State of California

Labor and Workforce Development Agency

Employment Development Department

Disability Insurance Provisions

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

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 the DI website at www.edd.ca.gov/disability, or contact the Employment Development Department (EDD) Disability Insurance customer service at 1-800-480-3287 or EDD employment tax customer service at 1-888-745-3886.

DI Plans

• State Plan: The DI state plan is covered in this brochure.
• Voluntary Plan (VP): A private plan, approved by the Director of the EDD, which may be substituted for the State Plan. Voluntary Plans may be established if the employer and majority of employees agree to do so. VP information and filing a claim may be 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. 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 by calling EDD Employment Tax Customer Service Office. EC claims are filed in the same manner as State Plan claims; however, there are some differences in eligibility requirements from those listed in this pamphlet.

How to Claim State Plan Benefits

1. Use SDI Online to securely file for benefits or request a paper claim form online.
2. By phone: 1-800-480-3287.
3. By mail: EDD, Disability Insurance, PO Box 989777, West Sacramento, CA 95698-7777.
4. In person: By visiting any of the DI offices listed under “DI Office Locations.”

When filing using SDI Online, complete all required fields. A receipt number will be generated when your 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.

Usually a claim cannot begin more than seven days before you were examined by or treated for a medical condition.

Certification may be made by a licensed medical or osteopathic physician and surgeon, nurse practitioner, physician assistant, chiropractor, dentist, podiatrist, optometrist, designated psychologist, or an authorized medical officer of a United States government facility. Certification may also be made by a licensed nurse-midwife or licensed midwife for disabilities related to normal pregnancy or childbirth.

File online or submit your paper claim form within 90 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.

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 DI at 1-866-490-4879 (voice) or through the California Relay Services at 711.

If you have questions, contact EDD DI customer service at 1-800-480-3287, EDD employment tax customer service at 1-888-745-3886, or visit our website at www.edd.ca.gov/disability.
**How Benefits Are Paid**

- You have an option on how you receive benefit payments. If you are eligible to receive benefits, the EDD issues benefit payments by the EDD Debit Card® through Bank of America or by check, which is mailed from the EDD. You do not have to accept the EDD Debit Card. Please allow 7 to 10 days for delivery of the card in the mail.

- Most properly completed claims are processed within 14 days.

- The settlement date of your DI claim are non-payable waiting period. If a claim is filed for the same or related cause or condition within 60 days of the initial claim date, both claims will be processed as a continuation of the initial claim for which a waiting period was already served. This will not be a new waiting period in such cases.

Benefits are paid as quickly as possible after all information to determine eligibility is received. If you meet all eligibility requirements, benefits will be authorized. If you are eligible for further benefits, you will be authorized for additional benefits electronically or sent a Claim For Continued Disability Benefits (DE 2500A) certification form for you to complete for the next benefit period. Usually these benefit periods are for two-week intervals. However, DI pays benefits based on daily eligibility within a seven-day calendar week. Partial weeks are paid at a daily rate. This rate is one-seventh of your base period, you may be able to substitute wages paid in prior quarters.

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

- Were in the military service.
- Received workers’ compensation benefits.
- Did not work because of a labor dispute.

If your situation fits any of the above, include a letter and supporting documentation with your claim form.

**Wage Continuation.** If your employer continues to pay you wages for a full 60 days or more in any quarter of your base period, you may be able to substitute wages paid in prior quarters for the same or related cause or condition.

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**How Your Benefit Rate is Determined**

Benefit amounts are based on wages paid during a specific 12-month base period, determined by the date your claim begins. Consider when your claim begins:

- January, February, or March, your base period is the 12 months ending last September 30. (Example: A claim beginning February 14, 2017, uses a base period of October 1, 2016, through March 31, 2017.)

- April, May, or June, your base period is the 12 months ending last December 31. (Example: A claim beginning September 1, 2017, uses a base period of October 1, 2016, through March 31, 2017.)

- July, August, or September, your base period is the 12 months ending last March 31. (Example: A claim beginning November 29, 2016, uses a base period of January 1, 2016, through March 31, 2017.)

- October, November, or December, your base period is the 12 months ending last June 30. (Example: A claim beginning November 29, 2017, uses a base period of January 1, 2017, through March 31, 2017.)

- 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 able to substitute wages paid in prior quarters for the same or related cause or condition.

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**Your Rights.** You are entitled to:

- Know the reason and basis for any decision that affects your benefits.
- Appeal any decision about 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 the ALJ’s decision to the California Unemployment Insurance Appeals Program.
- Privacy – all claim information will be kept confidential except for the purposes allowed by law.

**Your Obligations.** Your obligations should be directed to the district attorney's office.

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**Continued Disability Benefits**

- If your claim begins in:
  - January, February, or March, your base period is the 12 months ending last September 30. (Example: A claim beginning February 14, 2017, uses a base period of October 1, 2016, through March 31, 2017.)
  - April, May, or June, your base period is the 12 months ending last December 31. (Example: A claim beginning September 1, 2017, uses a base period of October 1, 2016, through March 31, 2017.)
  - July, August, or September, your base period is the 12 months ending last March 31. (Example: A claim beginning November 29, 2016, uses a base period of January 1, 2016, through March 31, 2017.)
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