

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 attached *Non-industrial Disability Insurance Provisions* pamphlet. Employees are encouraged to consult with a Benefits Services representative to review their specific situation (call 408-924-2250 to schedule an appointment).

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 Benefits Services in Human Resources 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 Benefits Services to make an appointment to obtain and complete the EDD claim form for NDI.
- The Benefits Services Representative 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 at the address printed on the form.

II. NDI BENEFITS

Benefits Services 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 Benefits Services 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, 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.
- Ensure that the physician submits medical recertification to the EDD if the leave extends beyond the original certification period.
- Notify the appropriate administrator and Benefits Services 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 Benefits Services Representative 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; checks are normally released to the employee's department for distribution.

VI. RETURN TO WORK

A. Employee Responsibilities

An employee out on NDI must contact the appropriate administrator to communicate the return to work date and must submit a completed *Return to Work Certification* form to the appropriate administrator as soon as he/she returns to work.

B. Department Responsibilities

The appropriate administrator will submit the *Return to Work Certification* form and an *Employee Profile* to Personnel Services to reinstate the employee and end the NDI leave.

VII. REFERENCES

EDD/NDI Pamphlet DE 8502

Education Code 89529.15-89529.25

12/22/1997 - Technical Letter HR/NDI 6300; 97-01: Non-Industrial Disability Insurance Leave (NDI) Administrative Guide-Revised December 1997