

# Fact Sheet

## State Disability Insurance Program

State Disability Insurance (SDI) is an employee-funded program that provides, if eligible, approximately 60 to 70 percent of your past earnings (from \$50 up to \$1,252 weekly) based on income. The SDI program is comprised of two separate partial wage replacement benefits: **\*Disability Insurance (DI) and Paid Family Leave (PFL).**

### Am I covered by SDI?

Approximately 18.1 million California workers are covered by SDI. You may qualify if you are:

1. A part- or full-time employee who contributes to the SDI program through state mandatory payroll deductions (you may be covered under a voluntary plan in lieu of SDI, visit [edd.ca.gov/Disability/VP\\_Information.htm](http://edd.ca.gov/Disability/VP_Information.htm)). –OR–;
2. A self-employed Californian who has contributed to the Disability Insurance Elective Coverage program (For more information visit [edd.ca.gov/Disability/Self-Employed.htm](http://edd.ca.gov/Disability/Self-Employed.htm)).

### Am I eligible?

You may be eligible for benefits, if you:

- File a claim online or by mail, no later than 49 days for DI and 41 days for PFL, from the date your disability or family leave began.
- Have been paid at least \$300 in wages (that have been subject to SDI contributions) during the 12-month base period of the claim.
- Have your physician complete medical documentation certifying your disability (for DI), have the care recipient's physician complete medical documentation certifying the need for care (for PFL care), or provide documentation showing the relationship between you and your new child (for PFL bonding).

You may not be eligible for benefits, if you:

- Are receiving benefits from another EDD benefit program (Unemployment Insurance, DI, or PFL).
- Are not losing wages.
- Are in custody due to conviction of a crime.
- Have religious exemption from SDI taxes.
- Were not working or were looking for work at the same time you began your SDI claim.
- Are receiving workers' compensation at a weekly rate equal to or greater than the DI rate.

SDI does not provide job protection or return to work rights. However, job protection may be provided if you are covered under the federal Family and Medical Leave Act, the California Family Rights Act, or the New Parent Leave Act.

### How do I apply?

You can apply for benefits by filling out the *Claim for Disability Insurance (DI) Benefits*, DE 2501 or *Claim for Paid Family Leave (PFL) Benefits*, DE 2501F form, online or by mail. To apply online, visit [edd.ca.gov/SDI\\_Online](http://edd.ca.gov/SDI_Online). If you're applying by mail, you can obtain a hard copy of the form by requesting one online at [edd.ca.gov/Forms](http://edd.ca.gov/Forms), calling 1-800-480-3287 for DI and 1-877-238-4373 for PFL, or visiting an SDI office near you. Visit [edd.ca.gov/Disability/Contact\\_SD1.htm](http://edd.ca.gov/Disability/Contact_SD1.htm) for a list of office locations.

### \*Disability Insurance (DI)

Disability Insurance provides benefits to workers who are unable to work due to a non-work-related illness or injury; either physical or mental. Disability includes elective surgery, pregnancy, childbirth, or related medical conditions. Benefits are payable for a maximum of 52 weeks. For more information, visit [edd.ca.gov/disability](http://edd.ca.gov/disability).

### \*Paid Family Leave (PFL)

California Paid Family Leave (PFL) provides up to six weeks of partial pay within a 12-month period to employees who take time off work to care for a seriously ill family member or to bond with a new child (including newly fostered and adopted children). For more information, visit [edd.ca.gov/paidfamilyleave](http://edd.ca.gov/paidfamilyleave).

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 (voice). TTY users, please call the California Relay Service at 711.