



## CALIFORNIA ASSOCIATION OF PROFESSIONAL SCIENTISTS

1. **Unit 10 can only have EITHER NDI or SDI, correct?**
  - a. Correct. The disability insurance program is for the full membership. Any changes will be applied to everyone in Bargaining Unit 10.
2. **Do you retain your health insurance coverage (including the employer-paid portion of your premium) under all or just some of these programs?**
  - a. For NDI, you must be on annual leave in order for your employer-paid portion to continue. ENDI and SDI continue it automatically.
3. **How does FMLA factor in?**
  - a. FMLA (Family Medical Leave Act) is a federal program that provides *unpaid* job-protection (see [Disability Comparison Chart](#)) that should be used in conjunction with NDI/ENDI or SDI.
4. **I have two questions. 1. is it possible to modify NDI or ENDI for benefit improvement? 2. What does leave look like under SDI?**
  - a. Yes, however, any improvement would have to be negotiated at the bargaining table and would likely be costed as a benefit increase.
  - b. It's all run by EDD
5. **Question about SDI: Let's say you're a newer employee. So you may not have 'paid into' sdi for very long. Does that affect how long you can take SDI for? in other words, could your SDI 'run out' during a disability period?**
  - a. Currently, no Unit 10 employee pays into SDI. Yes, the estimated need for contribution prior to being able to take advantage of the program should a change be made is 6 months. Yes, SDI could "run out" – but likely, the disability period would be covered by an unpaid job-protected leave. At that point, an employee could elect to utilize their accrued leaves to ensure they could get paid during the period without disability insurance.
6. **Following up, if we negotiate for SDI, do we have to wait six months before we can access it?**
  - a. It depends on individual circumstances. For example, if you currently have secondary employment where you pay into SDI, you may not need to contribute prior to being able to take advantage of the benefit. If you've had employment where you paid into SDI recently, your wait period may be shorter than 6 months. However, if you've never paid into SDI or it's been too many years since, you will likely have to contribute for the 6 months.
7. **What happens if in June, you start on ENDI leave, and we choose to go with SDI in the MOU, assuming 7/1/22 start date. What happens to eligibility at that point since SDI requires 6 months of payments before eligibility.**
  - a. Should the membership vote to change programs, the Bargaining Team would need to take this issue into consideration and likely bargain for a grace period where NDI/ENDI would continue until SDI was effective for Unit 10.
8. **What factors contribute to the % taken out of the paycheck for SDI (what causes it to change year to year)?**
  - a. Use. So, if there is a year where many employees (anyone enrolled in SDI) take leaves using SDI there will need to be an increase in the year following to replenish the funds. Should there be a year where the fund has been replenished and not a lot of need, the percentage would likely dip.



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- 9. When convert vacation to annual leave program, what is the status for sick leave? Will "sick leave" also be converted to annual leave?**
  - a. Sick leave remains, whereas vacation is converted to annual leave.
- 10. Do either count as service during the time one is off?**
  - a. Yes, both ENDI and SDI do.
- 11. Why is there a push to go to SDI?**
  - a. There is no "push" to go to SDI. The membership is being presented with information regarding the current benefits and other benefits potentially available. Through bargaining surveys it's been identified that members need more information to answer the questions surrounding disability insurance.
- 12. I have ENDI. I also got CAPS sponsored private Insurance through Standard Insurance Company. Expanded Long Term Disability Insurance. Will this option continue, and will it fit into bargaining and should I keep it?**
  - a. In short, yes the option will continue. This is separate from bargaining. It should be up to you whether you would like to continue it or not. The Disability Insurances do not contemplate long-term disability insurance.
- 13. Will we have the option to choose ENDI or SDI, or do we all have to shift to SDI if it is approved?**
  - a. It is an all or nothing shift by bargaining unit.
- 14. Do we have any long-term disability coverage?**
  - a. Under the MOU, no. However, CAPS does have discounted rates for additional insurances. Please review the member benefits on the webpage.
- 15. I never filled any forms for NDI or ENDI, I worked for state for over 15 years already. So as a unit 10 employee, I have to ask HR, I am not automatically in?**
  - a. You are automatically under NDI/ENDI as a Unit 10 employee. You can only utilize ENDI if you are on Annual Leave. In order to take advantage of the program, you would have to fill out disability insurance forms.
- 16. How long does paying into SDI carry over from a prior employer?**
  - a. This depends on a lot of factors. The Employment Development Department may be able to assist you directly with this. For additional questions, please contact [CAPS@CAPSscientists.org](mailto:CAPS@CAPSscientists.org)
- 17. Question - so if I accumulate annual leave, then I'm covered by ENDI?**
  - a. Should you need the disability insurance benefits, you can elect ENDI or NDI. Annual leave allows you to use either.
- 18. Is there a cap on the payroll deduction for SDI?**
  - a. Yes, it is 1.5% of salary. It is capped a 1.5% at the high end and 0.5% at the low end. It is adjusted annually at a maximum of 0.1%. The more use, the likely higher the rate; the less use, the lower.
- 19. I am sorry, we will have to pay into SDI for 6 months before we are eligible for any of the benefits! Is there a plan for support during those 6 months? We cannot just hold off on disabilities, illnesses, and new children during that time.**
  - a. Should the Bargaining Team put forth any kind of proposal regarding a change as a result of the wants of the membership, it is unlikely that the Team would allow for a lapse in coverage. There will likely be a grace period negotiated. Also, see response to Question #8.



