



# Campus IDL / NDI / UI

## COVERAGE SUMMARY

### QUESTIONS:

**Van Rin**  
(415) 403-1408  
[vrin@alliant.com](mailto:vrin@alliant.com)



**INSURER:**  
California State  
University Risk  
Management Authority  
(CSURMA)

**POLICY TERM:**  
July 1, 2022 to  
July 1, 2023

### HOW TO REPORT A CLAIM:

#### Sedgwick CMS

Operations Manager  
Patricia Daniels  
PO Box 3170  
Rancho Cordova, CA 945741-3170  
(916) 771-2981  
[patricia.daniels@sedgwickcms.com](mailto:patricia.daniels@sedgwickcms.com)

#### Equifax

Anastasia (Staci) Stephens  
National Account Executive – Equifax Workforce Solutions  
(330) 842-2380  
[Anastasia.stephens@equifax.com](mailto:Anastasia.stephens@equifax.com)

### NAMED COVERED ENTITY:

California State University Risk Management Authority (CSURMA) – Campuses

### COVER MEMBERS:

1. California State University, Bakersfield
2. California State University, Chancellor’s Office
3. California State University, Channel Islands
4. California State University, Chico
5. California State University, Dominguez Hills
6. California State University, East Bay
7. California State University, Fresno
8. California State University, Fullerton
9. California Polytechnic Humboldt
10. California State University, Long Beach
11. California State University, Los Angeles
12. California State University, Maritime Academy
13. California State University, Monterey Bay
14. California State University, Northridge
15. California State Polytechnic University, Pomona
16. California State University, Sacramento
17. California State University, San Bernardino
18. San Diego State University
19. San Francisco State University
20. San Jose State University
21. California Polytechnic State University, San Luis Obispo
22. California State University, San Marcos
23. Sonoma State University
24. California State University, Stanislaus

### COVERAGE:

1. Industrial Disability Leave (IDL)
2. Non-Industrial Disability Leave (NDI)
3. Unemployment Insurance (UI)

*This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed policy(ies) and is not intended to reflect all the terms and conditions or exclusions of such policy(ies). Moreover, the information contained in this document reflects coverage as of the effective date(s) this document was created and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed policy(ies) and the policy(ies) listed are subject to all the terms, exclusions and conditions of such policy(ies).*

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### COVERAGE DESCRIPTION:

This is a coordinated income benefit program for state employees involving Industrial Disability Leave (IDL), Non-Industrial Disability Leave (NDL), and Unemployment Insurance (UI) as applicable. Income benefits are coordinated with any eligible Workers' Compensation benefits to which the employee is entitled.

### PAYMENT OPTION:

Payments will be made for the first three (3) days if an employee is hospitalized during the period or if an employee must stay off work for more than 14 days (if IDL is selected or 21 days if (TD is selected).

#### Temporary Disability (TD)

Two-thirds of gross salary up to a statutorily defined maximum per week for injuries on or after January 1, 1994. These payments are based on current statutory benefits. There is no time limit; benefits are payable until the medical disability becomes permanent and stationary. No retirement contributions or voluntary deductions are made. Employees may "direct pay" for health/dental/vision plans.

#### Industrial Disability Leave (IDL)

Full pay for the first 22 work days of disability, two-thirds thereafter for the balance of 52 weeks. For disability beyond the expiration of IDL benefits, an employee may be eligible to receive Temporary Disability (TD) benefits. While IDL is being paid, normal retirement contributions and voluntary deductions including health/dental/vision plans continue. In addition, sick leave and vacation credits accrue.

#### Non-Industrial Disability Leave (NDL)

During the period that the claim for Workers' Compensation benefits is being evaluated by the third-party claims administrator, Sedgwick CMS, an employee may submit an application for NDL leave benefits. The claim form must be prepared by the employee and Human Resources, and forwarded to the employee's physician for completion and submission to the California Employment Department for determination of eligibility and benefits.

Sedgwick shall notify the employee of the benefit determination. Within 15 days of receipt of the benefit determination the employee must notify Human Resources of their option selection. If Human Resources is not notified, the employee will automatically receive IDL benefits.

### CLAIMS ADMINISTRATOR:

1. Sedgwick CMS (IDL/NDL)
2. TALX (UI)