

# Balancing Family and Work: A Guide to Pregnancy Disability and Baby Bonding Leave



Published January 2018



## Welcome!

You may need to take time away from work to care for yourself during or after your pregnancy or to welcome a new child. As an educator, you have many resources available from your school district and the California Teachers Association (CTA) to help you plan for time off and support yourself and your family during this exciting time. CTA has prepared this guide to provide you with an overview of your rights to take a leave of absence to care for yourself during or after your pregnancy and/or your baby.

We hope that you use this guide to become familiar with the types of leave available to you and to learn how to plan and request leave. These resources can help you have peace of mind — whether you are taking time away from work because of a disability related to pregnancy or child birth or to bond with a new baby. While this guide provides general information about your rights under the law, be sure to also reference your Collective Bargaining Agreement (CBA) and your school district's benefits policies, which may provide greater support and/or protection than federal and state laws. Please note, however, that where a CBA provision provides less protection than the law, the law trumps. That is why it is important for you to know what you are entitled to by law.

This guide can help you:

- ✓ **Learn** about planning for a leave and returning to work.
- ✓ **Determine** what types of leave and protections may be available to you.
- ✓ **Access additional resources** and other helpful information.

### HOW TO USE THIS GUIDE

This interactive guide is designed to give you easy-to-read information. You can:

- Use the links at the top of the page to learn about the topics you're interested in.
- Search the guide using the search tool.
- Easily print a page — or the entire guide.
- Download and save a copy to your computer.

To begin, click any of the section buttons above or the Next button below.

## What Types of Leaves Are Available to Me?

You may qualify for several different types of leave depending on your situation. Federal and state laws, your district's policies, and your Collective Bargaining Agreement determine how much time you may be able to take off and whether you will be paid for that time and if so, at what rate. These laws and provisions also affect whether you will have health benefits and/or insurance coverage during your leave.

**Remember!** This guide provides an overview of leaves available to you. Get access to more detailed information by clicking the links.

### If You Have a New Child

There are many factors to consider when planning a leave of absence to welcome and care for a new child. Be sure to discuss your options with your Human Resources/Personnel Department as soon as you can before taking your leave.

This section provides an overview of the protected leaves that may be available when you are adding a new child to your family.



| Type Of Leave                     | What Leave Provides   | Payment During Leave  |
|-----------------------------------|---|---|
| <b>Pregnancy Disability Leave</b> | <p>Pregnancy Disability Leave Act (PDL), <a href="#">California Govt Code § 12945</a></p> <ul style="list-style-type: none"> <li>✓ Available to birth mothers who are disabled by pregnancy, childbirth, or a related medical condition (e.g., morning sickness, bed rest, recovery from childbirth, post-partum depression)</li> <li>✓ Up to 4 months of job-protected leave if employee is disabled by pregnancy and/or childbirth; length depends on duration of disability</li> <li>✓ May be entitled to more than 4 months under district’s temporary disability policies, CBA, or as a reasonable accommodation for disability</li> <li>✓ Entitled to an additional 12 weeks of <a href="#">parental bonding leave</a> to bond with baby once no longer disabled</li> <li>✓ May be taken intermittently (e.g., some time during pregnancy and some after birth)</li> <li>✓ Employer may require medical certification of disability from doctor</li> <li>✓ Employee does not have to work full time or for a specified length of time to be eligible</li> </ul> | <ul style="list-style-type: none"> <li>✓ Federal and state law do not require employer to provide paid disability leave</li> <li>✓ Employer can require employee to use accrued sick leave during disability leave (or employee can choose to do so)</li> <li>✓ Employee is entitled to differential pay for up to 5 months once exhausts all accumulated sick leave (<a href="#">Education Code 44977</a>)</li> <li>✓ If employee has exhausted all paid leave options, may qualify for catastrophic leave if offered by district.</li> <li>✓ CTA has a voluntary disability plan (The Standard) that may also cover some of this leave (there may be waiting periods before payment begins)</li> <li>✓ If district participates in the State Disability Insurance (SDI) program, classified employees may be able to get partial wage replacement (certificated employees not covered). However, if the union and district negotiate a group disability plan (The Standard), certificated employees would be entitled to partial wage replacement.</li> </ul> |

