Disability is an illness or injury, either physical or mental, which prevents customary work. Disability includes elective surgery, pregnancy, childbirth, or related medical conditions.

**Disability Insurance (DI)** is a component of the State Disability Insurance (SDI) program, designed to partially replace wages lost due to a non-work-related disability (see “Other Programs,” for job-related disabilities).

SDI contributions are paid by California workers covered by the SDI program. Contribution rates may vary from year to year. For current rates, visit State Disability Insurance [edd.ca.gov/disability](http://edd.ca.gov/disability), or contact the Employment Development Department (EDD) DI customer service at 1-800-480-3287 or EDD employment tax customer service at 1-888-745-1866.

**DI Plans**

- **State Plan.** The DI state plan is covered in this brochure.
- **Voluntary Plan (VP).** A private plan, which may be substituted for the State Plan. Voluntary Plans are established if the employer and majority of employees agree to do so. VP information and filing a claim is done through your employer. If you are covered by a VP, the provisions of this brochure may not apply to you. Obtain information about your coverage and file a VP claim through your employer.
- **Elective Coverage (EC).** Employers and self-employed persons, including general partners, may elect coverage under SDI. The method of computing benefits for EC participants is not the same as for mandatory rate payers. The cost of participating, which is set annually, can be obtained from your local EDD Employment Tax Customer Service Office.
- **EC claims** are filed in the same manner as State Plan claims. However, there are differences in eligibility requirements from those listed in this pamphlet.

For additional information or to apply for coverage, contact the EDD DI customer service at 1-800-480-3287, the EDD employment tax customer service at 1-888-745-3866, or visit State Disability Insurance [edd.ca.gov/disability](http://edd.ca.gov/disability).

**How to Claim State Plan Benefits**

1. Use SDI Online to securely file for benefits or request a paper claim form online.
   - **Online:** State Disability Insurance [edd.ca.gov/disability](http://edd.ca.gov/disability).
   - **By phone:** 1-800-480-3287.
   - **By mail:** EDD, Disability Insurance, PO Box 989777, West Sacramento, CA 95690-9777.
   - **California state government employees covered by SDI should call 1-866-352-7675.**

2. If filing through SDI Online, complete all required fields. SDI Online will provide a receipt number once the claim is submitted. If using a paper Claim for Disability Insurance (DI) Benefits (DE 2501) form, complete and sign Part A - Claimant's Statement. Print clearly, and verify your answers are complete and correct as errors delay payment.

3. Have your physician/practitioner complete the Part B - Physician/Practitioner's Certificate online or use the paper claim form. If filing online, your physician/practitioner will need your receipt number to complete the Part B - Physician/Practitioner's Certificate.

4. Usually a claim cannot begin more than seven days before you were examined by or under the care of a physician/practitioner. Certification may be made by a:
   - Licensed medical or osteopathic physician and surgeon.
   - Nurse practitioner.
   - Physician assistant.
   - Nurse.
   - Chiropractor.
   - Physician's assistant.
   - Optometrist.
   - Designated psychologist.
   - Authorized medical officer of a United States governmental facility.

Certification may also be made by a licensed nurse-midwife or licensed midwife for disabilities related to normal pregnancy or childbirth.

5. File online or submit your paper claim form within 49 days from the date your disability begins. If your claim is late, you may lose benefits unless your explanation of the delay is accepted as reasonable.
How Benefits Are Paid

- If you are eligible to receive benefits, you have two payment options: by EDD Debit Card® through Bank of America, or by check. You do not have to accept the EDD Debit Card. Please allow 7 to 10 days for delivery of checks in the mail.
- Most properly completed claims are processed within 14 days.
- The first seven days of your DI claim are a non-payable waiting period. If a claim is filed for the same or related cause or condition within 60 days of the initial claim, it will be processed as a continuation of the initial claim for which a waiting period was already served. There will not be a new waiting period in such cases.

Benefits are paid as quickly as possible after all eligibility information is received. If you meet all eligibility requirements, benefits will be paid. If eligibility is denied, you will be notified of your appeal rights and a statement of your rights.

