

CA VDI vs CA SDI Plan Comparison

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

Our California employees are covered by our self-insured California Voluntary Disability Insurance (CA VDI) Plan, which replaces your participation in the California State Disability Insurance (CA SDI) Plan. The following table compares the 2026 BMC Software CA VDI Plan to the 2026 CA SDI Plan:

	2026 BMC Software CA VDI			2026 CA SDI
Cost to Participants	0.9% of earnings			1.3% of earnings
Maximum time to file a claim (from 1st compensable day)	60 days (Disability & Paid Family Leave)			49 days: Disability 41 days: Paid Family Leave
Filing process	800-206-8826 https://mygrouplifedisability.aflac.com			edd.ca.gov
Additional Resources	The 2026 CA VDI Plan document can be found on the US STD policy page on my-bmc.com			CA SDI Disability DE 2515 CA SDI PFL DE 2511
Disability Insurance provides benefits to eligible workers who due to an illness, injury, or pregnancy.				
Benefits Begin	Earliest of: 8th day of disability; 1 st day of Hospital confinement or treatment in a Surgical Clinic or Unit The waiting period is waived for approved disability periods greater than 14 days			8th day of disability
Weekly Benefit Amount	Week	% of weekly Wages	Weekly Maximum	70% ¹ of earnings to \$1,765 weekly maximum
	1-3	100%	None	
	4-6	75%	None	
	7-52	70% ¹	None	
Maximum Benefit Amount	52 x Weekly Benefit Amount			same
Paid Family Leave (PFL) provides benefits to individuals who are unable to take time off work to:				
1. care for a seriously ill child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner; 2. bond with a new child entering their life by birth, adoption, or foster care placement; 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.				
Benefits Begin	No waiting period			same
Weekly Benefit Amount	70% ¹ of earnings to \$1,765 weekly maximum			same
Maximum Benefit Amount within a 12-month period	8 x PFL Weekly Benefit Amount			same

Employees participating in BMC's CA VDI Plan have the right to discontinue their coverage under this Plan by emailing bbenefit@bmc.com. If you choose to opt out of BMC's CA VDI Plan, you will be required to **pay more to CA SDI** and receive the same, or even **less benefits**.

If you have questions regarding opting out of the Plan, you can visit the US STD policy page on my-bmc.com or email bbenefit@bmc.com.

¹ Employees who earned less than 70% of the state average quarterly wage will receive 90% of their weekly wages. When you report a claim to Aflac, the EDD will notify you in writing of the minimum weekly benefit amount you can receive. You will never receive less than what you would have received under CA SDI.