| Type Of Leave          | What Leave Provides   | Payment During Leave   |
|------------------------|---|--|
| Parental Bonding Leave | <p>California Family Rights Act (CFRA), <a href="#">California Govt Code § 12945.2</a></p> <ul style="list-style-type: none"> <li>✓ Available to mothers and fathers to bond with a newborn or newly adopted or fostered child</li> <li>✓ Up to 12 work weeks of leave to be used within 12 months of birth, adoption, or fostering of child</li> <li>✓ Employee must have worked for employer for at least one year to be eligible</li> <li>✓ Must also have worked at least 1,250 hours in the 12 months before taking leave</li> <li>✓ Can be taken in addition to PDL if employee is eligible for both</li> <li>✓ Can take leave in blocks of time</li> <li>✓ No medical certification is needed</li> <li>✓ Must give employer notice of leave (30 days if possible)</li> </ul> <p>California Education Code Parental Bonding Leave (§§ <a href="#">44977.5</a>, <a href="#">45196.1</a>, <a href="#">87780.1</a>, and <a href="#">88196</a>)</p> <ul style="list-style-type: none"> <li>✓ Entitles <i>all</i> public school and community college employees (classified and certificated), including those <i>not</i> eligible for CFRA leave, to take 12 weeks of bonding leave (i.e. no 1,250 hours requirement like CFRA)</li> <li>✓ Parental leave is mandatory if employee requests it</li> <li>✓ Runs concurrently with CFRA leave if employee also qualifies for CFRA leave</li> <li>✓ CBA can provide greater parental leave rights</li> </ul> | <ul style="list-style-type: none"> <li>✓ CFRA leave is unpaid</li> <li>✓ BUT California Education Code parental bonding leave entitles all public school and community college employees (classified and certificated) to differential pay during 12-week baby bonding leave</li> <li>✓ Mothers and fathers are eligible for this benefit due to the birth of a child, adoption, or fostering of child regardless of how many hours/years they have worked for district (e.g., no 1,250 hours requirement like CFRA)</li> <li>✓ Must exhaust all available sick leave before you can receive differential pay</li> <li>✓ District can use either one of the two differential pay systems described in the Education Code (§§ <a href="#">44977</a>, <a href="#">44983</a>)</li> <li>✓ Employee may elect to use vacation days to receive payment for baby bonding leave</li> <li>✓ If district participates in State Disability Insurance (SDI) program, classified employees only (not certificated) may be able to get Paid Family Leave (PFL) for 6 weeks to bond with baby (effective January 2018, the weekly percentage increased from 55% to 70% of wages) (<a href="#">UI Code 3300-3303</a>)</li> </ul> |

These leaves:

- Require that your district continue your group health insurance coverage during your leave on the same terms as if you had continued working during the leave period (e.g., district must continue payment at the same rate).
- Your district can choose to pay for coverage beyond the leave period required by law.
- Provide job protection while you are on leave and reinstatement rights. Talk with your Union and Human Resources/Personnel Department about your options.
- Are not considered a break in the continuity of service required for longevity, seniority, or permanent status.

To learn more about pregnancy disability leave and parental bonding leave, see [Section 5](#).

### CTA-Endorsed Disability Insurance from The Standard

This voluntary insurance provides income protection benefits when you cannot work because of a covered illness, injury, or pregnancy. It is specifically designed for gaps in coverage that many educators and classified employees face because they are ineligible for SDI and their districts do not provide disability insurance.

You can enroll for CTA-endorsed disability insurance and pay premiums through convenient payroll deductions. To learn more, visit <https://www.CTAMemberBenefits.org/TheStandard> or contact The Standard's dedicated CTA Customer Service Department at 800-522-0406 if you have additional questions.

