*Initiative A3* Adjunct faculty should participate as a unit in the State Disability Insurance Program (SDI), at a cost to the individual of 1.1% of salary.

A. Yes B. No

## Background

The State Disability Insurance Program (SDI) is a short-term (up to 52 weeks) disability insurance program that replaces a portion of income for employees who are unable to work and who meet certain eligibility requirements. SDI consists of two programs: Disability Insurance (DI) and Paid Family Leave. DI pays benefits to workers who are unable to work due to a non-work related injury or illness or due to pregnancy or childbirth. Paid Family Leave was established for workers who need to care for a sick family member such as child, parent or spouse.

SDI operates much like another State program, Unemployment Insurance (UI), in that a weekly benefit is paid out based on the highest quarterly earnings established during a one-year base period. But there is an important difference between UI and SDI — while UI is funded by employer-paid contributions, SDI is funded by contributions paid by the employee through payroll deduction at a rate of a 1.1% of gross wages (up to a taxable wage limit of \$90,669 for the calendar year 2009). Weekly SDI benefits range from \$50 to \$969.

In the past, the decision to elect coverage under the SDI program was contingent on the approval of a majority of all the members in a bargaining unit; however, recent State legislation (AB 381) has now made it possible for separate groups within bargaining units (e.g., part-time faculty) to opt as a group to elect SDI coverage. The District already provides long-term disability insurance coverage for regular faculty, which essentially acts as a bridge to early CalSTRS Disability Retirement. It is not clear that regular faculty members would be in favor of contributing their own funds in order to add coverage for short-time disability insurance. On the other hand, part-time faculty members presently do not have any disability insurance coverage and are forced to use sick leave (subject to its earned availability) during the period in which they are unable to work.

## The issue

If Option A receives a majority of votes, then the AFA Executive Council will direct the AFA Negotiating Team to negotiate the election of SDI coverage for part-time faculty employees of the District.

If Option *B* receives a majority of votes, then the status quo of no SDI for part-time faculty would remain in effect.

## References

www.edd.ca.gov/disability/disability\_insurance.htm

## Discussion

Read the comments of your colleagues at <u>www.santarosa.edu/afa/Fa09Referendum.shtml</u>

You may contribute to this discussion by emailing your comments to <u>afa@santarosa.edu</u> using your College email and *SUBJECT: Referendum.*