

TEMPORARY DISABILITY INSURANCE

IN GENERAL

Temporary Disability Insurance (TDI) programs are designed to provide wage replacement for non-work-connected sickness or injury. The TDI program complements the UI program by providing benefits to individuals who do not meet the UI program's "able" to work requirement. Although Federal law does not provide for a Federal-State TDI system, the SSA and the FUTA both authorize the withdrawal of employee contributions from a state's unemployment fund for the payment of TDI.

Six states operate TDI programs. In California, New Jersey, Puerto Rico and Rhode Island, the TDI programs are administered by the state employment security agency. The Hawaii law is administered by the Temporary Disability Income Division of the Department of Labor and Industrial Relations, and the New York law is administered by the worker's compensation board.

Historical Note: Rhode Island passed the first TDI law in 1942; California followed in 1946; New Jersey in 1948; New York in 1949; Puerto Rico in 1968; and Hawaii in 1969.

California, Puerto Rico and Rhode Island provide one program of benefits without regard to whether workers are employed, unemployed, or in noncovered employment when their disability begins. Hawaii, New Jersey, and New York provide two separate disability benefits programs, one for individuals who suffer disability while employed or shortly thereafter, and another for those who become disabled while unemployed. The New Jersey program for disability during unemployment also covers workers with base period wages in covered employment whose disabilities begin while they are in noncovered employment.

DEFINITION OF DISABILITY

The scope of the program depends in part on the type of disabilities which are compensable. The intent of the laws is to compensate for non-work-connected sickness or injury. This purpose is achieved through the definition of disability or through other eligibility conditions.

In general, the laws define disability in terms of the inability of an individual to perform the regular or customary work because of the individual's physical or mental condition. California also specifically includes individuals suspected of being infected with a communicable disease, acute alcoholics, and drug addicts undergoing treatment. The Puerto Rico law and two of the special systems for the disabled unemployed, in New Jersey and New York, contain more strict requirements with respect to disability during unemployment. The New Jersey law provides that the claimant must be unable to perform any work for remuneration. The New York and Puerto Rico laws provide that the claimant must be unable to perform any work for which the worker is reasonably qualified by training and experience.

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TYPES OF DISABILITY EXCLUDED—California, Hawaii, New Jersey, New York, and Puerto Rico have provisions for excluding payments for disability caused by willful, intentional, self-inflicted injuries, or acquired in the perpetration of an illegal act. New York also excludes disabilities resulting from an act of war after June 30, 1950. California and Puerto Rico prohibit payments for any period of confinement in an institution as a drug addict, dipsomaniac, or sexual psychopath. California also prohibits payment due to incarceration. Puerto Rico benefits are not payable for disability caused by or in relation to abortion in cases performed for medical reasons or in cases where complications have arisen due to abortion.

UNINTERRUPTED PERIOD OF DISABILITY—All of the states except Rhode Island have defined consecutive periods of disability resulting from the same or related cause or condition.

TABLE 8-1: DEFINITION: PERIOD OF DISABILITY	
State	Definition
CA	Consecutive disability periods due to same or related cause and separated by not more than 14 days.
HI	Consecutive periods of disability due to same or related cause and not separated by an interval of more than 2 weeks.
NJ	Consecutive periods of disability due to same or related cause and separated by not more than 14 days if individual earned wages from his last employer during the 14 day period.
NY	Consecutive disability periods caused by the same or related injury or sickness, if separated by less than 3 months.
PR	Consecutive disability periods caused by same or related illness or injury if separated by less than 90 days.

