

To: University of San Francisco Faculty and Staff

From: Human Resources Benefits Team

Date: December 15, 2022

Re: California Voluntary Plan Benefits - Year 2023

The University of San Francisco's California Voluntary Disability Insurance Plan (VDI) provides short-term disability coverage under a plan administered by the university instead of through the state-administered California State Disability Insurance (SDI) Plan.

USF employees working in California are automatically enrolled upon hire in the USF VDI Plan.

This notice is to inform you of the changes to the USF VDI Plan effective Jan. 1, 2023:

Contribution Rate:

The employee contribution rate for 2023 will be 0.8 percent 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 maximum weekly benefit for which an employee is covered under the plan will be 60 percent of current earnings to a maximum of \$1,620 per week subject to a minimum of \$50 per week. However, if weekly wages are less than the state average weekly wage (AWW) then the maximum weekly benefit will be 70 percent of current earnings. In either case, you will never receive benefits less than the SDI weekly benefit amount (WBA). There is a seven calendar day waiting period for disability benefits.

Paid Family Leave Benefits under the USF VDI Plan will be paid the same amount as the maximum and minimum weekly disability benefit under the VDI Plan. There is no waiting period for Paid Family Leave.

For comparison, effective Jan. 1, 2023, the State Disability Plan rates will be as follows:

- The SDI tax rate will be 0.9 percent and the taxable wage base will increase to \$153,164 of an employee's annual earnings.
- The maximum employee contribution will be \$1,378.48.
- The SDI Plan maximum weekly benefit will increase to \$1,620.

If you have questions about the VDI Plan or your disability benefits in general, please contact leaves@usfca.edu.