

To: University of San Francisco Faculty and Staff

From: Human Resources

Date: December 20, 2023

Re: Annual Notice: CA Voluntary Disability Insurance Plan - Year 2024

All California employees are required to participate in a short-term disability plan. Upon hire, all California employees are automatically enrolled in the University of San Francisco's Voluntary Disability Insurance Plan (VDI). The Plan, administered by the University, provides short-term Disability and Paid Family Leave benefits instead of through the state-administered California State Disability Insurance (CA SDI) Plan.

Effective January 1, 2024, the following provisions will take effect for the University's VDI plan.

Contribution Rate:

There will be no change to the employee contribution for 2024. The contribution rate will remain at 0.8% of the first \$153,164 of an employee's annual earnings. The maximum contribution will be \$1,225.31.

Maximum Benefit:

The USF VDI Plan pays Disability and Paid Family Leave benefits. The maximum weekly benefit will remain at **60% of current Earnings up to a maximum of \$1,620 per week**, subject to a minimum of \$50 per week. If your weekly wages are less than the state average weekly wage (AWW) then the maximum weekly benefit will be 70% of current Earnings. In either case you will never receive benefits less than that of the State Disability Insurance Weekly Benefit Amount (WBA).

There is a seven-calendar day waiting period for Disability benefits. There is no waiting period for Paid Family Leave benefits.

This notice requires no action. However, if you choose to withdraw from USF's VDI Plan and enroll in the CA SDI Plan, please contact leaves@usfca.edu **no later than January 10, 2024.**

For comparison, the CA SDI Plan will have the following changes effective January 1, 2024:

- The contribution rate will be 1.1% of an employee's annual earnings.
- There is no maximum employee contribution.
- The weekly benefit will remain at \$1,620.

If you have questions about the VDI Plan, please contact leaves@usfca.edu.