

Workers' Compensation Benefit Payments

There are 3 temporary disability benefits available under Workers' Compensation. Each benefit is designed to provide you with wage loss assistance, in the event that your doctor releases you from work due to your work-related injury or illness. You may also receive a temporary disability benefit if your doctor places you on restricted duty, due to your work-related injury or illness, and the University does not have temporary transitional work available for you at that time.

- Industrial Disability Leave (IDL)
- Enhanced Industrial Disability Leave (EIDL) [Employees in Unit 8]
- Temporary Disability Leave (TD).

Normally, there is a **three (3) calendar day waiting period** prior to the start of temporary disability benefits. This waiting period is waived if you are hospitalized as an in-patient, injured in a criminal act of violence, or disabled **more than 14 calendar days**.

Unless otherwise noted below, temporary disability benefits normally continue until one of the following events occur:

- Your doctor releases you to return to your usual job (whether or not you actually return to work)
- Your return to temporary transitional work, permanent modified work, or permanent alternative work with your doctor's approval
- Your doctor determines that your medical condition is permanent and stationary or that you are permanently unable to work.

Sedgwick CMS will notify you if you are eligible to receive temporary disability benefits. Although you may be eligible to receive more than one type of temporary disability benefit, you may only receive one type of temporary disability benefit at a time. You must notify Risk Management of your benefit selection within 15 days of the date that Sedgwick CMS notifies you of your eligibility to receive temporary disability benefits. The *Industrial Disability Plan Fact Sheet* form must be submitted to Risk Management with your benefit selection.

If you are eligible for IDL benefits (or EIDL benefits for unit 8 employees) and <u>you do not notify Risk Management</u> of your temporary disability benefit selection within 15 days, you will be automatically placed on IDL <u>without</u> supplementation (or EIDL for unit 8 employees).

Should your period of disability exceed the maximum period of IDL benefit eligibility, you will be placed on "Temporary Disability" (TD) effective the day after exhaustion of IDL. TD may be supplemented with leave credits. In order to be eligible for supplementation, you must have enough leave credits to cover a full month's pay.

Industrial Disability Leave (IDL)

You must be an active member of the California Public Employee's Retirement System (CalPERS) or State Teachers' Retirement System (STRS) to be eligible to receive IDL. If you are determined to be a "qualified injured worker" and you are offered a reasonable vocational rehabilitation plan, you must agree to cooperate and participate in the plan when furnished by the CSU.

IDL pays you your full net pay for your first 22 working dates of disability. If lost time should exceed 22 working days, the IDL benefit drops to 2/3 of your normal gross salary. IDL is available to you for a maximum of 52 week within the two year period beginning with the first date of lost time. While you are paid IDL, your normal CalPERS/STRS retirement contributions and voluntary deductions such as health, dental, and vision plans continue. You continue to accrue sick leave and vacation credits. IDL is paid to you monthly by the University.

Enhanced Industrial Disability Leave (EIDL)

You must be an active member of CalPERS and a member of CSU bargaining unit 8 to be eligible to receive EIDL. If you are determined to be a "qualified injured worker" and you are offered a reasonable vocational rehabilitation plan, you must agree to cooperate and participate in the plan when furnished by the CSU. The EIDL benefit does not apply to presumptive, stress-related disabilities, any psychiatric disabilities, or any physical disability arising from a psychiatric injury.

EIDL Pays you your full net pay for up to 1 year of disability, as long as your absences occur within 1 year of your date of injury. While you are paid EIDL, your normal CalPERS retirement contributions and voluntary deductions such as health, dental, and vision plans continue. You continue to accrue sick leave and vacation credits. EIDL is paid to you monthly by the University.

Temporary Disability Leave (TDL)

Anyone who is eligible to receive a temporary disability benefit may elect to receive TD. The amount that TD pays you is based upon California law and is determined by the date of your injury. The rate is normally 2/3 your average weekly wage with a minimum of \$175.88 per week (or your actual weekly wage if that is less than \$175.88) and a maximum of \$1172.57 per week for injuries or illnesses that occur on or after January 1, 2017. Sedgwick CMS pays TD to you every 2 weeks. TD is available to you for a maximum of 52 weeks within five year period beginning with date of injury.

You will not accrue sick leave and vacation credits. No retirement contributions or voluntary deductions occur. You may elect to continue your health, dental, and/or vision plans by directly paying for them yourself. For more information regarding direct pay, contact the Risk Management Department at (510) 885-7668 or (510)885-4227.

IDL Supplementation

If you receive IDL at the 2/3 gross-pay rate, you may supplement your IDL payments with your sick leave credits, in order to receive your full net pay. To supplement IDL payments, you must have sufficient sick leave credits to increase your payment to an amount equal to your regular daily salary or wage. IDL supplementation is generally limited to the use of sick leave credits that you accrued as of the date of your injury or illness or as of the first date of your IDL leave. IDL supplementation payments are taxable. You must notify Risk Management, of your desire to receive IDL supplementation, within 15 calendar days of the mailing of the notice your temporary disability benefits eligibility by Sedgwick CMS. IDL supplementation is paid to you monthly by the University.

TD Supplementation

If you receive TD, you may supplement your TD payments with your sick and/or vacation leave credits to increase your TD payments. You may increase your TD payments up to any amount equal or less than your full net pay. TD supplementation is generally limited to the use of sick and/or vacation leave credits that you accrued as of the date of your injury or illness or as of the first date of your TD leave.

If you supplement your TD payments, you continue to accrue leave credits and your retirement contributions will continue. If your TD supplementation amount is sufficient, your voluntary deductions including health, dental, and vision plans will continue. TD supplementation payments are taxable. TD supplementation is paid to you monthly by the University.

Additional Workers' Compensation Information

The Information and Assistance Unit of the Division of Workers' Compensation is also available to answer your questions. Their telephone number is (800) 736-7401.

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