



Additional Disability Information

Definitions:

- [ADA \(Americans with Disabilities Act\):](#)
Federal law prohibiting discrimination against people with disabilities
- [FMLA \(Family and Medical Leave Act\):](#)
Federal law providing job-protected, unpaid leave for certain medical reasons
- [SSDI \(Social Security Disability Insurance\):](#)
Federal insurance program providing income to people unable to work due to disability
- [Workers' Compensation:](#)
State and Federal compensation programs for individuals injured on the job
- [Paid Time Off \(PTO\):](#)
A benefit in which distinctions between vacation, sick leave, and parental or dependent care time off are eliminated
- [Taxation of Disability Benefits:](#)
If disability insurance premiums are paid with after-tax income, benefits received are tax-free
- [Employee Retirement Income Security Act of 1974 \(ERISA\):](#)
A federal law that sets minimum standards for most voluntarily established pension and health plans in private industry to provide protection for individuals in these plans.

Visit the CDA Web site for more information www.disabilitycanhappen.org