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- 20. Can BU10 employees currently use NDI & ENDI concurrently?**
- One is the enhancement of the other, so technically yes. However, they do not provide separate benefits.
- 21. Since we have to wait 6 months before being able to use SDI, if CAPS switches to SDI, does that mean we would have no disability insurance for that 6 month period?**
- See response to Question #19
- 22. So, under our current leave (NDI/ENDI), new fathers receive zero paid leave?**
- Correct.
- 23. And under our current leave (NDI/ENDI), there is zero paid leave to care for sick/aging family members?**
- Correct.
- 24. Have you interviewed or paneled members who have used NDI and EDI recently for satisfaction? What are their preferences for switching? I have heard many are dissatisfied with the current support.**
- That is part of what this educational campaign is about. We want to get the temperature of the membership.
- 25. But, could we stay on NDI/ENDI until SDI takes effect?**
- See response to Question #19
- 26. when will the survey go out?**
- May 17 or close to it.
- 27. Will you share the results of the survey?**
- The Bargaining Team will be provided the results of the survey.
- 28. can we have Q&A in CAPS website?**
- Yes, that is what you are looking at! 😊
- 29. are the unpaid pregnancy leaves from FMLA/CFRA/PDL additive?**
- Leave taken by an employee under CFRA typically runs concurrently with FMLA leave except where leave is taken under the FMLA for a disability due to pregnancy, childbirth, or related medical conditions. FMLA covers both pregnancy and Baby Bonding; therefore, PDL runs concurrently with FMLA while the employee is disabled by pregnancy unless the employee's MOU or County Policy states otherwise.
- 30. Can I sign up for SDI or does it come from bargaining?**
- See response to Question #14.
- 31. Is CAPS pursuing SDI as a REPLACEMENT for both NDI and ENDI?**
- CAPS is not pursuing any change until we've heard from the membership. The survey will ask members to identify what disability insurance program would potentially work best for them. Then the Bargaining Team will get the results for consideration.
- 32. SDI costs 1.1% of pay. Will it cost 1.1% each year in perpetuity or could that change in any given year?**
- See response to Question #18.
- 33. Would Paid Family Leave also be 60-70% of your gross salary, unless you supplemented with your accrued leave?**
- Correct.
- 34. If CAPS adopts SDI, everyone in unit 10 will have up to 1.5% deducted, correct?**
- Depending on the calculated rate per year, this is possible.



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**35. Is this only for CAPS**

- a. **Yes, the conversation is only for Unit 10. Other units participate in E/NDI and others participate in SDI in state service.**

**36. If we were to switch to SDI, what do you expect the timeline to be?**

- a. **Hard to answer because it all depends on negotiations at the bargaining table.**

**37. Out of curiosity, did state scientists ever have SDI and then we switched to NDI/ENDI?**

- a. **All state bargaining units started on NDI/ENDI. Other units negotiated the switch to SDI about 15 years ago.**