### District-Paid Disability Insurance

Your district may offer paid disability insurance. Review your Collective Bargaining Agreement for plan details. Contact your Union and Human Resources/Personnel Department for more information.

**Note:** The taxation of disability benefits may vary. Please consult with a tax/financial advisor or your disability carrier for more information.

### Example: Pregnancy Disability and Baby Bonding Leave

This example shows how the California pregnancy disability leave and baby bonding leave laws work together. The nature of the disabilities and the leave time taken for each disability are merely examples. Pregnancy disability leave may be taken for other reasons and for different periods of time (up to 4 months), as needed.

**Note:** If you are adopting or fostering a child, you are not eligible for pregnancy disability leave.

| Timeline                     | Available Leaves  |
|------------------------------|---|
| 6 weeks before delivery      | <b>Pregnancy Disability Leave</b> — You are put on bed rest by your doctor and take pregnancy disability leave for 6 weeks. You use 4 weeks of accumulated sick leave and when that is exhausted, you receive differential pay.*  |
| 8 weeks after delivery       | <b>Pregnancy Disability Leave</b> — You are certified by your doctor as disabled for 8 weeks after delivery due to recovery from a C-section and post-partum depression and take pregnancy disability leave for an additional 8 weeks. This 8-week pregnancy disability leave is in addition to the 6-week pregnancy disability leave taken prior to delivery. You are entitled to differential pay for this disability leave as well.* |
| 8 to 20 weeks after delivery | <b>Parental Bonding Leave</b> — After you recover from your disability, you take 12 weeks of parental bonding leave under CFRA. You are entitled to the full 12 weeks even though you have already taken 14 weeks of pregnancy disability leave. You are entitled to differential pay throughout your 12-week baby bonding leave because you have exhausted your sick leave.  |



\* If you participate in a voluntary disability insurance policy, you also may be entitled to receive short term disability for 4 weeks before your due date and up to 6–8 weeks after delivery. Contact your insurance provider for more information.

## Planning for a Leave

When you have a baby or adopt a child, you generally will have time to plan ahead. Here are some steps you can take to prepare for taking a leave from work:

- Learn about the [types of leaves](#) available to you.
- Understand your rights — know what you are entitled to through federal and state law and your Collective Bargaining Agreement (which can provide greater protection than the law).
- Find out how your leave will affect your benefits, including how much you will pay to continue insurance coverage while you are away from work.
- Know when to notify your Human Resources/Personnel Department and supervisor.
- Talk with your Human Resources/Personnel Department. They may help you develop an agreed upon plan and define your leave's approved start and end dates (if applicable in your situation).

You are eligible to maintain CTA membership at a reduced level and still maintain member benefits while on leave. For more information about continuing your CTA membership while you are on a leave of absence, contact the CTA Membership Department at 650-552-5278.

## What Happens to Your Benefits

You are eligible to continue your health benefits and insurance plans while on an approved leave. You will need to make arrangements with your Payroll or Benefits Department before your leave begins.

**Remember!** When making changes to your benefits, it is your responsibility to meet any deadlines set by your district and insurance carriers. Be sure to know these dates and mark them on your calendar.



## How to Request a Leave from Your District

If you are taking a leave of absence, it is your responsibility to submit a Leave Request form and follow the procedures outlined by your district, including notifying the appropriate people about your leave. Generally, these are the processes for leaves of absences; however, each district may have specific processes you need to follow.