COVERAGE

In no state is TDI coverage the same as UI coverage. In New Jersey, California, and Rhode Island individuals who depend on prayer or spiritual means for healing may elect not to be covered by the contribution and benefit provisions of the disability laws. In addition to this exemption, several states have other differences from UI coverage. In California, self-employed individuals who are not otherwise subject to the law may, under specified conditions, elect to become liable. Also, local public entities and agencies may elect to be covered. In Hawaii, coverage is the same as under the UI law, except that small agricultural employers are covered for disability purposes but not for UI. In New York, coverage is not identical with that of either the UI program or the workers' compensation program. Employers of one or more workers in 30 days are covered excluding employers of domestic service whose employee works less than 40 hours per week. Maritime service and service for state governmental units covered by the UI law are excluded, but public authorities and municipal corporations may elect disability coverage for their employees. New York also excludes an executive officer of (1) a corporation who at all times during the period involved owns all of the issued and outstanding stock of the corporation and holds an office in the corporation; or (2) an incorporated religious, charitable or educational institution. Individual workers who are entitled to receive primary old-age and survivors insurance benefits may elect not to be covered by the program. In Rhode Island, state and local government employees are covered by the UI law but not by the disability law, but any governmental entity except the state and its instrumentalities may elect coverage. In New Jersey, any governmental entity or instrumentality may elect coverage if covered under the UI law.

FINANCING

In California and Rhode Island, the programs--both benefits and administration--originally were financed wholly or mainly by employee contributions which formerly went to UI. In New Jersey, employers have always contributed substantially--up to 50% historically--for temporary disability insurance. In addition to providing that current employee contributions are deposited in the disability fund, the legislatures in these states provided for the transfer to the disability fund of some or all of the employee contributions collected under the UI law.

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TYPE OF FUND—In Rhode Island, all contributions are paid into a pooled state fund and all benefits are paid from that fund. In California, New Jersey, and Puerto Rico, coverage under a private plan (usually with an insurance company) may be substituted for coverage under the state fund if the private plan is approved by the agency as meeting certain requirements of the law. Contributions are then paid into the private plan and benefits are paid by it, generally one for disabilities beginning during employment or one for shortly thereafter. In Puerto Rico, benefits under a private plan are paid to individuals for periods of disability that begin during unemployment or while employed in noninsured work.

The Hawaii and New York laws are similar to an employer-liability law in that they require employers to take positive action to provide disability insurance for their workers—with employees contributing to the cost. In New York, the employer may provide the protection through self-insurance, or through buying an insurance contract from either a private insurance company or the state insurance fund, which is a state-operated competitive carrier originally organized for worker's compensation. Also, there is a special fund for disability benefits, operated by the state, for benefits to the disabled unemployed. In Hawaii, an employer may provide protection through private plans with an authorized insurance carrier or through approved self-financing. In addition, there is a special state fund for unemployed workers and employees of bankrupt or non-complying employers.

AMOUNT OF CONTRIBUTIONS—In California, all employees covered by the state fund pay no more than 1.3 percent or less than 0.1 percent (may not decrease from the previous years rate by more than 1.0 percent). In addition, a self-employed person in California, whose application for coverage has been approved, is required to make contributions at the rate of 1.25 percent of wages (deemed to be \$5,475 a quarter). In Rhode Island, all employees (except those who have elected not to be covered on religious grounds) pay 1.4 percent up to the UI taxable wage base. In New Jersey, employees covered by the state fund pay 0.50 percent for disability insurance on wages up to the taxable wage base. Employers under the state fund pay a basic rate of 0.50 percent subject to experience rating; an employer's rate may decrease to 0.1 percent or increase to 1.1 percent on the basis of his reserve ratio and the status of the fund as a whole. Employees covered by private plans in California, New Jersey, and Puerto Rico cannot be required to pay higher contributions than they would pay to the state fund, nor in Puerto Rico can they be required to contribute more than the employer.

New York employees may be required to pay 0.5 percent on the first \$120 of weekly wages (i.e., not more than 60 cents a week); any additional costs are paid by employers. Employee contributions in Hawaii are limited to half the cost of providing benefits but not more than 0.5 percent of weekly earnings up to the annually computed taxable wage base. The balance is paid by the employer. In Puerto Rico both employers and employees pay 0.5 percent of the worker's wages up to \$9,000.

