



2019 - State Disability Insurance (SDI) Schedules

* Changes are in RED

Does Your State Provide SDI?

In the United States, there are several states and one commonwealth that provide statutory disability programs, commonly known as "disability insurance". They are funded by mandatory contributions of employees (optionally covered by employers). Employees' contributions are federal tax-deductible.

Those States are California, Hawaii, New Jersey, New York, and Rhode Island. Puerto Rico is the commonwealth that also provides disability insurance. Below is a brief description of what each of the 5 states and commonwealth must provide in the form of disability coverage.

California (SDI)

State administered State Disability Insurance (SDI) Plan or Self-Insured Plan, which must exceed State Plan benefits in at least one provision. Weekly statutory benefit rate is 55% of average weekly earnings in highest quarter of Base Period.

Minimum: \$50

Maximum: \$1,252

Benefits would begin on the 8th consecutive day of disability and are payable 52 weeks for disability leaves and 6 weeks in a 12-month period for paid family leaves.

Hawaii

Hawaii does not administer a State Plan but requires a minimum Temporary Disability Insurance (TDI) Plan which may be; Insured, Self-Insured, or an approved collective bargaining agreement that provides sick leave & disability benefits. Weekly statutory benefit rate is 58% of average weekly earnings.

Minimum: \$14

Maximum: \$632

Benefits would begin on the 8th consecutive day of disability and are payable 26 weeks.

New Jersey

State administered State Temporary Disability (TDI) Plan, an Insured Plan, or a Self-Insured Plan which must at least equal the provision of the State Plan. Weekly statutory benefit rate is 66 2/3% of average weekly wage.

Minimum: N/A

Maximum: \$650

Benefits would begin on the 8th consecutive day of disability or the 1st day if disability lasts longer than 21 days. Benefits are payable 26 weeks for disability leave and 6 weeks for paid family leave.

New York

State Disability Benefits Law (DBL) from State Insurance Fund, Insured or Self-Insured Plan meeting minimum state requirements. Weekly statutory benefit rate is 50% of average weekly wage base on previous 8 weeks earnings. New York does not have a state plan option.

Minimum: \$20
Maximum: \$170

Benefits would begin on the 8th consecutive day of disability and payable not more than 26 weeks during any Disability Period or during any consecutive period of 52 weeks.

Starting January 1, 2018 New York also has PAID FAMILY LEAVE and benefits will increase over the next four years.

Employers have the options to:

- Insure the benefit with NYSIF
- Insure with a carrier or,
- Self-Insure NYPFL if they are currently self-insured for NYDBL

Maximum Weekly Benefit

- 2018 - \$653
- 2019 - \$746.41
- 2020 - TBD
- 2021 - TBD

Puerto Rico

Public Temporary Disability Insurance (TDI) Plan or a "private" Insured or Self-Insured Plan with benefits equal to at least the public plan benefits. Weekly statutory benefit rate is 65% of weekly earnings. Paid from schedule based on total wages received in Base Year.

Minimum: \$12
Maximum: \$113 (\$55 max for agricultural workers)

Benefits would begin on the 8th consecutive day of disability or 1st day of hospitalization. Benefits are payable not more than 26 weeks during any



Disability Period or during any consecutive period of 52 weeks.

Rhode Island

State administered State Temporary Disability Insurance (**TDI**) **ONLY**. Weekly statutory benefit rate is 4.62% of total highest quarter wage in base period.

Minimum: \$98

Maximum: \$831

NO WAITING PERIOD must be employed for at least 7 days due to non-job-related illness or injury. Benefits are payable 30 weeks in any Benefit Year.

Washington

Starting January 1, 2020 Washington Paid Family Medical Leave (WAPFML) will go into effect. It is a State administered or a Voluntary Plan which must be at least equal to the provision of the State Plan.

Minimum: \$100

Maximum: \$1,000

WAPFML is 12 weeks during a Benefit Year Period (52 weeks); however may be up to 12 weeks of family or medical leave, plus 2 weeks if leave results from pregnancy complications. OR up to 16 weeks if combination of family & medical leave, plus 2 weeks if leave results from pregnancy complications.

