

Disability Benefits Comparison

SDI Benefits Summary (Mandatory Short-Term Disability)	Cigna Benefits Summary (Optional Short-Term Disability)
<p>SDI is a <u>mandatory</u> EMPLOYEE paid benefit.</p> <ul style="list-style-type: none"> • Maximum Benefit: 55% of pay, up to \$4,381 per month. • Waiting Period: 7 days for SDI benefits and 14 days for PFL benefits. • Duration of benefits: Up to 1 year of income replacement • Paid Family Leave (PFL): Up to 6 weeks of income replacement to care for a qualified relative. • You may integrate paid time off with SDI or PFL benefits to approximate your full base pay. • SDI is mandatory and therefore guaranteed. <p><u>Employee Cost:</u></p> <ul style="list-style-type: none"> • <u>Biweekly Cost to Employee:</u> 1.0% of gross pay up to a maximum of \$38.36 biweekly (Example - If your bi-weekly pay is \$1,362, your cost will be \$13.62). <p>For more information about the SDI program, click here.</p>	<p>Cigna is a <u>voluntary</u> EMPLOYEE paid benefit.</p> <ul style="list-style-type: none"> • Maximum Benefit: 66.7% of gross pay, up to \$300 per week (up to \$1300 per month after 6 months). • Waiting Period: 7 days or 31 days (depending on your paid leave balance). • Duration of Benefits: Up to 2 years of income replacement. • Paid Family Leave: None – benefits are only for the employee’s disability • You may <u>not</u> integrate this benefit with your paid leave hours. • Cigna coverage is guaranteed if elected within the first 30 days of eligibility. <p><u>Employee Cost:</u></p> <ul style="list-style-type: none"> • <u>Biweekly Cost to Employee:</u> 1.15% per \$100 of pay, up to \$10.35 per paycheck. <p>For more information on the Cigna disability policy, click here.</p>