

NON-INDUSTRIAL DISABILITY INSURANCE (NDI) OVERVIEW***WHAT IS NDI?***

NDI is a wage continuation program that provides income for eligible employees who are disabled and unable to work due to a non-work related injury or illness. The NDI program is administered by the State Employment Development Department (EDD), and provides up to 26 weeks of benefits ranging from one-half of your full pay to a maximum of \$250 weekly, whichever is less, for Units 2, 5, 7, and 9, and \$125 weekly for all other Units. This program is not to be confused with workers' compensation which is concerned with work-related injuries or illnesses.

GENERAL ELIGIBILITY

In order to apply for benefits, employees must meet all the following eligibility criteria:

1. Active PERS/STRS member in compensated employment
and
2. Must have an appointment in one of the following categories:
 - a. A permanent or probationary full time CSUC employee in compensated employment;
 - b. A permanent part time CSUC employee with at least the equivalent of six monthly compensated pay periods of service in the past 18 months;
or
 - c. An employee appointed half time or more for one year of service or one academic year or more.

WAITING PERIOD

A seven-day waiting period begins on the first full day of disability. If the employee is confined in a hospital or EDD-approved nursing home for one full day, the waiting period may be waived. The waiting period may be with or without pay depending upon whether the employee has accrued sick leave, vacation, CTO, holiday credit, etc., to cover the time.

USE OF LEAVE CREDITS

1. All accrued sick leave must be used before any NDI benefits can be paid.
2. The employee may elect to use accrued vacation, CTO or personal holiday prior to receiving NDI benefits. If the employee elects to use any of these credits, all of the selected credits must be used before NDI benefits will be made (e.g., if the employee elects to use accrued vacation, all of the accrued vacation must be used before NDI benefits will be paid).

DEDUCTIONS TAKEN OUT OF NDI CHECKS

1. Federal and state income taxes, social security;

2. Any employee contributions for health and dental insurance premiums (State contributions will continue) unless the employee opts to cancel them; and
3. All voluntary miscellaneous deductions (i.e., credit union, insurance contributions, tax sheltered annuities, etc.) unless the employee opts to cancel them.

WHILE RECEIVING NDI BENEFITS, THE FOLLOWING WILL BE DISCONTINUED:

1. PERS/STRS service credit (including the State's contribution);
2. Sick leave, vacation and service credit accrual; and
3. Direct Deposit (when the employee returns to work status, he or she will need to go to the Personnel window to reinstate Direct Deposit of paychecks.

Employees receiving NDI benefits are not eligible to receive Workers' Compensation Temporary Disability, Industrial Disability or Unemployment Insurance benefits simultaneously. The NDI disability period will be counted as part of the twelve-week Family and Medical Leave entitlement unless the disability period is due to pregnancy.

To obtain applications forms or more information about this program, please call the Disability Programs Office at 898-5436.