

CoreLogic CA VDI vs CA SDI Plan Comparison

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

Our California employees are now covered by CoreLogic'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 2025 CoreLogic CA VDI Plans to the 2025 CA SDI Plan:

2025 CoreLogic CA VDI		2025 CA SDI
Cost to Participants	0.75% of earnings up to a maximum annual contribution of \$1,148.73	1.2% of earnings with no maximum annual contribution amount
Disposition of excess contributions	Returned to CoreLogic's CA VDI participants through reduced contributions, enhanced benefits and customer service	Retained by California
Maximum time to file a claim (from 1 st compensable day)	60 days (Disability & Paid Family Leave)	49 days: Disability 41 days: Paid Family Leave
Claim filing process	Contact The Hartford at 888-437-8464; or online at abilityadvantage.thehartford.com Once approved, your CA VDI will be paid to you on a weekly basis, standardly on Fridays.	
	If you have elected	You will receive the benefit within
	EFT	1-2 business days
	Check	7-10 business days
Earnings used to calculate benefit	Current base salary plus commissions	"Base period," as determined by the state, which uses earnings as far back as 18 months
Additional Resources	CA VDI Plan documents located on yourcorebenefits.com/Benefits/Life/VDI.aspx	CA SDI Notice to Employees DE1858 CA SDI Disability DE 2515 CA SDI Paid Family Leave DE 2511
Disability Insurance provides benefits to individuals who are unable to work due to an illness, injury, or pregnancy.		
Benefits Begin	8th day of disability	same
Weekly Benefit Amount	70%¹ of earnings to \$1,681 weekly maximum	same
Maximum Benefit Amount	52x Weekly Benefit Amount \$87,412 maximum benefit	same
Paid Family Leave (PFL) provides benefits to individuals who take time off work to: <ol style="list-style-type: none"> 1. bond with a new child entering their life 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 event of a military deployment of a child, parent, spouse, or registered domestic partner. 		
Benefits Begin	No waiting period	same
Weekly Benefit Amount	70%¹ of earnings to \$1,681 weekly maximum	same
Maximum Benefit Amount	8x PFL Weekly Benefit Amount \$13,448 maximum benefit	same

In accordance with the California Unemployment Insurance Code, if you are enrolled in the CoreLogic CA VDI Plan, **you have the right to discontinue your 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 CoreLogic CA VDI Plan, you will be required to pay more to CA SDI and receive less benefits.**

Please [open a ticket in Help Powered by Workday](#) by **January 10, 2025** if you wish to opt out of the CoreLogic CA VDI Plan.

¹ Employees who earned less than 70% of the state average quarterly wages during the highest earnings quarter in their Base Period will receive 90% 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 than what you would have received under CA SDI.