If your claim begins in:

- January, February, or March, your base period is the 12 months ending September 30. (Example: A claim beginning February 14, 2021, uses a base period of October 1, 2019, through September 30, 2020.)
- April, May, or June, your base period is the 12 months ending December 31. (Example: A claim beginning June 20, 2021, uses a base period of January 1, 2020, through December 31, 2020.)
- July, August, or September, your base period is the 12 months ending March 31. (Example: A claim beginning September 27, 2021, uses a base period of April 1, 2020, through March 31, 2021.)
- October, November, or December, your base period is the 12 months ending June 30. (Example: A claim beginning November 2, 2021, uses a base period of July 1, 2020, through June 30, 2021.)

Exceptions: If your claim is determined to be invalid, but you were unemployed and seeking work for 60 days or more in any quarter of your base period, you may be eligible to substitute wages paid for up to 26 weeks.

You may be entitled to substitute wages paid in prior quarters to either validate your claim or increase your benefit amount, if during your base period you:

- Were in the military service.
- Received workers’ compensation benefits.

If your application is denied, you may appeal it. Please allow 10 days from the date you mail or electronically submit your claim for the EDD to process the appeal.

Your Rights

- Know the reason and basis for any decision affecting your benefits.
- Appeal any decision affecting your eligibility for benefits. Appeals must be sent to the DI office in writing.
- Request an appeal hearing before an Administrative Law Judge (ALJ). You may further appeal any ALJ decision to the California Unemployment Insurance Appeals Board and the courts.

Privacy Notice: Your claim information will be kept confidential except for the purposes allowed by law.

Your Obligations

- Complete your claim and other forms correctly and truthfully.
- Submit your claim and other forms according to DI guidelines. If you file a claim more than 13 months after the week you became unemployed, you will not receive DI benefits.
- If you are not working or looking for work at the time your disability begins, you should immediately report it in writing.
- If you are in custody due to conviction of a crime, you may not receive DI benefits.
- If your full wages are paid, you must report them to the EDD.
- If you are receiving workers’ compensation at a weekly rate equal to or greater than the DI rate, your workers’ compensation benefits are paid at a lower rate than your DI rate, you may not be paid the difference.
- If your disability is permanent or you are expected to recover within 14 days of the date your disability begins, you will be determined to be unable to work.
- If you fail to follow an independent medical examination when requested. (Fees for such examinations are paid by the EDD.)
- If you are not working or looking for work at the time you became unable to work, you should immediately report it in writing.
- If you are in custody because of conviction of a crime, you may not receive DI benefits.

If you need help in finding work, job training, retraining, or other services in order to return to work, visit your local America’s Job Center of California™ listed at Service Locator (careeronestop.org/LocalHelp/) or by phone at the number in the white pages of your phone directory.

If your disability is permanent or is expected to continue for a year or more, or if you are a member of the U.S. Social Security Administration (SSA) or by phone at 1-800-772-1213 (TTY 1-800-325-0778). If you need time off work for a family leave, PFL provides benefits to:

- Care for a seriously ill family member (child, parent, caregiver, or household worker), a grandchild, sibling, spouse, or registered domestic partner.
- Bond with a new child entering the family (through birth, adoption, or foster care placement).
- Participate in a qualifying event resulting from a family member’s (spouse, registered domestic partner, parent, child) military deployment to a foreign country.

Contact the EDD PFL program by visiting State Disability Insurance (edd.ca.gov/disability), or by phone at 1-877-238-417, or through the California Relay Service at 711.

Note: A PFL bonding claim form will be sent automatically with the final benefit payment to new mothers receiving DI benefits.

If you are a victim of domestic violence or sexual assault, you can contact the California Victim Compensation program at 1-800-777-9229 (TTY 1-800-735-2929). You may also contact your county Victim Witness Assistance Center.

Questions about spousal or parental support obligations should be directed to the district office of the county for the issued the court order.

Questions about child support obligations should be directed to the Department of Social Services Office of Child Support Services at 1-866-901-3212 (TTY 1-866-399-4096).

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