

California Statutory Disability and Paid Family Leaves

(CA SDI & CA PFL)

Updated as of September 2024

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CA Statutory Disability and Paid Family Leave (CA SDI/PFL) Overview

What is CA Statutory Disability Insurance (CA SDI) and CA Paid Family Leave (CA PFL)?

CA Statutory Disability Insurance (CA SDI) and CA Paid Family Leave (CA PFL) are California benefit programs that let you ask for wage replacement benefits if you need time off from work for qualifying reasons. CA SDI applies if you are unable to work due to a non-work-related injury or illness, including pregnancy and/or childbirth. CA PFL applies to family-related matters such as bonding with a new child, caring for a family member who has a serious health condition, or handling a qualifying military exigency.

Is my employer required to offer CA SDI/PFL benefits?

Yes, employers are required to offer these benefits if they:

- Employ one (1) or more workers,
- and
- Pay more than \$100 in wages in any quarter that are subject to SDI/PFL contributions.

Some employers are excluded from offering these benefits, such as non-profit organizations, railroad and government employers, real estate sales employers, and others that are described in the state law.

Is my employer required to use the state-run CA SDI/PFL program?

No, while private employers are required to offer CA SDI/PFL benefits, they can choose to offer them through a self-insured voluntary plan. The plan must win a majority employee vote and contain at least one feature that is better than the state's plan. If approved by the state, it exempts contributions to the state's CA SDI/PFL fund and gives the option of retaining a taxable wage ceiling.

Additionally, if you work in San Francisco and are receiving CA PFL, the San Francisco Paid Parental Leave Ordinance (SF PPLO) requires your employer to pay supplemental compensation for the full duration of your leave.

Am I eligible for CA SDI/PFL coverage?

All employees working for a covered employer are eligible for benefits.

| CA SDI/PFL |
|--|
| You are covered if you: <ul style="list-style-type: none">• Are employed or actively looking for work at the time leave begins• Have earned at least \$300 from which SDI/PFL deductions were withheld during the base period• Have lost wages due to a qualifying event for disability or paid family leave |

Am I eligible for SF PPLO coverage?





All San Francisco employees working for a covered employer are eligible for benefits.

| SF PPLO |
|--|
| You are covered if you: <ul style="list-style-type: none">• Began employment with your covered employer at least 180 days prior to the start of the leave• Perform at least eight (8) hours of work per week for your employer in San Francisco• Have worked at least 40% of your total weekly hours for your San Francisco employer• Are eligible to receive PFL-child bonding compensation under the California Paid Family Leave law |

CA SDI/PFL Benefit Details

What are the state benefits and what life events can they be used for?

You can receive part of your pay, but no job protection, if you need to take time off for certain reasons, such as:

| Disability Insurance | Paid Family Leave | | |
|---|---|--|---|
|  |  |  |  |
| Own Serious Health Condition Your own medical need leading to incapacitation (including pregnancy and/or childbirth) | Child Bonding* Including newborn, adoption, and foster placement | Family Caregiver When a covered family member has a serious health condition | Military Exigency When a covered family member is called to active service overseas |
| Benefit Duration | | | |
| Up to 52 weeks | Up to 8 weeks | | |
| Waiting Period | | | |
| Seven (7) day waiting period | No waiting period | | |
| SDI/PFL can be taken intermittently, on a reduced leave schedule, or as continuous leave <small>*San Francisco Paid Parental Leave also applies to child bonding and lasts up to 8 weeks.</small> | | | |

What should I do if I am thinking of applying for CA SDI/PFL?

Start by checking your employer's benefits handbook or talking to Human Resources. They can tell you:

- How to apply for benefits
- How the leave works with other paid time off options such as sick pay or vacation time
- How it works with other programs your employer offers that may overlap with CA SDI/PFL

Benefit Calculation

How much of a benefit can I receive?

The benefit amount you can receive depends on how much you usually make compared to most people in California.

In 2024, the maximum weekly benefit cap is \$1,620/week.