### Checklist for Requesting a Leave from Your District

| Step 1   | <i>Gather information about the leave process, your benefits, and your pay during a leave of absence</i> | Step 2   | <i>File your leave request</i> | Step 3  | <i>Make a plan</i> |
|--|--|--|--------------------------------|---|--------------------|
| <ul style="list-style-type: none"> <li>✓ Speak with your Union, supervisor, and Human Resources/Personnel Department as soon as you are aware that you may need a leave of absence.</li> <li>✓ Confirm the process for requesting leave with your immediate supervisor or the Human Resources/Personnel Department. Each district may have different procedures, and each type of leave has special requirements. Be sure to confirm with your district Human Resources/Personnel Department.</li> <li>✓ Check with your Human Resources/Personnel Department to see if your leave will be considered partially or fully paid or unpaid.</li> <li>✓ Learn what type of documentation you will need, such as certification from your health care provider. You may need to see your doctor before you file your request.</li> <li>✓ If you are going on unpaid leave, contact your Human Resources/Benefits Department and learn how to continue your benefits. Contact CTA Membership at 650-552-5278 to learn how to continue your membership and Member Benefits.</li> <li>✓ Work with your Payroll Department to understand your benefit deductions and confirm whether you will be paid during leave. (You may not be required to meet with your Payroll Department, but we recommend you contact them to confirm.)</li> <li>✓ Create a contact list that includes your Union Representative, supervisor, and Human Resources/Payroll Department. Know whom to notify if your situation changes and where to get information when you have questions.</li> </ul> |  | <ul style="list-style-type: none"> <li>✓ Complete all necessary forms that are requested by your supervisor, Human Resources/Personnel Department, or Payroll Department.</li> <li>✓ File a Leave Request form through your district Human Resources Department. You can check with your Human Resources/Personnel Department to determine who administers leaves of absence.</li> <li>✓ Watch for more information, such as written approval (or denial) of your request.</li> <li>✓ If you do not hear anything about the status of your leave request, follow up with your Human Resources/Personnel Department.</li> </ul> |                                | <ul style="list-style-type: none"> <li>✓ Notify your supervisor and school principal (if applicable) of the date you are beginning your leave.</li> <li>✓ Discuss the status of your projects/tasks and identify next steps.</li> <li>✓ Arrange to pay any health insurance or other benefit premiums while you are taking an unpaid leave if you want coverage to continue during your leave. To continue your union member benefits, contact CTA Membership.</li> <li>✓ Mark important dates on your calendar, such as your approved leave end date, and, if you are adding a new member to your family, the deadline for enrolling a new child in your health plans. You may want to consider changes to your beneficiary designation on your CalSTRS/CalPERS retirement, CTA Death &amp; Dismemberment plan and insurance plans. See <a href="#">Returning to Work</a> for other important dates to track.</li> </ul> |                    |

## What to Consider When Returning to Work

Depending on your type of leave and situation, here are a few things to consider before returning from leave:

- Review your health care and other benefits and evaluate whether you need to make any changes.
  - Evaluate who in your family needs health care coverage. Did your family grow? If so, notify your Benefits Department and insurance carrier(s) when your baby is born or your new child is placed with you, and follow the steps to enroll your child in your health care plan.
  - If you have a new child and your district offers a 529 College Savings Plan, consider starting an account to build a nest egg for your child's future education.
- Understand how and when you can change your benefit coverage.
  - Many benefit plans have a deadline for enrolling your new family members. You will have a certain number of days after the birth, adoption, or other qualifying event to enroll or make changes.
  - If you miss that deadline, your next opportunity to enroll or make changes may be during your district annual Open Enrollment period.
  - Check with your Benefits Department for important dates and more information about how and when to enroll your new child in benefits.
- Even if you do not need to change your health care coverage, adding a new family member is a good time to update your dependent and beneficiary information with your Benefits Department. Additionally, you may want to consider changes to your beneficiary designation on your CalSTRS/CalPERS retirement plans. Contact CalSTRS at 800-228-5453 or [www.calstrs.com](http://www.calstrs.com) or CalPERS at 888-225-7377 or [www.calpers.ca.gov](http://www.calpers.ca.gov) for more information.
- As a member, you are eligible to apply for CTA-endorsed disability and life insurance from The Standard without providing proof of good health if you apply within 60 days following the date of a family status change, such as birth/adoption, marriage/domestic partnership, divorce/dissolution, loss of spousal employment, or other qualifying events. For more information about CTA-endorsed disability and life insurance from The Standard, call the CTA Customer Service Department at 800-522-0406, 7:00 a.m. to 6:00 p.m. Pacific time, Monday through Friday.

