

California State	<h1 style="margin: 0;"><u>CALIFORNIA STATE</u></h1> <h2 style="margin: 10px 0 0 0;">State Disability Insurance</h2> <h3 style="margin: 10px 0 0 0;">CASDI</h3>
Employment Development Department	
Sacramento, Ca 095814	
Telephone: (916) 653-0707	
o 2006 Plan Requirements	Summary of State Disability Law
o Date Law Enacted	Enacted the mandatory non-occupational disability Benefits law in 1946
o State Law	Competitive between the state fund and private plans - state plan is automatic unless private plan elected by employer and / or with consent of employee
o Method Used	Tax supported state fund provides benefits similar to unemployment compensation, but voluntary plans maybe substituted
o Private Plan Option	Private plan maybe elected on a insured and self - insured basis and must exceed state fund standards
o Private Plan Limitations	Must not result in substantial "adverse selection " against the state fund - for insured voluntary plans only
o Employee Contribution	State or Private plan, not more than .08% of the first \$79,418 of annual wages (i.e. a maximum of \$635.34)
o Employer Contribution	State: None / Private Plan: Balance of Cost
o Employers Covered	Employers of one or more and \$100 payroll in any quarter - same as unemployment Compensation
o Employees Excluded	Certain employees of certain non-profit organizations, railroad, and government agencies, real estate salesmen and others
o Religious Exemptions	Members of any sect, ect., which depends for healing upon prayer in the practice of religion, upon filing wavier of benefits
o Employee Eligibility	Earnings in base year of not less than \$300 from which the SDI taxes were withheld
o Benefits Computed	Schedule of benefits same as unemployment compensation - depends on wages in base year
o Minimum Weekly Benefit	\$50.00
o Maximum Weekly Benefit	\$840.00 (effective 1/1/05)
o Maximum Duration Benefit	52 Weeks
o Waiting Period	7 Days for Accident and 7 Days for sickness
o Maternity Benefits	Pregnancy treated the same as any other illness
o Salary Continuation	Employee may receive benefits for each day of disability for an amount when combined with wages does not exceed 1/7 of regular weekly wage earned prior to disability
o Disability During Unemployment	Paid by State Fund, which will be credited with a percentage of taxable wage paid to employees for each calendar year
o Post Employment Coverage	None
o Important Notice !	This illustration is not and should be relied upon as a comprehensive statement of requirements, limitations and / or provisions of the statutory state disability benefits law, or of all employer responsibilities, or of all employee rights under those laws. This serves as an illustration of highlights only.