



**Helping  
business  
owners and  
those who are  
self-employed  
be there for  
the moments  
that matter.**



## **Paid Family Leave**

Be there for the moments that matter.

For more information on SDI programs and how to contact SDI, visit [Contact State Disability Insurance](https://edd.ca.gov/en/disability/Contact_SDI/) (edd.ca.gov/en/disability/Contact\_SDI/).



## **Disability Insurance Elective Coverage**

A safety net for business owners or self-employed and independent contractors.

The EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Requests for services, aids, and/or alternate formats need to be made by calling 1-866-490-8879. TTY users, please call the California Relay Service at 711.

This pamphlet is for general information only and does not have the force and effect of law, rule, and regulation.



# A Financial Safety Net

We offer an optional [Disability Insurance Elective Coverage \(DIEC\)](http://edd.ca.gov/Payroll_Taxes/Disability_Insurance_Elective_Coverage.htm) ([edd.ca.gov/Payroll\\_Taxes/Disability\\_Insurance\\_Elective\\_Coverage.htm](http://edd.ca.gov/Payroll_Taxes/Disability_Insurance_Elective_Coverage.htm)) program for people who:

- Do not pay into State Disability Insurance (SDI) but want to be covered by disability and Paid Family Leave (PFL).
- Anyone who receives a major part of their income from their self-employment or business can choose to be covered by DIEC.

DIEC protects small-business owners, entrepreneurs, independent contractors, or self-employed people who make up a large part of companies doing business in California.



## What are my DIEC benefits?

- Protection against loss of income due to injury, pregnancy, or illness whether or not it is work-related.
- Up to 39 weeks of benefits for your own disability.
- Automatic coverage in PFL, which provides up to eight weeks of benefits to:
  - Care for a seriously ill family member.
  - Bond with a new child.
  - Participate in a qualifying military event.

The amount paid to you is based on your answers on the Internal Revenue Service's Form 1040 (Schedule SE or Schedule C).

To learn more, visit [Benefits and Premium Amounts](http://edd.ca.gov/disability/Self-Employed_Benefit_Amounts.htm) ([edd.ca.gov/disability/Self-Employed\\_Benefit\\_Amounts.htm](http://edd.ca.gov/disability/Self-Employed_Benefit_Amounts.htm)).

For more information:

- **Disability:** Call 1-800-480-3287
- **PFL:** Call 1-877-238-4373

If you have any questions:

- Call: 1-916-654-6288.

If you would like an application, download or order it through [Forms and Publications](http://edd.ca.gov/forms) ([edd.ca.gov/forms](http://edd.ca.gov/forms)), or call 1-916-554-7104.

## Am I eligible for DIEC?

To be eligible, you must:

- Own your own business, be self-employed, or work as an independent contractor.
- Have a minimum net profit of \$4,600 annually.
- Have a valid license, if it's required by your job.
- Be working full-time and doing all your regular duties at the time you submit your application.
- Receive the major portion of your income from your trade, business, or job as an independent contractor.
- Your business cannot be seasonal.
- Stay in the program for two complete calendar years unless you discontinue your business or move out of California.

Visit [Eligibility Requirements for Disability Insurance Elective Coverage](http://edd.ca.gov/Disability/Self-Employed_Eligibility.htm) ([edd.ca.gov/Disability/Self-Employed\\_Eligibility.htm](http://edd.ca.gov/Disability/Self-Employed_Eligibility.htm)) to learn more.