FINANCING BENEFITS FOR DISABILITY DURING UNEMPLOYMENT—In Rhode Island, all benefits are paid from the state fund with no distinction between disabilities beginning during employment and those beginning during unemployment. In California, where contracting out is permitted, there is no distinction between the amount of benefits payable to the employed and the unemployed, but the latter are charged to a special account in the state fund depending on whether the workers were covered by the state plan or a private plan when employed. Each voluntary plan pays 0.12 percent into the state fund to finance benefits to persons who are either unemployed or in noncovered work at the time their period of disability commences. In Puerto Rico, private plans must finance some or all of the disability benefits payable to workers for periods of disability that begin during unemployment or employment in uninsured work.

The separate New Jersey program for disability during unemployment is financed principally by interest on employee contributions withdrawn from the unemployment trust fund. Additional costs of such benefits may be assessed against all employers, up to 0.1 percent of taxable wages.

Hawaii levied a temporary contribution rate of 0.2 percent on the taxable wages of subject employers from July to December 1969 in order to establish the Special Disability Fund from which benefits are paid

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during unemployment. Additional amounts will be assessed against insurance carriers and self-insured employers as needed.

In New York, a temporary contribution from January 1 to July 1, 1950, of 0.1 percent on the first \$60 weekly wages by both employers and employees (i.e., not more than 60 cents a week each) established the fund from which benefits first were paid for disability during unemployment. This fund has been maintained at \$12 million (by statute) by interest earned by the fund, by certain fines and penalties, and when necessary, by an assessment against all carriers including the state fund.

ADMINISTRATIVE COSTS—Administrative costs under five programs are paid from the contributions; in Hawaii, such costs are paid from general revenue. Under the terms of the SSA and the FUTA, employee contributions withdrawn from the unemployment trust fund are not available for payment of costs of administration. The Rhode Island law provides for crediting to the administration account 6 percent of the amounts currently collected, and in New Jersey, 0.01 percent of taxable wages. In California and Puerto Rico, necessary administrative expenses, as determined by the State Director of Finance (California) or the Secretary of Labor (Puerto Rico), are withdrawn from the disability fund and each private plan is assessed a share of the total amount expended for added administrative work arising out of the voluntary plans.

New Jersey employers covered by the state fund pay an extra assessment for the costs of maintaining separate accounts for experience-rating purposes. In New Jersey, employers with private plans are assessed the additional administrative costs attributable to private plans in proportion to covered wages, with a maximum annual assessment of 0.5 percent of wages. Included in this assessment is a prorated share of the administrative costs of the system for the unemployed.

In New York, the state insurance fund is limited to 25 percent of contributions for administrative expenses. The administrative costs to the state of the programs for both employed and unemployed workers, not including the expenses of the state fund as a carrier, are assessed against all carriers, including the state fund, in proportion to covered wages with no limit.

BENEFIT PROVISIONS

In New Jersey and Rhode Island, the benefit formula is similar to the UI formula. In Puerto Rico, the schedule is the same as that for UI for weekly benefit amounts up to \$64. For amounts above \$64, Puerto Rico uses an annual-wage formula instead of a high-quarter formula. In California, Hawaii, and New York, the formula is different from that of the UI formula. In all states, eligibility for benefits depends on proof of disability and continuance of such disability.

TABLE 8-2: BENEFIT YEAR AND BASE PERIOD

State	Status	Benefit Formula	Benefit Year	Base Period
CA	All workers	Differs from UI.	No benefit year. Rights determined with respect to continuous disability period established by valid claim.	Without unexpired UI benefit year: first 4 of last 5 calendar quarters preceding disability beginning 2 nd or 3 rd month of quarter. With expired UI benefit year: if sufficient earnings, same as above. If not, base period used to establish UI benefit year.
HI	Employed workers	Differs from UI.	1-year period beginning with 1 st week of disability for which valid claim is filed.	None. See below for period used for qualifying employment and weekly benefit amount.
	Unemployed workers	Same as UI.	UI benefit year.	UI base period.
NJ	Employed workers	Differs from UI.	No benefit year but statutory minimum and maximum benefits in any 12 month period.	52 calendar weeks immediately preceding calendar week in which disability period began.
	Unemployed workers	Same as UI.	Valid claim for either disability during unemployment or for UI establishes benefit year for both.	52 calendar weeks ending with 2 nd week immediately preceding individual's benefit year.

