Disability/ Baby Bonding Overview

State Disability Insurance (SDI) will pay you no more than 4 weeks prior to your due date for a NORMAL pregnancy and 6 weeks after date of delivery. However, if you deliver your baby by Cesarean Section, you are eligible to take 8 weeks post delivery. You may find the SDI forms online at www.edd.ca.gov, form # DE-2501, or you may pick up a copy from our office. You will need to fill out your portion of the forms.

After you have finished filling out the forms, complete with signatures and dates, please leave the forms and cost of postage with us. SDI wants the original signatures. Once we have completed the Doctor’s Certificate, we will mail the entire form to the state for you no sooner than 9 days after the first day of disability. Please note that the first seven days of a disability claim are not paid. It is a “waiting period” assessed by the state. SDI disburses checks twice a month so you should receive 2 checks monthly. (If you have supplemental company disability forms aside from the state forms, please note that there is an additional $20 charge to fill out these forms.)

If you are eligible for SDI, you are automatically eligible for Paid Family Leave (PFL). PFL is also known as Baby Bonding. This is also paid by SDI but for the purpose of bonding with either a newborn child, foster child, or adopted child. By filling out these forms you are eligible to receive an additional 6 weeks paid leave. You may take the 6 weeks any time in the first year of the baby’s birth or adoption as long as you complete the 6 weeks by his or her first birthday or by the first anniversary date of adoption.

Spouses, domestic partners, and fathers are also eligible for PFL, as long as they contribute to SDI. For father’s and domestic partners to obtain these forms, please request a form on the SDI website at www.edd.ca.gov. A form will be mailed to you by the State within 2 weeks. When filling out forms to bond with a baby, you do NOT need a doctor’s signature. You will need one of the following to accompany your form to show proof that you are eligible to receive Baby Bonding privileges: baby’s social security number or copy of baby’s birth certificate. Since these two items will not be available to you for approximately six weeks after delivery, fathers or domestic partners may submit a letter from the hospital confirming the birth of a child or you may also submit a hospital discharge summary instead. You may request a hospital discharge summary from our office one week after your wife or partner has left the hospital.

If you are a new mother and would like to fill out PFL forms to receive an additional 6 weeks of paid leave, you need not to worry. After your disability has ended SDI will send
you PFL forms automatically. Because SDI knows when the last day of disability was, they will put the first day of your PFL as the following day to avoid a gap.

When filling the forms:
1. Use BLACK ink only.
2. Make sure you state the last day you worked and the first day of disability.
3. Do NOT check the sick option in box #18. You are disabled and NOT sick. If you take sick pay while disabled SDI will NOT pay a cent. You may call it vacation, just do NOT call it sick pay.

Frequently Asked Disability Questions:
I’m pregnant and wonder if I can file a claim for State Disability Insurance (SDI) benefits? If so, for how long?
Yes. The usual disability period for a NORMAL pregnancy is up to four weeks before the expected delivery date and up to 6 weeks after the actual delivery for vaginal deliveries and 8 weeks for Cesarean section. If there are medical complications that prevent you from performing your regular or customary job duties you may be eligible to extend your disability.
I just found out I’m pregnant. Can I send in my claim form before I stop working?
No. Your claim begins when you are suffering a loss of wages and your doctor confirms that you have a disability, which prevents you from doing your regular or customary job duties. The disability forms cannot be mailed to the State Disability Department until 9 days past the first day of disability.
I’m going to work up to the day my baby is born. Can I add an extra week to my recovery time?
No. Your post-partum benefits are limited to the period that you are actually disabled and incapable of doing your regular or customary work.
Do I have to be working for a certain number of days/months/years to be eligible for SDI?
Eligibility for SDI is based on the earnings shown in your base period. The wages you earn approximately 6 to 18 months before the disability claim begins are included in the base period (they must have been subject to the SDI tax/contribution). Your base period does not include wages paid at the time your disability begins.

What percentage does the state use to calculate my SDI benefit rate?
Your weekly benefit amount is approximately 55 percent of the earnings shown in the highest quarter of your base period. An example of your base period is shown below. SDI will not pay more than $917 per week.
I got my first check for SDI benefits, but I wasn’t paid the first seven days. Why not?

Every claim is assessed a seven-day, non-payable waiting period.

How do I know if I am eligible to receive SDI benefits?

You can look on your pay stub for SDI taxes being paid.

How soon will I receive my first check from State Disability Insurance (SDI) after I mail my claim form?

Most of our customers are sent SDI checks within two weeks after a properly completed claim is received in the SDI field office. By filling in your application completely and verifying that all information is correct, you play a key role in ensuring prompt benefit check delivery.

I called SDI and was told a check was sent to me, but I have not received it. What do I do?

Please allow ten days from the date the check was issued for postal delivery or return of a check.

Can I receive accrued vacation from my employer and still receive SDI benefits?

Yes. Vacation benefits are not in conflict with SDI.

Can I receive sick leave from my employer and still receive SDI benefits?

You cannot receive SDI benefits for any period for which you also receive sick leave wages that are equivalent to your full (or regular) salary. If you are receiving only partial sick leave wages, however, you may be eligible for full or partial SDI benefits.

Can I receive SDI benefits if my employer offers me unallocated leave or paid time off (PTO)?

No. PTO payments are considered the same as sick leave wages if the payments are made as a replacement for sick leave when you are disabled. However, if you are receiving partial PTO and still suffering a wage loss you may be entitled to full or partial SDI benefits.

Base Period Explanation

* January, February, or March, your base period is the 12 months ending last September 30.
  (Example: A claim beginning February 14, 2011, uses a base period of October 1, 2009, through September 30, 2010.)
* April, May, or June, your base period is the 12 months ending last December 31.
  (Example: A claim beginning June 20, 2011, uses a base period of January 1, 2010, through December 31, 2010.)
* July, August, or September, your base period is the 12 months ending last March 31.
  (Example: A claim beginning September 27, 2011, uses a base period of April 1, 2010, through March 31, 2011.)
* October, November, or December, your base period is the 12 months ending last June 30.
  (Example: A claim beginning November 2, 2011, uses a base period of July 1, 2010, through June 30, 2011.)

For further information, you may contact SDI at (800)480-3287 or PFL at (877)238-4373.