
WHAT IS NONINDUSTRIAL DISABILITY INSURANCE?

Nonindustrial Disability Insurance (NDI) is a program funded by state government employers to provide partial wage replacement to covered state government employees who have a loss of wages due to a non-work-related disability, illness, or injury, including disability due to pregnancy or childbirth.

COVERAGE

There are no employee contributions, enrollment fees, or medical examinations required for coverage.

NDI benefits are available to permanent or probationary full-time, part-time, or intermittent employees in pay status and not separated by a formal leave of absence, who are members of the Public Employees' Retirement System (PERS) or the State Teachers' Retirement System (STRS).

Permanent part-time and intermittent employees must have the equivalent of six monthly paid pay periods of service in the 18 months prior to the disability. Such employees are eligible on a prorated basis.

Employees of the California State University appointed halftime or more for one year of service or one academic year or more are also covered.

NDI also covers employees who are not part of collective bargaining and to full-time, permanent part-time, or intermittent officers or employees of the State Legislature who are not members of the civil service.

RETIREMENT CREDIT

Individuals do not earn PERS or STRS service credit while receiving NDI. State employer contributions to retirement accounts are not made while receiving NDI.

ELIGIBILITY

NDI benefits are payable to covered employees who cannot do their regular or customary work and have a wage loss because of a non-work-related disability, illness, or injury, including disability due to pregnancy or childbirth.

NOTE: Some state employees are not covered by NDI through a negotiated agreement, but are covered by State Disability Insurance (SDI). For SDI information, visit www.edd.ca.gov/disability/.

There is a waiting period of either 7 or 10 days according to employment status and/or provisions of collective bargaining agreements. All or part of the waiting period may be waived under certain circumstances. Such circumstances include being in a hospital or nursing home or any circumstance specified in a collective bargaining agreement.

Benefits are not payable:

- For any day of entitlement to temporary workers' compensation benefits or Industrial Disability Leave.
- For any day wages are received in the form of sick leave, vacation, compensatory time off, or catastrophic leave.
- For any day Unemployment Insurance benefits are paid.
- For any day on or after separation or retirement from state service. You may delay the effective date of a disability retirement until NDI benefits are finished.

BENEFIT AMOUNTS

NDI provides up to \$250 per week for 26 weeks (182 days). The weekly benefit amount and rules about use of leave credits vary according to employment status and/or collective bargaining agreement. Enhanced NDI benefits are provided to employees who participate in the state's Annual Leave Program in the amount of 50 percent of gross pay that may be supplemented with leave credits up to 100 percent.

State and federal taxes will be withheld from NDI benefits. Voluntary deductions such as health insurance premiums, credit union loans, savings accounts, bonds, parking fees, etc., will be deducted from NDI benefits unless canceled by the employee. If the employee continues health insurance premium deductions, the state's employer contribution will also continue.

BENEFIT PAYMENT PROCESS

The NDI office within the Employment Development Department (EDD) determines eligibility and authorizes benefit payments. The employer's personnel office then must request the State Controller's Office or paying agent to issue benefit payments to the employee. Benefits are paid monthly.

Once benefits are authorized by the EDD, inquiries concerning payment status, weekly rates, payment amounts, deductions, etc., should be directed to the employee's attendance clerk or personnel office.

Questions about benefit eligibility should be directed to the NDI office at 1-866-758-9768. Any determination of eligibility made by the NDI office may be appealed before an administrative law judge by writing to the NDI office to request a hearing.