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TABLE 8-2: BENEFIT YEAR AND BASE PERIOD

State	Status	Benefit Formula	Benefit Year	Base Period
NY	All workers	Completely different from UI.	No benefit year; maximum benefits limited in terms of any 52 consecutive weeks.	No base period as used in UI. See below for period used for qualifying employment and weekly benefit amount.
PR	All workers	Same as UI for agricultural and nonagricultural workers up to \$64 weekly benefit amount.	No benefit year; maximum benefit limited in terms of any 52 consecutive weeks.	First 4 of last 5 completed calendar quarters immediately preceding 1 st day of disability.
RI	All workers	Differs from UI.	Individual, beginning with valid claim for TDI. (52 consecutive weeks; 53 if overlaps with any quarter of base period of prior claim)	First 4 of last 5 completed calendar quarters immediately preceding benefit year or last 4 completed quarters if individual fails to meet qualifying wage requirement.

TABLE 8-3: QUALIFYING WAGES OR EMPLOYMENT

State	Status	Additional Information
CA	All workers	Flat \$300.
HI	Employed workers	14 weeks employment with at least 20 hours in each week and wages of \$400 during the 52 weeks immediately preceding 1 st day of disability.
	Unemployed workers	14 weeks employment with at least 20 hours in each week and wages of \$400 during the 4 completed calendar quarters immediately preceding 1 st day of disability.
NJ	All workers	20 weeks of employment at 20 times the minimum wage during the base year or 1,000 times the minimum wage during the base year; \$6,200 in earnings for individuals who have not established 20 base weeks.
NY	Employed workers	4 or more consecutive weeks of covered employment for 1 employer (or 25 days regular part-time employment) prior to commencement of disability.
	Unemployed workers	2 categories of unemployed workers: (1) earned qualifying wages for UI; or averaged at least \$30 a week in 15 weeks in last 52-week period and in 40 weeks in last 104-week period or (2) not eligible under (1) but earned \$13 in covered employment in each of 20 weeks within 30 weeks preceding last day worked in covered employment.
PR	All workers	Flat \$150 in base period.
RI	All workers	200 x minimum hourly wage in 1 quarter and base period wages of 1-1/2 x high quarter, (base period wages must be at least 400 x minimum hourly wage).

TABLE 8-4: WEEKLY BENEFIT AMOUNT AND DURATION OF BENEFITS

State	Status	Weekly Benefit Amount	Duration
CA	All workers	\$50 - \$336 based on schedule of high quarter wage.	6 - 52 weeks, \$300 - \$17,472, computed as lesser of 52 x weekly benefit amount or the total of base period wages. Duration separate from UI.
HI	Employed workers	\$14 - \$460. For an average weekly wage of less than \$26, weekly benefit amount is the average weekly wage up to a maximum of \$14. If average weekly wage is \$26 or more, weekly benefit amount is 58% of average weekly wage with a maximum of 66-2/3 percent of average weekly wage.	Uniform 26 weeks in benefit year.
	Unemployed workers	Same as UI.	Balance of weeks claimant would have been eligible for benefits in his UI benefit year but not more than 26 weeks.

