

To: University of San Francisco Faculty and Staff

From: Human Resources

Date: December 9, 2024

Re: California Voluntary Disability Insurance Plan Benefits - Year 2025

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

This is an annual notice to inform you of updates to the USF VDI Plan effective Jan. 1, 2025

Contribution Rate:

The contribution rate will change from 0.8% to 0.9% of the first \$153,164 of an employee's annual earnings and the maximum contribution will be \$1,378.48.

Maximum Benefit:

The USF VDI Plan maximum weekly benefit for which an employee is covered under the Plan will be **70% of current earnings to a maximum of \$1,681 per week** subject to a minimum of \$50 per week. However, if your weekly wages are less than the state average weekly wage (AWW) then the maximum weekly benefit will be 90% 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.

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 January 1, 2025, the SDI plan will have the following changes:

- The SDI tax rate will be 1.2% of an employee's annual earnings.
- There is no maximum employee contribution.
- The State Disability Insurance Plan maximum weekly benefit is \$1,681.

This notice requires no action. However, if you have any questions about the VDI Plan benefit or your disability benefits in general, or if you wish to withdraw from the VDI Plan and enroll into the State Disability Plan, please contact leaves@usfca.edu no later than **January 10, 2025**.