## Return-to-Work Checklist

Review this checklist for important steps to take before coming back to work:

- ✔ Notify your district Human Resources/Personnel Department about your plans to return to work.
- ✔ Based on your conversation with your Human Resources/Personnel Department before you went on leave, the department may send you a letter that shows your expected return-to-work date. Review this letter and notify your Human Resources/Personnel Department if anything has changed.
- ✔ Two weeks before you return, contact your immediate supervisor, principal, and assistant principal to remind them of your imminent return to work.
- ✔ Work with your Payroll Department to understand how returning to work will affect your paycheck.
- ✔ Check your paystub to ensure it accurately reflects changes you made to your benefits while on leave, such as adding a new child to your health care plan, and that all deductions have returned (The Standard).

**Note:** Your district may have certain requirements before returning to work. Check with your Union, supervisor, and/or Human Resources/Personnel Department to understand your responsibilities.



### NOW THAT YOU HAVE A NEW CHILD ... WHAT'S NEXT?

After your new child is born or placed with you, it's time to make sure everyone's covered:

- ✔ Report your baby's birth (or your child's placement) to your insurance carrier and district, and then enroll in your benefit plans. Evaluate what health care and other coverage your family will need.
- ✔ Consider a 529 plan for education savings.
- ✔ Contact your Benefits Department to update your beneficiary and life insurance information.
- ✔ Review your medical plan's schedule of childhood immunizations.

## If You Decide Not to Return to Work

- ✓ Notify your Human Resources/Personnel Department of your decision before your expected return-to-work date.
- ✓ Contact your Benefits Department to find out when your health care and medical coverage(s) will end. Also, be sure to contact your disability and life insurance carrier for conversion options.
- ✓ You will receive a COBRA notice, along with instructions for how to continue health care and medical coverage(s) under COBRA.

**Note:** In some instances, districts may choose to pay the employee's portion of the premium for continuation of health coverage during medical leave. The employer may require the employee to repay these amounts. Additionally, the employer may require the employee to repay the employer's share of the premium payment if the employee fails to return to work following the medical leave unless the employee does not return because of circumstances that are beyond the employee's control, including a qualifying medical condition.



## Resources Available to You

Depending on the reason for your leave of absence, the following programs may be of interest to you:

| Resources   |   |
|---|---|
| <b>Your health plan</b> (as determined by your Collective Bargaining Agreement) | <p>For example, if you have a new baby or adopt a child, you may want to enroll the child in your health care coverage. To find more information:</p> <ul style="list-style-type: none"> <li>• Log on to your medical plan website to access tools that will help you understand your coverage and find in-network doctors. Please contact the district Benefits Department for cost of health insurance, if applicable.</li> <li>• Check with your district and your health care provider to see what other health or wellness resources may be available to you.</li> </ul> |
| <b>Help arranging child care</b>  | <p>For example, you may have access to resources to help you find child care in your area, such as through your district's Employee Assistance Program (EAP). Contact your Human Resources/Personnel Department for more information about available resources.</p>   |
| <b>Employee Assistance Program (EAP) through your district</b>                  | <p>This program may provide free, confidential, and professional resources for parenting, child care, and more.</p>   |
| <b>Adoption assistance</b>  | <p>To find out if your district offers some form of adoption benefits, ask your Human Resources/Personnel Department.</p>   |