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TABLE 8-4: WEEKLY BENEFIT AMOUNT AND DURATION OF BENEFITS

State	Status	Weekly Benefit Amount	Duration
NJ	Employed workers	\$82 - \$488 (based on schedule of average weekly wage). Average weekly wage determined by dividing wages from 1 employer during base weeks in 8 weeks preceding disability by number of such base weeks. If less than average using all employment during last 8 weeks, use earnings from all employers.	Computed as lesser of 26 x weekly benefit amount or 1/3 base period wages. Limit applies to benefits in any 12 consecutive month period. Duration separate from UI and from benefits as an unemployed disabled worker.
	Unemployed workers	\$73 - \$521 (based on schedule of average weekly wage). Average weekly wage determined by dividing wages from 1 employer in all base weeks by number of base weeks. If not 20 base weeks with any 1 employer, average base weeks with all employers.	1 - 26 weeks, \$521 - \$13,546. Duration under UI and disability during unemployment limited to 150% of duration for either program separately.
NY	All workers	\$20 - \$170 on basis of one-half average weekly wage in last 8 weeks, or portion thereof, in covered employment prior to commencement of disability. If average is less than \$20, weekly benefit is average wage.	Uniform potential 26 weeks in any 52 consecutive weeks or for any single period of disability, \$520 (or less if weekly benefit amount is less than \$20 - \$4,420). Duration separate from UI.
PR	All workers	Agricultural workers: \$12 - \$55 based on annual earnings as UI. Non-agricultural workers: \$7 - \$104. Up to \$59, same high quarter and base period wages as UI. For weekly benefit amount of \$60 and over, under schedule provided by law.	Uniform potential 26 weeks in any 52 consecutive weeks.
RI	All workers	\$53 - \$588 (4.62% of high quarter wages up to 85% of state's average weekly wage in preceding calendar year, plus the greater of \$10 or 7% of the individual's benefit rate for each dependent up to 5 dependents).	12 - 30 weeks \$636 - \$17,640 computed as 36% of total base period wages plus dependent allowance if any.

TABLE 8-5: WAITING PERIOD

State	Status	Additional Information
CA	All workers	7 consecutive disability days at the beginning of each uninterrupted disability period. No waiting period required for regular benefits for hospitalized claimant or for individual unemployed and disabled for more than 14 days, or if the individual receives treatment in a surgical clinic that requires a stay of less than 24 hours.
HI	All workers	7 consecutive days of disability at beginning of each uninterrupted period of disability.
NJ	Employed workers	7 consecutive days of disability at beginning of each uninterrupted period of disability.
	Unemployed workers	7 consecutive days of disability or 1 week of unemployment in benefit year satisfies waiting period requirement for both UI and TDI during unemployment.
NY	Employed workers	7 consecutive disability days at beginning of each uninterrupted disability period.
	Unemployed workers	If UI claimant, no other waiting period other than that for UI; if not qualified for UI, 7 consecutive days of disability at beginning of each uninterrupted disability period.
PR	All workers	7 consecutive disability days at beginning of each uninterrupted disability period. No waiting period for agricultural workers who become disabled during continuous period of unemployment. No waiting period required for regular benefits for hospitalized claimant or for individual unemployed and disabled for more than 14 days.
RI	All workers	7 consecutive disability days at beginning of benefit year. However, the waiting week may become compensable under certain conditions.

PART WEEKS OF DISABILITY—In the disability programs, benefits are paid for part weeks on a different basis from partial unemployment, except in the New Jersey program for compensating disability during employment.

TABLE 8-6: PART WEEKS OF DISABILITY

State	Status	Additional Information
CA	All workers	Benefits paid for each day of disability in excess of 7 in a spell at the rate of 1/7 weekly benefit amount.

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TABLE 8-6: PART WEEKS OF DISABILITY

State	Status	Additional Information
HI	Employed workers	Daily benefits amount computed on basis of normal number of workdays per week.
	Unemployed workers	Same as UI.
NJ	Employed workers	Benefits paid for each day of disability in excess of 7 in a spell at rate of 1/7 weekly benefit amount; payment for part week rounded to next higher dollar.
	Unemployed workers	Payment for part weeks of disability combined with employment paid according to UI formula for partial benefits. Full week of disability and UI paid at full weekly benefit amount from disability account.
NY	Employed workers	Benefits paid for each day of disability in excess of 7 in a spell. Daily benefit computed on basis of normal number of workdays per week.
	Unemployed workers	Benefits paid for each day of disability in excess of 7 in a spell. Daily benefits computed as if normal workweek were Monday through Friday.
PR	All workers	Benefits payable for each day of disability in excess of 7 consecutive days computed as 1/7 weekly benefit amount rounded to higher dollar.
RI	All workers	Benefits paid part week of disability following waiting period or receipt of benefits at the rate of 1/5 weekly benefit amount for each workday up to 4/5 weekly benefit amount rounded to next higher dollar.

