



**Helping
business
owners and
those who are
self-employed
be there for
the moments
that matter.**



Paid Family Leave

Be there for the moments that matter.

For more information on SDI programs and how to contact SDI, visit [Contact State Disability Insurance](https://edd.ca.gov/en/disability/Contact_SDI/) (edd.ca.gov/en/disability/Contact_SDI/).

The EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Requests for services, aids, and/or alternate formats need to be made by calling 1-866-490-8879. TTY users, please call the California Relay Service at 711.

This pamphlet is for general information only and does not have the force and effect of law, rule, and regulation.



Disability Insurance Elective Coverage

A safety net for business owners or self-employed and independent contractors.



A Financial Safety Net

We offer an optional [Disability Insurance Elective Coverage \(DIEC\)](http://edd.ca.gov/Payroll_Taxes/Disability_Insurance_Elective_Coverage.htm) (edd.ca.gov/Payroll_Taxes/Disability_Insurance_Elective_Coverage.htm) program for people who:

- Do not pay into State Disability Insurance (SDI) but want to be covered by disability and Paid Family Leave (PFL).
- Anyone who receives a major part of their income from their self-employment or business can choose to be covered by DIEC.

DIEC protects small-business owners, entrepreneurs, independent contractors, or self-employed people who make up a large part of companies doing business in California.



What are my DIEC benefits?

- Protection against loss of income due to injury, pregnancy, or illness whether or not it is work-related.
- Up to 39 weeks of benefits for your own disability.
- Automatic coverage in PFL, which provides up to eight weeks of benefits to:
 - Care for a seriously ill family member.
 - Bond with a new child.
 - Participate in a qualifying military event.

The amount paid to you is based on your answers on the Internal Revenue Service's Form 1040 (Schedule SE or Schedule C).

To learn more, visit [Benefits and Premium Amounts](http://edd.ca.gov/disability/Self-Employed_Benefit_Amounts.htm) (edd.ca.gov/disability/Self-Employed_Benefit_Amounts.htm).

For more information:

- **Disability:** Call 1-800-480-3287
- **PFL:** Call 1-877-238-4373

If you have any questions:

- Call: 1-916-654-6288.

If you would like an application, download or order it through [Forms and Publications](http://edd.ca.gov/forms) (edd.ca.gov/forms), or call 1-916-554-7104.

Am I eligible for DIEC?

To be eligible, you must:

- Own your own business, be self-employed, or work as an independent contractor.
- Have a minimum net profit of \$4,600 annually.
- Have a valid license, if it's required by your job.
- Be working full-time and doing all your regular duties at the time you submit your application.
- Receive the major portion of your income from your trade, business, or job as an independent contractor.
- Your business cannot be seasonal.
- Stay in the program for two complete calendar years unless you discontinue your business or move out of California.

Visit [Eligibility Requirements for Disability Insurance Elective Coverage](http://edd.ca.gov/Disability/Self-Employed_Eligibility.htm) (edd.ca.gov/Disability/Self-Employed_Eligibility.htm) to learn more.

