

Occidental College

CA VDI vs CA SDI Plan Comparison

Below is a benefit notice that employers are required to send to their California employees each year. No action is needed unless you choose to make a change to your current disability plan election.

Our California employees are covered by Occidental College’s self-insured California Voluntary Disability Insurance (CA VDI) Plan, which is a replacement for your participation in the California State Disability Insurance (CA SDI) Plan. We want to take this opportunity to compare the Occidental College CA VDI Plan to the CA SDI Plan:

2023 Occidental College CA VDI		2023 CA SDI
Cost to Participants	0.9% of earnings up to \$153,164 per year, or a maximum annual contribution of \$1,378.48	same
Timeline to file within 1st compensable day	60 days	41 days
How to file a claim	Contact The Hartford at 888-301-5615	File for CA SDI Online
<u>Disability Insurance</u> provides benefits to eligible workers who are unable to work due to an illness, injury, or pregnancy.		
Disability Waiting Period	7 days; The waiting period is waived for an approved disability greater than 14 days, hospitalization, and surgery	7 days (no waiting period waiver)
Weekly Benefit Amount	60% ¹ of base pay to \$1,620 weekly maximum	same
Maximum Benefit Amount	52 x Weekly Benefit Amount	same
<u>Paid Family Leave (PFL)</u> provides benefits to individuals who need to take time off work to: <ol style="list-style-type: none"> 1. bond with a new child entering their life either by birth, adoption, or foster care placement; 2. care for a seriously ill child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner; or 3. participate in a qualifying exigency related to the covered active duty or call to covered active duty of the individual’s child, parent, spouse, or registered domestic partner in the Armed Forces of the United States. 		
PFL Waiting Period	None	same
PFL Weekly Benefit Amount	60% ¹ of base pay to \$1,620 weekly maximum	same
Maximum Benefit Amount in a 12-month period	8 x PFL Weekly Benefit Amount	same

California employees may, at their option, choose to be covered by Oxy’s CA VDI Plan, which is a replacement for their participation in the CA SDI Plan. In accordance with the California Unemployment Insurance Code, employees participating in a CA VDI Plan have the right to discontinue their coverage within ten (10) days following the effective date of any amendment to the Plan or at the beginning of any calendar quarter. If you choose to opt out of the Oxy CA VDI Plan, you will be required to contribute to the CA SDI Plan.

The benefits provided under the Oxy CA VDI Plan are described in more detail in our 2023 CA VDI Plan document which can be viewed at: oxy.gobenefits.net

¹ Employees who earned less than one-third of the state average quarterly wage during the highest earnings quarter in their Base Period will receive 70% of the highest quarterly earnings of the Base Period. When you report a claim to the Hartford, the EDD will notify you in writing of the minimum weekly benefit amount you are eligible to receive. You will never receive less from CA VDI than what you would have received under CA SDI.