### Resources

|                                    |  |
|------------------------------------|--|
| <b>Legal consultation services</b> | <ul style="list-style-type: none"> <li>• Will planning — Contact your Human Resources/Benefits Department to find out if the district offers such coverage.</li> <li>• CTA Group Legal Services (GLS) Program — As a CTA member, you are entitled to one half hour of free advice and consultation with a GLS attorney on each different non-employment matter. Such matters may include personal bankruptcy, creditor claims, wills, divorce, probate, etc. Contact your Union President or your CTA Representative for more information.</li> <li>• The State Bar of California may provide some additional legal information, as well as access to legal services.</li> </ul> |
| <b>Life Services Toolkit*</b>      | <p>If you have life insurance, there are several helpful resources and services that are included with CTA-endorsed Life Insurance plans. Such as: preparing a will, estate planning, and health and wellness.</p>   |

\* The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. BDA is solely responsible for providing and administering the included service. This service is not an insurance product. The Life Services Toolkit is not available to life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.

## Your CTA Membership

During your leave, you may maintain your CTA membership and/or reactivate it once you come back to work. You can maintain CTA membership by contacting the CTA Membership Department at 650-552-5278 for more information.

Before you return from leave, make sure your coverage and benefits will be continued or reinstated. Check with your district Benefits or Payroll Department and insurance carriers.

### CTA Tools and More

CTA membership gives you access to member benefits, programs, and resources for your personal and financial health — in and out of the workplace. Visit these websites to get the most from your membership:

- Explore your member benefits on <https://www.ctamemberbenefits.org/>.
- Find investment, retirement, and other financial tools at <http://www.ctainvest.org/>.



For example, financial planning resources are available to you. When you have a new family member, consider updating your life insurance beneficiary information and your will. Your district may offer a 529 college planning fund, which you can contribute to through payroll deductions. If you have a new child, you may want to start contributions so that you can build a nest egg for your child's future college expenses.

For more information, contact your Union and Human Resources/Personnel Department. You can access more resources at <http://www.ctainvest.org/>.

## Key Links & Information

The following section provides links to resources for additional information about leaves of absence.

### California's Pregnancy Disability Leave law (PDL)

Provides **four months of unpaid disability leave** for eligible women who work in California and are disabled due to pregnancy, childbirth, or related medical conditions. You do not have to be completely incapacitated or confined to your bed to qualify. You also may use this leave for prenatal care. The time may be taken intermittently. To take pregnancy disability leave, the district may require the union member to give reasonable notice of the date the leave shall commence and the estimated duration of the leave. You may be required to have your physician certify your disability.

In addition, under the PDL you have a right to request reasonable accommodation, such as a transfer to a less strenuous position.

Your job and benefits are protected through the PDL. Contact your Union President for further assistance, as well as the district Human Resources/Personnel Department.

### California Family Rights Act (CFRA)

Provides eligible California workers up to **12 weeks of unpaid leave per calendar year** for the following reasons:

- Your own serious health condition.
- The serious health condition of your child, parent, spouse, or domestic partner.
- Bonding with your newborn.
- Bonding after the placement of a child in your family through adoption or foster care.

Mothers and fathers can use CFRA for bonding purposes. You must complete your CFRA leave for bonding within one year of birth or child placement.

Your job and benefits are protected during your CFRA leave. Contact your Union or Human Resources/Personnel Department for further assistance.

**Remember!** CFRA does not provide leave for disability due to pregnancy or childbirth because that is covered under the Pregnancy Disability Leave Act (PDL). CFRA leave begins after your pregnancy disability leave ends, and it runs concurrently with the [Family and Medical Leave Act](#).

#### QUESTIONS ABOUT PDL?

Review the Frequently Asked Questions at: <http://www.dfeh.ca.gov/resources/frequently-asked-questions/employment-faqs/pregnancy-disability-leave-faqs/>



#### LEARN ABOUT CFRA

This guide includes only a high-level summary. Get details at the official government website: <https://www.documents.dgs.ca.gov/ohr/supervisor/dgsfmlapolicyprocedures.pdf>



## Are You Eligible for CFRA?

Generally, to be eligible for CFRA you must have worked for your district for more than 12 months and worked for at least 1,250 hours in the 12 months prior to your leave. Even if you are not eligible for CFRA leave because you don't meet these requirements, you ARE entitled to baby bonding leave under the California Education Code. Ed. Code §§ 44977.5, 45196.1, 87780.1, and 88196 entitle *all* public school (certificated and classified) and community college employees that are not eligible for CFRA leave to take 12 weeks of baby bonding leave. There is no 1,250 hours requirement like CFRA.

