There is a general State of California requirement that all California workers must purchase State Disability Insurance (SDI), a short-term disability program, through their employers.

If, due to illness or injury that is not work-related (work-related accidents and illnesses are covered by Workers’ Compensation insurance), you are forced to miss work for a period in excess of seven calendar days and are under a doctor’s care, you become eligible for payment from disability insurance. The application form for the plan is available in Human Resources. The employee completes the first two (2) pages and then gives the form to his/her doctor to complete the doctor's certification portion of the form.

Your weekly disability pay is figured on your current salary. An employee earning $104,378 or more would receive the maximum benefit of $1104 per week. Employees earning less than $104,378 would receive proportionately less disability pay. Disability benefits generally run about 55% of pay for employees earning up to $104,378. (Since the benefit payment does not increase beyond $1104 per week, the weekly benefit becomes a lesser percentage as annual wages exceed $104,378.) Disability pay can continue for up to 52 weeks. Biola University will integrate available sick leave pay with your disability pay. The combined income from sick leave and disability pay will not exceed your regular salary rate.

At any time, while receiving SDI benefits, you may choose to redirect a portion of the money to cover all or part of the cost of any employee contribution that you may be making toward medical, dental, or other Biola insurance plans.

Effective January 1, 2015, the SDI withholding rate is 0.9%. Because the taxable wage limit is $104,378 the maximum SDI deduction allowed for each employee in 2015 is $939.40.