

## EDD – Nonindustrial Disability Insurance Provisions For State Employees

### WHAT IS NDI?

NDI is a wage continuation program. It is a fringe benefit completely paid by the State. There are no employee contributions, enrollment fees or medical examinations required in order to be covered.

### BENEFITS AND LEAVE CREDITS

Benefits and use of leave credits may vary according to your employment status and/or your Collective Bargaining Unit.

For specific information contact the NDI office, your payroll assistant/attendance clerk or your exclusive bargaining representative.

### DEDUCTIONS

Voluntary deductions such as credit union loans, savings accounts, bonds, parking fees, health insurance premiums, etc., will automatically be deducted from the NDI benefits unless cancelled by the employee. If health benefits are continued, the State's employer contribution will also continue. The Internal Revenue Service has ruled that NDI benefits are taxable wages, and as a result, the Controller's office will withhold State and federal taxes and Social Security contributions.

### TO QUALIFY

An employee must be a current active member of the Public Employees' Retirement System, the State Teachers' Retirement System or a full- or part-time State Officer or employee of the Legislature. An employee must be in "Compensated employment" (in pay status and not separated by a formal leave of absence). All permanent part-time and full-time employees or probationary employees or State Officers are covered under the program. Permanent part-

time and permanent intermittent employees and State Officers who have at least six monthly compensated pay periods of service in the 18 months immediately preceding the pay period in which the disability begins, may also be eligible for NDI benefits on a prorated basis.

In addition, NDI is payable to employees of the California State University and Colleges appointed half-time or more for one year of service or one academic year, or more, who are members of the Public Employees' Retirement System or the State Teachers' Retirement System and in compensated employment on or after January 1, 1979.

### WAITING PERIOD

The waiting period varies according to your employment status and/or your Collective Bargaining Unit. This waiting period or any unserved portion may be waived if you are confined in a hospital or nursing home as a registered bed patient. Emergency room care does not constitute hospitalization and will not waive the waiting period. Any required waiting period may be served while you are receiving leave credits.

### HOW TO APPLY

Obtain a claim form from your local office attendance clerk, department personnel office or EDD disability insurance field office. Completely fill out the lower half of the claim statement only and have your attendance clerk fill out the upper half. Then give the claim to your doctor for completion of the "Doctor's Certificate," on the reverse side. Your doctor may be any licensed physician and surgeon, osteopath, chiropractor, podiatrist, optometrist, dentist, psychologist\*, a medical officer of a United States medical facility or an accredited religious practitioner.

\*With special statutory requirements.

## GENERAL INFORMATION

**Appeal Rights** — You may appeal any determination of your eligibility and obtain a hearing before an administrative law judge by informing the NDI office or any EDD office in writing that you wish to appeal.

**Medical Examinations** — You may be required to submit to an examination or examinations in order to determine your mental or physical disability. Fees for such examinations are paid by the State.

**Home Visits** — Some claims will be subject to an unannounced home visit by an NDI representative.

**Retirement Credit** — You do not earn PERS or STRS service credit nor will any State employer contributions be made while receiving NDI.

**Personal Insurance Policies** — NDI payments are not affected by other disability or wage loss insurance you may carry.

**Payment Process** — Although the NDI field office determines the period of eligibility and authorizes payment on claims, your personnel office has the responsibility for requesting payment from the Controller. The request is based on the authorization issued by the NDI field office. Any inquiries regarding payments, weekly rates, deductions, etc., should be directed to your personnel office.

**Pregnancy Benefits** — For periods of disability existing on or after April 29, 1979, claims filed for pregnancy benefits will be treated in the same manner as any other disability claim.

## BENEFITS ARE NOT PAYABLE:

1. For any day during which you are entitled to cash benefits for temporary workers' compensation or industrial disability leave, except that if the weekly rate for such benefits is less than your weekly NDI rate, the difference may be paid to you.
2. For any day on and after death, separation or retirement from State service. It is permissible to delay the effective date of a disability retirement until you have exhausted your NDI claim.

## YOUR OBLIGATIONS

You are responsible for filing your claim and other forms promptly and accurately.

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### *For further information write to:*

**Employment Development Department  
Nonindustrial Disability Insurance  
P.O. Box 13140  
Sacramento, California 95813-4140**

**Phone: (916) 445-0546**