits as declared on the Internal Revenue Service Form 1040 Schedule SE or Schedule C. For information regarding maximum benefit amounts paid, view the link to the *Disability Insurance (DI) & Paid Family Leave (PFL) Weekly Benefit Amounts in Dollar Increments*, DE 2589, at [www.edd.ca.gov](http://www.edd.ca.gov).

## Consider the 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 California's Paid Family Leave (PFL) insurance program, which provides up to six weeks of benefits to care for a seriously ill parent, child, spouse, registered domestic partner, or to bond with a new child.

For more information about Disability Insurance, call 1-800-480-3287 or for information about PFL insurance benefits, call 1-877-238-4373.

## Major Requirements

- You must own your own business or be self-employed.
- You must be normally and continuously engaged in a regular trade, business, or occupation.
- You must derive the major portion of your income from your trade, business, or occupation.
- 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.

## Benefit Eligibility

Generally, you must have this insurance coverage for at least six months before you are eligible to file a claim.

If you are interested in more information about this program please call 1-916-654-6288. If you would like an application, please call 1-916-554-7104, complete and mail the attached form, or visit EDD's website at:

[www.edd.ca.gov](http://www.edd.ca.gov)

Please send me more information and an application for DI Elective Coverage.

Name \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

E-mail Address \_\_\_\_\_

Please have someone call me at (      ) \_\_\_\_\_

Detach this portion and mail to the following address:

State of California  
Employment Development Department  
Taxpayer Assistance Center, Attn: DIEC Unit  
PO Box 2068  
Rancho Cordova, CA 95741-2068