What Is Nonindustrial Disability Insurance?

Nonindustrial Disability Insurance (NDI) provides partial-wage-replacement benefits to covered state government employees who have a loss of wages due to:

- A non-work-related disability.
- An illness or injury.
- A pregnancy or childbirth.

How Do I Apply?

Obtain a First Claim for Nonindustrial Disability Insurance (NDI) (DE 8501):

- From the attendance clerk or department personnel office.
- By calling the State Employee Claim Office at 1-866-758-9768.
- By e-mailing DI217@edd.ca.gov.

The attendance clerk fills out Part A, and you fill out Part B. The treating licensed health professional must complete Part C.

Allow at least 14 days for the State Employee Claim Office to receive the claim and medical certification for payment processing. If you are eligible for benefits, an Authorization to Pay Nonindustrial Disability Insurance or Nonindustrial Disability Insurance - Family Care Leave (DE 8500A) will be mailed to your employer with the dates you may be paid. You will receive a Notice of Eligibility for Nonindustrial Disability Insurance or Nonindustrial Disability Insurance - Family Care Leave (DE 8500) to inform you of the dates you are eligible for benefits.

Who Is Not Covered?

Some state employees are not covered by NDI through a negotiated agreement but are covered by State Disability Insurance (SDI).

For more information on SDI for state employees, visit SDI for State Employee’s FAQ (edd.ca.gov/disability/FAQ_DI_State_Employees.htm).

What if I’m Denied?

If benefits payment is denied, a Notice of Determination (DE 8517) will be mailed to you stating the reason for the disqualification and the time period.

Questions about benefit eligibility should be directed to the State Employee Claim Office at 1-866-758-9768. Any determination of eligibility made by the State Employee Claim Office may be appealed before an administrative law judge by writing to the office to request a hearing.
How Much Can I Receive?

Benefits are paid monthly. 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 your employment status or collective bargaining agreement.

Enhanced NDI benefits are provided to employees who participate in the state’s Annual Leave Program. You will receive 50 percent of your paycheck, and you can supplement this with leave credits to receive 75 or 100 percent of your paycheck.

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 subtracted from NDI benefits unless cancelled. If you continue health insurance premium deductions, the state’s employer contribution will also continue.

Who Is Covered?

NDI benefits are available to permanent or probationary full-time, part-time, or intermittent employees who are members of the Public Employees’ Retirement System (PERS) or the State Teachers’ Retirement System (STRS).

Employees do not have to contribute any money, enrollment fees, or medical examinations to be covered. To qualify, permanent part-time and intermittent employees must have been paid for 6 monthly pay periods in the 18 months prior to being disabled.

NDI also covers:

- California State University employees who are halftime or more for at least one year of service or one academic year.
- Employees who are not part of collective bargaining.
- Full-time, permanent part-time, or intermittent officers or employees of the State Legislature who are not members of the civil service.

What Are the Eligibility Requirements for NDI?

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

Benefits are not payable:

- For any day you are receiving temporary workers’ compensation benefits or Industrial Disability Leave.
- For any day you are receiving sick leave, vacation, compensatory time off, or catastrophic leave.
- For any day you are receiving Unemployment Insurance benefits.
- For any day on or after separation or retirement from state service. You can choose to delay receiving disability retirement until NDI benefits are depleted.