

STATE DISABILITY INSURANCE FOR ADJUNCT FACULTY

By Phyllis Eckler

With an aging adjunct faculty population and limited contributions to pay for health insurance premiums available from districts, the interest in State Disability Insurance (SDI) is becoming an important issue for part-timers in the state. State Disability Insurance is usually a required deduction in the private sector however community colleges are not required to subscribe to this program. The collective bargaining unit or union however may negotiate this benefit for faculty members with the total cost being borne by the employee. Unions at community colleges have been hesitant to consider bargaining for a benefit that would cost 1.1% of a faculty member's salary. Most full-time faculty members receive some disability coverage from the CalSTRS Defined Benefit Plan although these "limited-term" benefits are only available for disabilities that are expected to last at least 12 months. Still the higher number of sick days or the Catastrophic Leave pool that full-time faculty have access to sometimes leaves them less interested in joining SDI.

There are good reasons however that both full-time and part-time faculty should consider joining SDI. The State's plan offers employees short-term disability payments for a minimum of 10 weeks for pregnancy disability leave and up to 52 weeks for recovery from other non-work related illnesses. This includes disabilities resulting from an injury, elective surgery (such as hip or knee replacement), childbirth, or mental illness that precludes that employee from doing his/her customary work.

Employees who pay into SDI are also eligible for Paid Family Leave (PFL) benefits. Paid Family Leave benefits will replace 55% of wages up to a maximum of \$917 per week (as of 2008) for six weeks in order to bond with a newborn baby, newly adopted or foster child, or to care for a seriously ill parent, child, spouse or registered domestic partner. An expectant mother could therefore receive several weeks of SDI benefits pre-delivery if medically necessary and six weeks of PFL paid benefits post-partum in order to bond with her child. Workers may also receive PFL benefits during leave that is taken all at one time or on an intermittent basis in hourly daily or weekly increments.

The importance of SDI benefits for adjunct faculty is even more significant. Since part-time faculty are only paid when they are actually working they are dependent on limited sick days to cover their income loss due to illness. Moreover if they get sick while in between semesters unemployment benefits (which they would normally have access to) will not be paid since they are not able to work. If the adjunct faculty member had SDI benefits he/she would seamlessly transfer from unemployment benefits to SDI benefits.

The Faculty Association of California Community Colleges (FACCC) is sponsoring a bill that has been submitted by Assemblymember Block to this year's legislative session that would allow faculty employees to elect (vote) to provide the 1.1% deduction for all members of the local to join SDI or to allow only the temporary/adjunct members of the unit to choose to join SDI (present law requires ALL members of the local to agree to join SDI). The bill number is AB381(Block) and you can find out more about this piece of legislation by contacting Andrea York ayork@faccc.org at FACCC. Her direct number is (916) 447-8555 and she is anxious to hear from faculty about their comments, concerns and questions.