

Western Digital

CA VDI vs CA SDI Plan Comparison

As you may be aware, Western Digital offers Voluntary Disability Insurance (CA VDI) in lieu of the California State Disability Insurance (CA SDI) benefit. On an annual basis, companies offering CA VDI must notify eligible employees of the upcoming calendar year plan details. The table below compares the 2022 Western Digital CA VDI Plan to the 2022 CA SDI plan (items in **bold** indicate an enhanced benefit over the CA SDI plan). No action is needed unless you choose to make a change to your current plan election. Western Digital employees in California are automatically enrolled and covered by the self-insured CA VDI Plan, which is a replacement to the CA SDI Plan.

*In accordance with the California Unemployment Insurance Code, employees participating in CA VDI have the right to discontinue their coverage under this plan 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 CA VDI, you will be required to contribute to CA SDI. That means you will have more money withheld from your pay as required by CA SDI and **receive less benefits**. If you wish to opt out of CA VDI, please contact the Benefits department at BenefitsUS@wdc.com by January 10, 2022.*

2022 Western Digital CA VDI		2022 CA SDI
Cost to Participants	1.0% of earnings up to \$145,600 per year, or a maximum annual contribution of \$1,456.00	1.1% of earnings up to \$145,600 per year, or a maximum annual contribution of \$1,601.60
Excess employee contributions	Returned to VDI participants through enhanced benefits or reduced contribution	Retained by California
Timeline to file within 1st compensable day	41 days Call MetLife at 888-463-1922 or file online: www.metlife.com/mybenefits	41 days File online: https://edd.ca.gov/Disability/SDI_Online
Additional Resources	WD Benefit Portal on Connect here 2022 VDI Plan Document (USBenefits.wdc.com) AskHR 408-717-8398	CA SDI Notice to Employees DE 1858 CA SDI Disability DE 2515 CA SDI Paid Family Leave DE 2511
<u>Disability Insurance</u> provides benefits to eligible workers who are unable to work due to an illness, injury, or pregnancy.		
Benefits Begin	6th day of disability Waiting period is waived for approved disability periods equal to or greater than 5 consecutive days	8th day of disability Waiting period is 7 days and benefits begin on 8th day
Weekly Benefit Amount	75% of base salary ¹ No weekly maximum	60% ² of earnings \$1,540 weekly maximum
Maximum Benefit Amount	52 x Weekly Benefit Amount No maximum benefit payable	52 x Weekly Benefit Amount \$80,080 maximum benefit payable
<u>Paid Family Leave (PFL)</u> provides benefits to individuals who need to take time off work to: <ol style="list-style-type: none"> care for a seriously ill child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner; bond with a new child entering their life either by birth, adoption, or foster care placement; or 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 Benefits Begin	No waiting period	No waiting period
PFL Weekly Benefit Amount	75% of base salary ¹ No weekly maximum	60% ² of earnings \$1,540 weekly maximum
PFL Maximum Benefit Amt (12-month period)	8 x PFL Weekly Benefit Amount No maximum benefit payable	8 x PFL Weekly Benefit Amount \$ 12,320 maximum benefit payable

¹ For variable incentive plan (VIP) participants, this term includes commissions paid during the prior fiscal year prior to the Employee's date of disability.

² 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 MetLife, 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.