

SUMMARY: DISABILITY INSURANCES AND CAPS



CALIFORNIA ASSOCIATION OF
PROFESSIONAL SCIENTISTS

Now that you've learned about different types of disability insurances, CAPS is asking for members' input.

Before you take the member survey, please be sure to have reviewed all material associated. It's summarized here:

01 INTRODUCTION

[A Guide for CAPS](#)

This infographic provides the background information about why Disability Insurance is being shared with the membership and why CAPS is looking for member input!

02 NON-INDUSTRIAL DISABILITY INSURANCE

[Non-Industrial Disability](#)

Provides information specifically about Non-Industrial Disability Insurance (NDI). It summarizes the program, its benefits and explains some facts. It also calls out an important detail - that NDI is only for individual, personal disabilities and limits wage replacement to a maximum of \$135/week.

03 ENHANCED NON- INDUSTRIAL DISABILITY INSURANCE

[Enhanced NDI](#)

Information about ENDI. This and NDI are the two programs available unit-wide for CAPS members. Provides detailed information on program. Explains that ENDI is only for individual, personal disabilities and can replace wages up to 100% with participation in and accrual of appropriate amount of Annual Leave.

04 STATE DISABILITY INSURANCE

[State Disability](#)

Explains a program currently **not available** to CAPS members. SDI provides paid leaves for personal & family disabilities/illnesses and baby bonding. It currently requires that participants contribute 1.1% of salary and is run by the EDD. This is an option for CAPS, but would change the program for the **entire** unit -- individuals cannot choose.

05 COMPARISON CHART

[Disability Comparison](#)

This comparison chart details, visually, the overall main differences between the programs. NDI and ENDI fall under one program, whereas SDI has other programs it interacts with.

06 SURVEY

A survey will be sent to all members shortly, asking about the individual's members preference of program, and whether or not the CAPS Bargaining Team should look at other options.

IMPORTANT!

The chosen program would be provided to the entire unit and would likely remain for a long time.

07 RESULTS

CAPS will inform the membership of the details of the results and let the membership know whether any changes would be proposed.