



Disability Insurances Comparisons

If you have been following the materials released about Disability Insurances and CAPS, this comparison table helps summarize the difference in programs available. Please refer to [this web page](#) to get the full picture!

FEATURES	<u>NDI</u>	<u>ENDI</u>	<u>SDI</u>
Cost	None	None	1.1% of salary
Who is covered?	Individual, personal only	Individual, personal only	Individual, personal or to care for family
Wage Replacement Amount (without supplementation)	\$135/week (no supplementation)	50% of gross salary	60-70% of highest quarterly earnings within the base period
Supplementation allowed?	No, limit \$135/week	Yes, up to 100% wage replacement	Yes, to be bargained
Special Requirements?	No	Yes, must be enrolled in Annual Leave	No
Taxability?	Subject to taxes and other deductions	Subject to taxes and other deductions	SDI - usually not taxable ; Paid Family Leave subject to federal tax only
Time allotted for disability	Up to 26 weeks for single disability period	Up to 26 weeks for single disability period	Up to 52 weeks for single disability occurrence
Leave to Care for Family?	No	No	Yes, up to 8 weeks within any 12-month period .
Parental Leave considerations	Paid Pregnancy Disability only	Paid Pregnancy Disability only	Paid Pregnancy Disability, paid Parental Leave, and paid Baby Bonding
Job-Protection	Job-protection leaves can be used concurrently	Job protection leaves can be used concurrently	Job protection leaves can be used concurrently
Time Before Eligibility	None	None	In most cases, useable after paying into program for an average of 6 months