Non-Industrial Disability Insurance (NDI)

Currently, there are two types of Disability Insurances, under one program, that State Scientists are eligible for during periods of personal non work-related disability, illness or injury that provide wage replacement. The two options are Non-Industrial Disability Insurance (NDI) and Enhanced Non-Industrial Disability Insurance (ENDI).



IMPORTANT! NDI can only be used for your personal disability.

What is NDI?

Non-Industrial Disability Insurance (NDI) is a partial wage replacement program for State employees who become disabled due to non work-related disabilities as defined by Section 2626 of the Unemployment Insurance Code.

What does it provide?

Eligible employees receive NDI payments at 60 percent of their full pay, <u>not to exceed</u> <u>\$135 per week</u>, payable monthly for a period not exceeding 26 weeks for any one disability period.

Facts about the program

- State Scientists are able to use this option (NDI) without making any changes to their leave type.
 - Meaning that a State Scientist can be on either Vacation/Sick or Annual Leave to utilize this disability insurance.
 - If you are enrolled in the Annual Leave Program (ALP), your employer will continue to pay health benefits.
 - If you are not enrolled in the ALP, in order to continue your benefits, you must use your personal leave credits (such as vacation/sick, holidays, CTO, etc).
- This benefit is funded by the State, which means it costs State Scientists nothing.
- Once NDI payment begins, an employee may switch from NDI to using other leave credits at any time, but may not return to NDI until that leave is exhausted.

Where can I find more information? <u>Section 3.9 of the CAPS MOU</u> contains information regarding non-industrial disability insurance (NDI). This benefit is funded by the State, which means it costs State Scientists nothing.