Benefit Calculation

60% for individuals who earn one-third or more of the State's Average Quarterly Wage

or

70% for individuals who earn less than one-third of the State's Average Quarterly Wage

State Average Weekly Wages are \$1,642.00*

San Francisco Paid Parental Leave

When a Covered Employee gets 8 weeks of PFL, that employee is also entitled to 8 weeks of PPLO Supplemental Compensation, raising the employee's benefit to 100% pre-disability earnings.

Click here to learn more: [State of CA Disability Insurance and Paid Family Leave Calculator](#).

*The state of California usually updates their average weekly wage in the last quarter of every year.

Filing for Benefits

How do I file for benefits?

| 1 Notify your employer | 2 Apply for benefits | 3 Submit supporting documentation | 4 Stay connected until you return to work |
|---|---|--|---|
| <ul style="list-style-type: none">At least 30 days prior if leave is foreseeable or as soon as you can if it's unforeseeable. | <ul style="list-style-type: none">Contact claim administrator within 41 days prior or within 41 days after leave starts.MetLife can accept claims via web, telephone, or paper claim. The method depends on your employer's coverage plan. | <ul style="list-style-type: none">Proof may be required before the claim decision can be made.MetLife will make a claim decision within 10 calendar days of receiving all information (or your first day of leave, whichever is later). | <ul style="list-style-type: none">Your employer and MetLife will need to have your intermittent leave plan on file or your anticipated return to work date scheduled to manage the claim efficiently. |

Coordination with other benefits

California Statutory Disability and Paid Family Leave (CA SDI/PFL), CA Family Rights Act (CFRA), and federal FMLA benefits can and should be used at the same time when applicable. If your employer requires you to use CA SDI/PFL, CFRA, and FMLA benefits at the same time, you should check the rules of your disability policy to find out who has to inform the policy's program administrator about the benefits you are receiving: you, your employer, or both.

Can I qualify for more than one benefit?

You may qualify for more than one benefit based on the reason for your leave. Some common events are:

| Leave reason | CA SDI/PFL | | FMLA | Company | Other |
|---|------------|--------|------|--|---|
| | CA SDI | CA PFL | | | |
| You have complications due to pregnancy | Yes | No | Yes | Short-Term Disability (STD) | CA Reproductive Loss Leave Pregnant Workers Fairness Act CA Family Rights Act (CFRA) |
| You have a serious health condition requiring days/weeks/months away from work | Yes | No | Yes | STD-continuous or reduced leave schedules with partial disability No intermittent leave | Social Security benefits received may reduce the amount of CA SDI/PFL received CA Family Rights Act (CFRA) |
| You are injured at work | No | No | Yes | No | Workers' Compensation |
| You are fostering and/or adopting a child | No | Yes | Yes | Maybe (Parental/Bonding leave) | San Francisco Paid Parental Leave (SF PPLO) CA Reproductive Loss Leave CA Family Rights Act (CFRA) |
| You need to care for a parent, child, or spouse with a serious health condition | No | Yes | Yes | Sick leave, PTO | CA Family Rights Act (CFRA) |
| You need to care for other family members such as a grandparent, sibling, or grandchild | No | Yes | No | Sick leave, PTO | CA Family Rights Act (CFRA) |
| Former employees | No | No | No | No | Unemployment |

If my employer has a voluntary plan for parental leave that pays 100% salary for a designated number of weeks, how would MetLife coordinate the voluntary plan with the CA SDI/PFL benefit?

CA SDI/PFL is a wage replacement benefit. If you are not losing wages, the SDI/PFL benefits may begin after the company-paid leave ends. As part of MetLife's benefit coordination process, MetLife's claims team will reach out to you to coordinate dates of the company leave that directly overlap with the state leave (e.g., company's parental leave and PFL-child bonding).

If I take a sponsored paid benefit for a similar leave, can my employer be reimbursed for state benefits I receive?

Yes, the employer can be reimbursed.

Documentation Requirements

What proof or supporting documentation is needed to support a claim?

You must provide specific documents for each claim you make. It is important to submit your paperwork to your doctor as soon as you can. It might take the doctor's office two weeks or more to process your claim. In some cases, a statement confirming the relationship between you and the family member may also be requested.