BENEFITS UNDER PRIVATE PLANS—The California law requires that private plans provide benefit rights greater than those under the state plan in all respects. In Hawaii, New Jersey, and Puerto Rico, private plan benefits must be at least as favorable to workers as those under the state plans. Hawaii permits deviations from statutory benefits if the benefits provided under the private plan are actuarially equal or better. In New York, adherence to a statutory formula is not required whether workers are insured with the state fund or with a private carrier. Benefits must be actuarially equivalent to the statutory formula. Cash benefits in the formula outlined above may be reduced if the plan of insurance includes a shorter waiting period or other benefits, such as hospitalization benefits; weekly benefits may be less than 50 percent of wages if maximum duration is more than 26 weeks. Employees may be required to pay more than 0.5 percent if additional benefits warrant the extra cost.

SURVIVORS' BENEFITS—In California and New Jersey, if a claim for disability benefits was not filed by an otherwise eligible individual prior to his death, a claim may be filed by a person who legally would be entitled to such benefits. Puerto Rico provides a lump sum death benefit of \$4,000 to dependents of workers. Death benefits are payable upon the sudden death of an insured worker from injuries or an accident compensable under the law, or death resulting within 52 weeks after a disability began because of sickness or injury. However, benefits may not be paid for death or injury caused by an automobile accident that is covered under the Automobile Accident Social Protection Act.

DISQUALIFICATION AND NONMONETARY ELIGIBILITY PROVISIONS

ELIGIBILITY REQUIREMENTS IN ADDITION TO WAGES—Under all the programs, claimants must be unemployed because of disability, and they may be declared ineligible if they withdrew from the labor force for reasons other than disability. In New Jersey, a covered governmental employee must exhaust all sick leave before becoming eligible for disability benefits. A disability claimant in Hawaii must be in current employment; i.e., an individual who was performing regular service not longer than 2 weeks prior to the onset of the disability and who would have continued in employment but for the disability. In addition, a disability claimant is ineligible for benefits for any period in which he would be disqualified for UI because of a labor dispute or for any period in which he performed work for remuneration, was unemployed because of an intentional self-inflicted injury, or attempted to obtain benefits through fraud or failure to file a claim for disability benefits within 90 days after the commencement of the period of disability or as soon as is reasonably possible. New Jersey and Hawaii claimants for disability during unemployment must meet all the requirements for UI except ability to work; they are not eligible for disability benefits for any week of disability more than 26 weeks after the last week of covered employment. New Jersey claimants for benefits for disability beginning during employment also are ineligible if they would be disqualified for UI benefits because of a labor dispute, unless the disability began before the disqualification. A California claimant who has been disqualified from UI is

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presumed to be disqualified from disability benefits for such weeks unless he establishes that he is suffering a bona fide illness or injury and the agency finds that there is good cause for paying such benefits. However, a claimant who is otherwise eligible for disability benefits is not disqualified from receiving those benefits because of a labor dispute disqualification for UI.

Although the benefit formula in New York is not related to the benefit formula for UI, individuals who are or would be disqualified from UI benefits are disqualified for disability insurance benefits.

RELATIONSHIP TO WORKER'S COMPENSATION—None of the laws is intended to replace worker's compensation, although the relationship between the two programs differs.

In California, a claimant who is receiving or is entitled to receive worker's compensation for the same temporary disability is not eligible for disability benefits unless the disability benefit is higher than the weekly worker's compensation payment; in that case, he is entitled to the difference from the disability fund. If his eligibility for worker's compensation has not been determined, he may receive disability benefits subject to reimbursement from any worker's compensation benefits subsequently awarded for that week. Full benefits are payable irrespective of cash payments under a worker's compensation law for permanent disability.

