

ENHANCED NON- INDUSTRIAL DISABILITY INSURANCE

This is the third piece of an informational series put forth by CAPS to ensure that members are aware of their current benefits and are able to voice their opinion in future surveys regarding benefits when bargaining a successor Memorandum of Understanding with the State of California.



INTRODUCTION

Currently, there are two types of Disability Insurances 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).

WHAT IS IT?

Enhanced Non-Industrial Disability Insurance (ENDI) is a program for state employees who become disabled due to non work-related disabilities as defined by Section 2626 of the Unemployment Insurance Code.

IMPORTANT!

ENDI covers only the individual employee during personal disability periods. It cannot be used to take leave to care for a family member.

FACTS ABOUT THE PROGRAM

- ENDI is only applicable to employees enrolled in the Annual Leave program referenced in [Section 3.13 of the CAPS MOU](#).
- State Scientists must actively participate in Annual Leave while out on ENDI.
 - A State Scientist can only change between Annual Leave and Vacation/Sick leave every 24 months.
- State Scientists receive these benefits without contributing any salary or payments, but must have an accrued leave balance in order to take full advantage of the program.
 - A State Scientist may elect either the 50 percent ENDI benefit rate or a supplementation level of 75 percent or 100 percent at gross pay.

WHAT DOES IT PROVIDE?

Eligible employees shall receive ENDI payments at 50 percent of their gross salary, payable monthly for a period not exceeding 26 weeks for any one disability benefit period. This benefit allows for potential full wage replacement during periods of disability by utilizing any available accrued leave hours as supplementation.

WHERE CAN I FIND MORE INFO?

[Section 3.14 of the CAPS MOU](#) contains information regarding Enhanced NDI (ENDI).

[Section 3.13 of the CAPS MOU](#) contains information regarding Annual Leave, which is required to participate in ENDI.