For your own disability (when you are sick or hurt and cannot work for an extended period):

- Certification of a Disability/Serious Health Condition form filled out by you and your healthcare provider, or
- A doctor's note or Attending Physician Statement (APS) that includes the same information as the Certification form



For child bonding for a newborn:

- A copy of the child's birth certificate, or
- A statement from the child's healthcare provider stating the child's date of birth, or
- A statement from the parent's healthcare provider stating the child's date of birth



For child bonding for adoption or foster care placement:

- A copy of court documents finalizing the adoption; or
- Documentation from the child's healthcare provider; or
- Foster/adoption agency paperwork containing adoption or placement

If you are not the parent named in the court documents (in loco parentis), you may also be asked to provide proof verifying your relationship to the in loco parentis named in the court documentation. This could be a marriage certificate, civil union papers, or something showing you are in a domestic partnership.



For leave to care for a family member with a serious health condition, including medical events related to pregnancy or childbirth, you must provide ONE of the following:

- Certification of a Disability/Serious Health Condition form filled out by you and your family member's healthcare provider, or
- A doctor's note or APS that includes the same information as the Certification of Serious Health Condition form



For qualifying military exigency needs, you will need to verify your family member's service with one of the following:

- Covered family member's active-duty orders, or
- Letter from the military unit documenting impending call or order to covered duty, or
- Documentation of military leave signed by the approval authority for the military member's Rest and Recuperation
- If leave is requested to meet with a third party, such as a school official, counselor, or attorney, you must provide documentation of the meeting that includes:
 - The name, address, and contact information of the individual or entity with whom you are meeting
 - A description of the meeting



For caring for a family member who is a covered service member:

- Certification of a Disability/Serious Health Condition form filled out by you and your family member's healthcare provider, or
- A doctor's note or APS that includes the same information as the Certification of Serious Health Condition form
- An alternative form of certification can be an Invitational Travel Order (ITO) or Invitational Travel Authorization (ITA) issued by the Department of Defense to any family member to join an injured or ill service member at their bedside

Coverage and Claims

Who is a covered family member?

A covered family member can be a child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner.

Can CA SDI/PFL be taken intermittently or on a reduced leave schedule?

Yes, CA SDI/PFL can be taken intermittently or on a reduced leave schedule. Proof of need may be required.

Why should I give 30 days advance notice of foreseeable leave?

The 30-day advance notice is a best practice for you to alert your supervisor/employer that you will be absent because it can help with coordinating someone to cover for you while you are out for an extended period.

Additional CA SDI/PFL Details

How is CA SDI/PFL funded?

The state-run program is 100% funded by employee contributions.

| CA SDI/PFL | |
|--|--|
| CA Taxable Wage Cap | None; all wages are subject to the contribution rate |
| Percentage of Contribution to CA SDI/PFL | 1.1% |
| 2024 Maximum Employee Contribution | None |

How are voluntary disability and paid family leave (VDI/PFL) programs funded?

If you have a voluntary plan, you and your coworkers can pay for it, but you cannot pay more than the state program's costs. Your employer can decide to stop taking money out of your paycheck after you earn a certain amount, which is different from the state program.

General Tax Information

Are benefits taxable?

Federal – Yes. State – Maybe. Disability Insurance (DI) benefits are not reportable for tax purposes. However, if you are receiving Unemployment Insurance (UI) benefits, become unable to work due to a disability, and begin receiving DI benefits, a portion of your DI benefits will be reported for tax purposes.

Are taxes automatically withheld from benefits?

State administered claims – No. Taxes will not automatically be withheld from benefits. If benefits were reported to the IRS, the state will issue a 1099-G.

Self-insured voluntary plans – Many plans run through an employer's normal payroll, which has taxes taken out similar to other wages. If MetLife cuts benefit checks on behalf of the voluntary plans, we do withhold taxes and issue a W2 similar to traditional STD benefit payments.

Resources



Need more information? Visit:

The MetLife PFML [website](#) regarding state-mandated benefits.

For CA SDI/PFL resources, please [click here](#).

For details regarding your coverage, contact your MetLife Representative.

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