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NON-INDUSTRIAL DISABILITY INSURANCE INFORMATION SHEET

Non-Industrial Disability Insurance (NDI) is a wage-continuation program funded by State government employers. NDI provides partial wages to eligible employees who cannot perform their regular or customary work and experience a loss of wages due to a non-work-related mental or physical disability. NDI provides a weekly benefit amount for a maximum of 26 weeks per illness or injury; approved benefits are paid monthly. Although application for NDI benefits is made through the University, the State of California Employment Development Department (EDD) administers all claims. EDD determines the period of eligibility, based on doctor's certification, and authorizes payment on claims.

This information sheet is intended to supplement information contained in the Non-industrial Disability Insurance Provisions (pdf) pamphlet.

There may be specifics of NDI that do not apply to the majority of employees and have not been addressed in this document. If you need additional information or have questions regarding your specific situation, contact the Leave Program Manager at 408-924-2250.

I. APPLICATION FOR NDI

In addition to the University forms required to request a leave of absence, NDI application is made using the EDD Claim Form #DE8501. To submit an application for NDI:

- Call the Leave Program Manager to make an appointment to obtain and complete the EDD claim form for NDI.
- The Leave Program Manager completes Part A of the form.
- The employee completes Part B of the form and submits it to his/her attending physician.
- The attending physician will complete the "Doctor's Certificate," Part C, and submit the claim directly to the Employment Development Department (EDD) at the address printed on the first page of the form.

II. NDI BENEFITS

The Leave Program Manager will work with EDD and Payroll Services to establish the accurate benefit payment for approved NDI. Please note that:

- Any required waiting period may be served while the employee is receiving leave credits (i.e., sick leave, vacation credit, CTO).
- The weekly NDI benefit amount and rules regarding use of leave credits vary according to employment status and/or collective bargaining unit.
- Service credits, sick leave, and vacation are not accrued while receiving NDI benefits.
- If a holiday is observed while on NDI and all leave credits have been exhausted, only the NDI payment will be received.
- Employees may also be eligible to supplement NDI benefits with Catastrophic Leave donations (contact Leave Program Manager for information on the Catastrophic Leave Program).
- NDI payments are not affected by other disability or wage loss insurance carried by the employee.

III. CSU BENEFITS

Voluntary deductions, such as health insurance premiums, credit union loans, parking fees, union fees, social security and Medicare tax, etc., will automatically be deducted from NDI benefits, unless cancelled by the employee. To cancel voluntary deductions, contact Benefits Services at 408-924-2250.

If the employee continues health insurance premium deductions, the University's contribution will also continue.

IV. EMPLOYEE RESPONSIBILITIES

The employee will:

- Use all accrued sick leave before receiving any benefits from the NDI program. If employees wish to also use accrued vacation and/or CTO credits, authorization must be received from the appropriate administrator. If the employee elects and is approved to use accrued vacation credits, all accrued vacation credits must be used before NDI benefits will be paid.
- Ensure that the claim form, Doctor's Certification, and any other forms are filled out completely and mailed to the EDD at the address on the form (the physician submits the form directly to EDD). If any item is not completed on the form, it will be returned for completion, and the benefit payment may be delayed.
- Submit all documents in a timely manner to avoid delays in processing. EDD may take up to 3 weeks to process the application.
- Ensure that the physician submits medical recertification to the EDD if the leave extends beyond the original certification period.
- Notify the appropriate administrator and Leave Program Manager of any extensions and/or changes in the expected return to work date.

V. PAYMENT PROCESS

EDD determines the period of eligibility and authorizes payment of NDI benefits. The Leave Program Manager will notify Payroll Services when this authorization is received. NDI payments are processed by the State Controller's Office and paid on a monthly basis; payment is received based on the employees selected pay warrant distribution; via direct deposit or mailed to the employee's home address.

VI. RETURN TO WORK

A. Employee Responsibilities

An employee out on NDI must contact the Leave Program Manager to communicate the return to work date and must submit a completed Return to Work Certification (pdf) prior to their scheduled return to work date.