

# NON-INDUSTRIAL DISABILITY INSURANCE & ENHANCED NON-INDUSTRIAL DISABILITY INSURANCE

There are two types of wage replacement programs that State Scientists are eligible for during periods of non-work-related disability, illness or injury per the current CAPS Memorandum of Understanding (MOU). The two options are Non-Industrial Disability Insurance (NDI) and Enhanced NDI (ENDI). This infographic breaks down each type of disability insurance to help you understand the benefits you are provided and your rights when using them.

## NDI

SECTION 3.9 OF THE CAPS MOU CONTAINS INFORMATION REGARDING NON-INDUSTRIAL DISABILITY INSURANCE (NDI).

THIS BENEFIT IS FUNDED BY THE STATE, WHICH MEANS IT COSTS STATE SCIENTISTS NOTHING.

With NDI a state scientist can earn wage replacement up to

**60%** \*not to exceed \$135/week.

for disability periods not to exceed 26 weeks per occurrence.

State Scientists are able to use this option without making any changes to their leave. However, they must exhaust their NDI prior to using to vacation/sick or annual leave.

## ENDI

SECTION 3.14 OF THE CAPS MOU CONTAINS INFORMATION REGARDING ENHANCED NDI (ENDI).

THIS BENEFIT SUPPLEMENTS NDI AND ALLOWS FOR POTENTIAL FULL WAGE REPLACEMENT DURING PERIODS OF DISABILITY.

With ENDI a state scientist can supplement NDI payments with Annual Leave to earn wage replacement up to

**100%**

for disability periods not to exceed 26 weeks per occurrence.

State Scientists must participate in Annual Leave during periods of ENDI. A State Scientist can change between Annual Leave and Vacation/Sick leave every 24 months.

This benefit has been negotiated for State Scientists and is used by a multitude of other Unions in state service, namely Bargaining Units 2, 5, 6, 7, 8, 9, 12, 13, 16, 18 and 19.

E/NDI covers **only** the employee during disability periods, not if an employee takes leave to care for a family member. E/NDI provides a greater benefit for employees during disability periods that they receive without contributing any salary or payments.

For more information regarding types of leaves and other benefits, visit [www.CAPSSCIENTISTS.org](http://www.CAPSSCIENTISTS.org)