Disability Insurance (DI) is the state 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 from your local 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 95778-9777
4. In person by visiting any of the DI offices listed under “DI Office Locations.”

California state government employees covered by SDI should call 1-866-352-7675.

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 under the care of a physician/practitioner. Certification may be made by a licensed medical or osteopathic physician and surgeon, nurse practitioner, physician assistant, chiropractor, 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.

4. 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

- 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, mailed from the EDD. 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 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 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 weekly benefit amount. Please allow 10 days from the date you mail or electronically submit a certification for receipt of payment.

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 to start your claim since this may affect your weekly benefit rate, your maximum benefit amount, and the period of your benefit eligibility.

Only base period wages subject to the SDI contributions can be used in computing your benefits. To qualify, you must have earned at least $300 during the base period. The monthly your claim begins determines which four consecutive quarters are used.

If your claim begins in:

- January, February, or March, your base period is the 12 months ending September 30.
- April, May, or June, your base period is the 12 months ending December 31.
- July, August, or September, your base period is the 12 months ending March 31.
- October, November, or December, your base period is the 12 months ending June 30.

Additionally, benefits are payable only for a limited period to a resident in an alcoholic recovery home or drug-free residential facility that is both licensed and certified by the state in which the facility is located. However, disabilities related to or caused by acute or chronic alcoholism or drug abuse, being medically treated, do not have this limitation.

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

How to File a Claim

- Complete your claim and other forms correctly, truthfully, and completely.
- Submit your claim and other forms according to time limits on forms. If your claim is submitted late and you believe you have a good reason for being late, you should include a written explanation of the reason(s) with the form.

If you are receiving Unemployment Insurance or PFL benefits.

- If you are not working or looking for work at the time your disability begins.
- If you are in custody due to conviction of a crime.
- If your full wages are paid.
- If you are receiving workers’ compensation at a weekly rate equal to or greater than the DI rate. If workers’ compensation benefits are paid at a lower rate than your DI rate, you may be paid the difference.
- For the amount of time a claim is late (without good cause).
- If you make a false statement or fail to report a material fact. (A 30 percent penalty may be assessed if benefits are overpaid because you willfully withheld a material fact or made a false statement.)
- If you fail to attend an independent medical examination when requested. (Fees for such examinations are paid by the EDD.)
- If you take time off work to care for a family member or if you take time off from work to bond with a new child, including newly adopted, newly placed foster children, or those of your registered domestic partner, contact the EDD PFL program at www.edd.ca.gov/disability, or by phone at 1-800-375-2972, or through the California Relay Service at 711.

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 decision to the California Unemployment Insurance Appeals Board and the courts.
- Privacy— all claim information will be kept confidential except for the purposes allowed by law.

Your Obligations. Your responsibilities include:

- Complete your claim and other forms correctly, completely, and truthfully.
- Submit your claim and other forms according to time limits on forms. If your claim is submitted late and you believe you have a good reason for being late, you should include a written explanation of the reason(s) with the form.
- Complete your claim and other forms correctly, and completely, and truthfully.

In person

- English 1-800-480-3287
- Spanish 1-866-658-8846
- By U.S. mail addressed to PO Box 13140, Sacramento, CA 95813-3140. If you do not have a current claim, you may write to any DI office. Note: Do not mail claim forms to this PO Box.
- By TTY (teletypewriter for deaf, hearing-impaired, and speech-impaired persons only) at 1-800-563-2441.
- In person by visiting any of the DI offices listed under ‘DI Office Locations’.