

▶ STATUTORY DISABILITY BENEFITS

(California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island—Effective 7/2/2017)

Six jurisdictions have statutorily mandated disability (SMD) benefit plans that cover most employees in those jurisdictions. The laws of each jurisdiction vary and therefore benefit levels, contribution amounts, and administrative compliance responsibilities vary by jurisdiction. The following chart provides a general outline of the SMD structure in each of the six jurisdictions and the plans that The Prudential Insurance Company of America (Prudential) offers.

Jurisdiction and Benefit Name	Basis of Benefit Calculation	Minimum Benefit	Maximum Benefit	Elimination Period	Maximum Duration	Maximum Employee Contribution	Prudential Plans Available	Additional Information
California State Disability Insurance (SDI) Paid Family Leave (PFL)	Graduated steps, approximately 55% of weekly wage	\$50	Disability and PFL: \$1,173 (effective 1/1/2017)	7 days	SDI: 52 weeks PFL: 6 weeks	0.9% of the first \$110,902 in taxable wages (effective 1/1/2017), inclusive of SDI and PFL	Self-insured Voluntary Disability Insurance	Automatic state plan coverage fully funded by employee contribution; self-insured plan available; disability and Paid Family Leave must be administered together
Hawaii Temporary Disability Insurance Law (TDI)	58% of weekly wage	If average weekly wage is less than \$26, TDI benefit = average weekly wage but no more than \$14	\$594 (effective 1/1/2017)	7 days	26 weeks	½ premium cost, but no more than 0.5% average weekly wage, up to weekly maximum of \$5.12 (effective 1/1/2017)	Insured TDI plans	No state plan available
New Jersey Temporary Disability Benefits Law (TDB) Family Leave Insurance (FLI)	66⅔% of weekly wage	\$112	Disability and FLI: \$633 (effective 1/1/2017)	7 days; retroactive to first day after 22 consecutive days of disability	TDB: 26 weeks FLI: 6 weeks	Disability: 0.24% of the first \$33,500—maximum \$80.40 (effective 1/1/2017); FLI: 0.10% of first \$33,500—\$33.50 maximum (effective 1/1/2017)	Disability: Insured and self-insured	Automatic state plan coverage; mandatory first of quarter effective date to move out of state plan; disability and Paid Family Leave Insurance may be administered separately
New York Disability Benefits Law (DBL)	50% of weekly wage	\$20 (if weekly wage is less than \$20, then benefit = average weekly wage)	\$170	7 days	26 weeks	½ of 1% of weekly wages, not to exceed \$0.60 per week	Insured and self-insured DBL plans	Employer must actively elect DBL coverage; status insured through the State Insurance Fund (SIF), private plan, or self-insure
Puerto Rico Disability Benefits Act (DBA)	Graduated steps	\$12	\$113 (\$55 maximum for agricultural workers)	7 days, unless hospitalized	26 weeks	0.3% of eligible wages up to a \$9,000 maximum or \$27 per year	Insured DBA plans	Automatic state plan coverage; 7/1 effective date for any change
Rhode Island Temporary Disability Insurance Act (TDI) Temporary Caregiver Insurance (TCI)	60% of weekly wage	\$89 per week	TDI and TCI: \$831 (effective 7/2/2017) For TDI only, an additional child benefit is payable equal to the greater of \$10 or 7% of the benefit rate for up to five children	No elimination period applies. Benefits paid retroactive to first day if disabled for 7 or more days	TDI: 30 weeks TCI: 4 weeks	1.2% of the first \$68,100 earned, \$817.20 annual maximum (effective 1/1/2017), inclusive of TDI and TCI	N/A	Only state can provide coverage

This chart provides a summary description of the statutory mandated disability benefit plans required by California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island. It is intended to highlight certain key provisions of the laws and regulations governing such statutory mandated disability plans for informational purposes only.

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