

# 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 weekly salary 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 18.7 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-mandated payroll deductions [you may be covered under a voluntary plan in lieu of SDI, visit [VP Information](http://edd.ca.gov/Disability/VP_Information.htm) (edd.ca.gov/Disability/VP\_Information.htm)]. –OR–
2. A self-employed Californian or independent contractor who has contributed to the Disability Insurance Elective Coverage program. For more information visit [Self-Employed/Independent Contractor](http://edd.ca.gov/Disability/Self-Employed.htm) (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 earned at least \$300 in wages (that have been subject to SDI contributions) during the 12-month base period of the claim.
- Have your physician/practitioner complete medical documentation certifying your disability (for DI), have the care recipient's physician/practitioner complete medical documentation certifying the need for care (for PFL care), provide documentation showing the relationship between you and your new child (for PFL bonding), or

supporting military documentation (for PFL military assist).

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 looking for work at the time your disability or family leave began.
- 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?

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) online or by mail. To apply online, visit [SDI Online](http://edd.ca.gov/SDI_Online) (edd.ca.gov/SDI\_Online). To apply by mail, request a hard copy by calling 1-800-480-3287 for DI and 1-877-238-4373 for PFL, go online at [EDD Forms and Publications](http://edd.ca.gov/Forms) (edd.ca.gov/Forms), or visit an SDI office near you. Visit [Contact SDI](http://edd.ca.gov/Disability/Contact_SDI.htm) (edd.ca.gov/Disability/Contact\_SDI.htm) for a list of office locations.

Note: Citizenship and immigration status do not affect eligibility.

### \*Disability Insurance

Disability Insurance provides wage replacement 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 [Disability Insurance](http://edd.ca.gov/disability) (edd.ca.gov/disability).

### \*Paid Family Leave

California Paid Family Leave provides wage replacement benefits to workers who take time off work to care for a seriously ill family member, to bond with a new child, or to participate in a qualifying event as a result of a family member's military deployment to a foreign country. For more information, visit [Paid Family Leave](http://edd.ca.gov/paidfamilyleave) (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.