## **Disability Benefits Comparison - Management**

SDI Benefits Summary	Cigna Benefits Summary
(Short-Term Disability)	(Long-Term Disability)
SDI is a <u>mandatory</u> EMPLOYEE paid benefit.	Cigna is currently an EMPLOYER paid benefit.
<ul> <li>Maximum Benefit: 55% of pay, up to \$4,381 per</li></ul>	<ul> <li>Maximum Benefit: 60% of gross pay, up to \$2,666</li></ul>
month.	per month
<ul> <li>Waiting Period: 7 days for SDI benefits and 14 days for PFL benefits.</li> </ul>	Waiting Period: 90 days
<ul> <li>Disability Coverage: Up to 1 year of income</li></ul>	<ul> <li>Disability Coverage: Up to 5 years of income</li></ul>
replacement for SDI.	replacement.
<ul> <li>Paid Family Leave: Up to 6 weeks of income</li></ul>	<ul> <li>Paid Family Leave: None – benefits are only for the</li></ul>
replacement.	employee's disability
<ul> <li>You may integrate paid time off with SDI or PFL</li></ul>	<ul> <li>You may <u>not</u> integrate this benefit with your paid</li></ul>
benefits to approximate your full base pay.	leave hours.
Employee Cost:	Employee Cost:
<ul> <li><u>Biweekly Cost to Employee</u>: 1% 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).</li> </ul>	<u>Biweekly Cost to Employee</u> : Premiums paid by the County of Fresno
For more information about the SDI program, click <u>here</u> .	For more information on the Cigna policy, click <u>here</u> .