



Upon hire, California employees are automatically enrolled in the University of San Francisco's Voluntary Disability Insurance (VDI) plan, which provides short-term disability coverage under a plan administered by the university, instead of participating in the state-administered California State Disability Insurance (SDI) program.

*This is an annual notice to inform you of updates to the USF VDI Plan effective Jan. 1, 2026.*

### **Contribution Rate:**

The contribution rate will change from 0.9 percent to 1.0 percent of the first \$153,164.44 of an employee's annual earnings, and the maximum contribution will be \$1,531.64.

### **Maximum Benefit:**

The USF VDI plan maximum weekly benefit for which an employee is covered under the plan will be **70 percent of current earnings to a maximum of \$1,765 per week**, subject to a minimum of \$50 per week; however, if your weekly wages are less than the state average weekly wage, then the maximum weekly benefit will be 90 percent of current earnings. In either case, you will never receive benefits less than that of the State Disability Insurance Weekly Benefit Amount. There is a seven-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, 2026, the SDI program will have the following changes:

- Tax rate of 1.3 percent of an employee's annual earnings
- No maximum employee contribution
- Maximum weekly benefit of \$1,765

**This notice requires no action;** however, if you have any questions about the VDI plan benefit or your disability benefits in general or wish to withdraw from the VDI plan and enroll in the SDI program, please contact [leaves@usfca.edu](mailto:leaves@usfca.edu) no later than **Jan. 7**.

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