## Differential Pay

All public school (certificated and classified) and community college employees are eligible to receive differential pay during pregnancy disability leave (up to 5 months) and parental bonding leave (up to 12 weeks) once available sick leave is exhausted. The rates of differential pay vary by district. Contact your Payroll Department to determine your differential pay. Additionally, work with your Union President/Representative/CTA staff for assistance with application of these laws.

## Lactation Accommodation

Per [California Labor Code Chapter 3.8, Sections 1030-1033](#), your district must provide a reasonable amount of break time for expressing milk and provide a space for you to express milk in private. Contact your Union and Human Resources/Personnel Department for additional support and assistance.

## Family and Medical Leave Act (FMLA)

The state of California must comply with the federal Family and Medical Leave Act (FMLA), which allows eligible employees to take unpaid leave, with the right to reinstatement, for certain reasons.

If you are eligible for FMLA, you may take **up to 12 weeks of unpaid leave per calendar year**. There are some situations when you may be entitled to more than 12 weeks.

Family Medical Leave is unpaid. If you accrue vacation and sick leave, you may be able to use that for a portion of your FMLA leave.

## Are You Eligible for FMLA?

Generally, to be eligible for FMLA you need to have worked for your district for at least 12 months and worked at least 1,250 hours during the 12 months prior to your leave.

You can take FMLA if you are disabled during pregnancy or childbirth. You also can take FMLA to bond with your newborn, adopted, or foster child, as can the child's father. However, FMLA leave runs concurrently with CFRA leave, which means you can't take leave under both statutes to bond with your baby. Since California's leave laws are generally more protective than federal law, you likely won't need to worry about leave under the federal law.

### LEARN ABOUT FMLA

This guide includes only a high-level summary. Get details, including fact sheets and e-tools, at the official government website:

<https://www.dol.gov/whd/fmla/>



## Short-Term Disability (STD) Benefits

This type of disability insurance replaces a portion of your salary if you miss work due to a covered illness or accident. There may be a waiting period before benefit payments begin. Your benefits will continue for a specified length of time based on your plan. Check with your Benefits Department to see if a short-term disability plan is available to you, or contact your personal carrier if you have an individual policy.

## State Disability Insurance (SDI)

California State Disability Insurance (SDI) is a partial wage-replacement insurance plan for California workers. Most school districts **do not** participate in the SDI program. If your district does, you are a classified employee (certificated employees are not eligible), and you make SDI contributions, you may be eligible to receive paid disability benefits during your leave. If you are eligible, review the benefits available to you through the state of California and contact your Payroll or Human Resources/Personnel Department if you have any questions about coverage.



### LEARN ABOUT THE STANDARD DISABILITY INSURANCE PLAN i

CTA's endorsed disability insurance plan (The Standard) is specifically designed for educators. Disability insurance is a benefit paid directly to you if you're unable to work due to illness, injury, pregnancy or childbirth. Learn more at [CTAMemberBenefits.org/TheStandard](https://CTAMemberBenefits.org/TheStandard).

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### Disclaimer about This Guide

This guide provides only a general overview of leave of absence programs, benefits, and resources that may be available to you if needed for time away from work to care for yourself during pregnancy or your new baby. This guide is not intended to cover every detail. Federal and state laws, district policies, and your collective bargaining agreement (to the extent it provides greater protection than the law) will govern in the event of any discrepancy between the information in this guide and the law, policies, or agreements.

 CLOSE

PREVIOUS VIEW



BACK