Hawaii does not permit duplication of benefits unless a claimant is receiving worker's compensation payments for permanent partial or total disability previously incurred. However, if a claimant's right to benefits under worker's compensation is seriously disputed, the individual may receive disability benefits until his disability becomes compensable under worker's compensation. If a claimant subsequently receives worker's compensation payments, these payments are proportionately allocated among employer or insurers according to the amount of disability benefits paid by them.

In New Jersey, both the definition of disability and the eligibility conditions exclude disability benefits for any week for which worker's compensation, other than for permanent total or partial disability, is payable. However, if a claim for worker's compensation is contested, temporary disability benefits may be paid to an otherwise eligible claimant until his disability becomes compensable under the worker's compensation law.

The New York law defines disability to exclude illnesses or accidents arising out of or in the course of employment, whether or not worker's compensation is payable. It further provides that no benefits are payable for any period with respect to which worker's compensation, other than permanent partial benefits for a prior disability, is paid or payable. In Puerto Rico and Rhode Island, a claimant may receive disability benefits if there is doubt as to his eligibility for worker's compensation. If he later receives such benefits, he is liable for repayment of the disability benefits. Puerto Rico limits to \$65 the maximum weekly benefit amount payable while a claim for worker's compensation is under dispute, although, if the claimant is later found eligible for disability benefits, his claim will be recomputed. In addition, in Puerto Rico, no disqualification is applicable if the worker's compensation payment was made on account of partial permanent disability occurring prior to the disability for which disability benefits are claimed.

EFFECT OF OTHER TYPES OF INCOME ON ELIGIBILITY--Other types of income that affect eligibility include wages, employer pensions, old-age and survivors insurance benefits.

In Rhode Island, a claimant who is not working because of illness is eligible for benefits even though he is receiving regular wages or a part thereof. New Jersey and Puerto Rico take such wages into account and limit the total of wages and benefits to the claimant's weekly wages immediately prior to the disability. In Puerto Rico, a pregnant worker may not be paid during any period in which she is receiving benefits under the Act to Protect Working Mothers, unless such benefits are less than her weekly disability benefit amount, in which case she may receive the difference. California provides that the daily combination of such wages and disability benefits shall not exceed one-seventh of the claimant's weekly wage, excluding overtime pay, immediately prior to the disability. New York deducts from the benefits any payment from the employer or from a fund to which the employer contributes, except supplementary benefits paid pursuant to a collective bargaining agreement. New Jersey applies the UI formula for partial benefits to claimants receiving disability benefits during

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unemployment. Also, a claimant's disability benefit is reduced by the amount of any pension plan to which his most recent employer has contributed. In Puerto Rico, any claimant receiving any pension payments or retirement income is denied benefits unless subsequent to receipt of the pension or retirement payment he has performed services in insured work for at least 15 weeks immediately preceding the disability.

ADMINISTRATION

The systems of disability insurance coordinated with UI use the same wage record procedures for both programs. Claims procedures, however, necessarily differ for UI claimants and for claimants who are not able to work. Disability claims are filed by mail. The first claim or notice of disability is normally filed after the end of the first week of disability. All claims are sent to the central office in New Jersey and Rhode Island. In California, the first claim in any period of disability, as well as continued claims are sent directly to one of the field offices. In New York, employed workers file claims with their employers, and unemployed workers with the worker's compensation board.

Under all the laws, medical certification of disability in connection with claims is required from the claimant's attending doctor, with minor differences in the types of medical personnel permitted to certify. California, Hawaii, and New York accept certification from an authorized religious practitioner with respect to the illness of a member of his group. All the state laws give the agency authority to require that claimants, without cost to themselves, submit to examination by a designated licensed physician.

Claimants who are dissatisfied with determinations on their disability claims have the right to appeal under all state laws. In the states with disability and UI coordinated, the appeal is to the UI appeal bodies; in New York, to the worker's compensation board; and in Hawaii, to the referee for temporary disability benefits. In the states with private plans, a private-plan claimant may also appeal to the state's unemployment appeal tribunal.