



IDL / NDI / UI July 1, 2014 – July 1, 2015

- Insurer:** California State University Risk Management Authority (CSURMA)
- Named Cover Entity:** California State University Risk Management Authority (CSURMA) - Campuses
- Coverage:** Industrial Disability Leave (IDL)
Non-Industrial Disability Leave (NDI)
Unemployment Insurance (UI)
- Coverage Description:** This is a coordinated income benefit program for state employees involving Industrial Disability Leave (IDL), Non-Industrial Disability Leave (NDL), and Unemployment Insurance (UI) as applicable. Income benefits are coordinated with any eligible Workers' Compensation benefits to which the employee is entitled.
- Waiting Period:** Normally, there is a three (3) day waiting period (including weekends) before the income for lost wage payments are effective under Workers' Compensation Temporary Disability (TD) benefits.
- Payment Option:** Payments will be made for the first three (3) days if an employee is hospitalized during the period or if an employee must stay off work for more than 14 days (if IDL) is selected or 21 days if (TD is selected).

Temporary Disability (TD)

Two-thirds of gross salary up to a statutorily defined maximum per week for injuries on or after January 1, 1994. These payments are based on current statutory benefits. There is no time limit; benefits are payable until the medical disability becomes permanent and stationary. No retirement contributions or voluntary deductions are made. Employees may "direct pay" for health/dental/vision plans.

Industrial Disability Leave (IDL)

Full pay for the first 22 work days of disability, two-thirds thereafter for the balance of 52 weeks. For disability beyond the expiration of IDL benefits, an employee may be eligible to receive Temporary Disability (TD) benefits. While IDL is being paid, normal retirement contributions and voluntary deductions including health/dental/vision plans continue. In addition, sick leave and vacation credits accrue.

Non-Industrial Disability Leave (NDL)

During the period that the claim for Workers' Compensation benefits is being evaluated by the third-party claims administrator, Sedgwick CMS, an employee may submit an application for NDL leave benefits. The claim form must be prepared by the employee and Human Resources, and forwarded to the employee's physician for completion and submission to the California Employment Department for determination of eligibility and benefits.

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.



Sedgwick shall notify the employee of the benefit determination. Within 15 days of receipt of the benefit determination the employee must notify Human Resources of their option selection. If Human Resources is not notified, the employee will automatically receive IDL benefits.

Claims Administrator: Sedgwick CMS (**IDL/NDL**)
TALX (**UI**)

Claims Reporting: **Sedgwick CMS**
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