



December 31, 2024

Dear Voluntary Plan Employer:

The General Release Letter provides:

- 2025 State Disability Insurance (SDI) contribution rate.
- Voluntary Plan (VP) assessment rate.
- Information on legislation and procedural changes that may affect your VP.

#### **A. State Disability Insurance Contribution Rate**

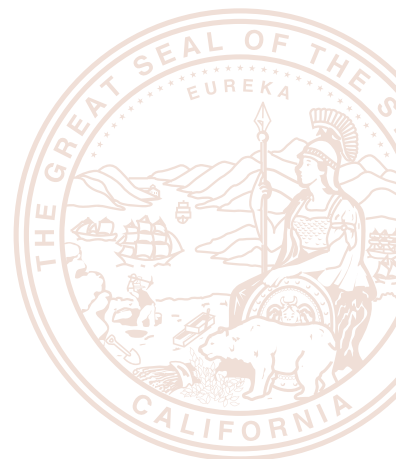
Starting January 1, 2025, the SDI worker contribution rate will be 1.2 percent of an employee's annual gross taxable wages.

**Reference:** California Unemployment Insurance Code (CUIC) section 984(a) (1).

#### **B. Voluntary Plan Assessment Rate**

Starting January 1, 2025, the Disability Insurance Voluntary Plan assessment rate will be 14 percent of the Disability Insurance State Plan contribution rate multiplied by taxable wages. In 2025, with the State Plan tax rate at 1.2 percent, VP employers are assessed at 0.00168 (14 percent of 0.012) of VP taxable wages.

**Reference:** CUIC, section 3252(b).



## C. Legislation

State Disability Insurance Bills Tracked During 2023 – 2024 Fall Legislative Session.

### Assembly Bills (AB)

- [\*\*AB 2167 \(Cervantes\)\*\*](#) – **Unemployment Insurance: Paid Family Leave.** This bill would allow individuals to file a claim for Paid Family Leave (PFL) and Disability Insurance (DI) up to 30 days before the first compensable day of the claim that is eligible for benefits. We do not allow claims submitted before the qualifying event. This bill would allow an individual to file a claim within 60 consecutive days of the first compensable day from when their disability began. Currently, individuals can file a DI claim within 41 consecutive days of the first compensable day from when their disability began. This bill as amended, would allow individuals to file an appeal no later than 60 days from receiving the *Notice of Determination* and would extend that period for showing good cause.

**Reference:** An act to amend Section 2707.2, to amend, repeal, and to add Sections 2701.5, 2706.1, 3301, 3304 of, and to add Section 3303.2 to, the Unemployment Insurance Code, relating to unemployment insurance.

**Status:** 08/15/2024- In Committee: Held under submission.

- [\*\*AB 2123 \(Papan\)\*\*](#) – **Disability Compensation: Paid Family Leave.** This bill removes sub-sections (c) and (d) from the California Unemployment Insurance Code (CUIC) Section 3303.1 which give employers the ability to require employees to take two weeks of earned unused vacation pay prior to the receipt of PFL benefits.

**Reference:** An act to amend Section 3303.1 of the Unemployment Insurance Code, Relating to paid family leave.

**Status:** 09/29/2024- Chaptered by Secretary of State - Chapter 949, Statutes of 2024.

### Senate Bill (SB)

- [\*\*SB 1090 \(Durazo\)\*\*](#) – **Unemployment Insurance: Disability and Paid Family Leave: Claim Administration.** This bill will allow individuals to file a State Disability Insurance (SDI) claim for benefits 30 days prior to the onset of the qualifying event. Payment will be issued within 14 days of receipt of the individuals completed first claim or as soon as eligibility begins for the individual, whichever comes later. This bill would require the Department make these changes on January 1, 2028, which-ever is earlier.

**Reference:** An act to amend and repeal Sections 2701.5, 2706.1, 3301, and 3304 of, and to add Sections 2701.5.5, 2706.1.5, 3301.5, and 3304.5 the Unemployment Insurance Code, relating to unemployment insurance.

**Status:** 09/28/2024- Chaptered by Secretary of State. Chapter 876, Statutes of 2024.

## Regulations

- **Postmark Date - Amendments to Title 22, California Code of Regulations: Sections 2706-5 and 2706-7.**

These regulations include guidelines for determining timeliness of an SDI benefit payment pending an appeal when the envelope with a postmark date is not retained. The regulations clarify that the postmark date is established by counting back five business days from the receipt date.

**Status:** This rulemaking item is currently under review with the Department.

- **“Date Disability Began” and “Claim Effective Date” Defined - Amendments to Title 22, California Code of Regulations: Sections 2655 (d)-1.**

These regulations create definitions for the terms “Date Disability Began” and “Claim Effective Date”. These definitions will remove confusion and clarify each date when determining an individual’s base period and benefit award.

**Status:** This rulemaking item was reported in the Department’s 2023 calendar but is being withdrawn by the Department. The Department may submit this item in the future.

- **Bearer Bonds - Amendments to Title 22, California Code of Regulations: 3258-1(a)**

These regulations would remove the reference to Bearer Bonds for Voluntary Plan (VP) securities. These would be consistent with the tax Equity and Fiscal Responsibility Act of 1982.

**Status:** This rulemaking item is pending submission to Office of Administrative Law.

- **Voluntary Plan Adjustment Plan Text Date - Amendments to Title 22, California Code of Regulations: 3271-1.**

These regulations would specify that VP employers or their designated Third-Party Administrators need to submit their updated plan text to the Employment Development Department (EDD) for review and approval no less than 30 days before the effective date of any change in contribution rates or operative date of any new law or regulation. Will ensure that the VP employers follow current laws and regulations in the administration of their VPs for its covered employees.

This proposed regulation will give the EDD time to review and approve VP text provisions before the effective date of:

- Changes in contribution rates.
- Benefit amounts.
- New provisions as mandated by law or regulations.

**Status:** This rulemaking item has been updated and under review with the Department.

- **Physician and Practitioner Verification - Amendments to Title 22, California Code of Regulations: 2706-1 and 2706-2.**

These regulations would give the Department authority to verify physician and practitioner information for a first claim for Disability Insurance (DI) and Paid Family Leave (PFL) benefits to be completed.

**Status:** This rulemaking item was converted to a Section 100 and is under review with the Department.

- **Electronic Filing -Amendments to Title 22, California Code of Regulations: 2706-4.**

These regulations would require vetted physicians, practitioners, and registrars of county hospitals to file medical documents electronically through their verified EDD online accounts. These changes would reaffirm that required claim documents completed by the individual may continue to be filed by mail or electronically.

**Status:** Disability Insurance Branch (DIB) submitted comments from 2nd 15-day comment period. Pending final submission to the Office of Administrative Law.

- **Qualifying Exigency- Amendments to Title 22, California Code of Regulations: 2706-2, 3302-1 and 3303.1(a)-1.**

These regulations would create eligibility requirements and definitions of new terms related to the new PFL component for “qualifying exigency” and outline all required parts to submit a completed claim for PFL benefits due to “qualifying exigency”. These regulations would add definitions for the term’s military assist claim, military member, and qualifying event.

**Status:** This action will take effect January 1, 2025

### How to Get More Information

- **Website:** [State Disability Insurance](https://edd.ca.gov/disability) (edd.ca.gov/disability).
- **Email:** Contact [vpprogram@edd.ca.gov](mailto:vpprogram@edd.ca.gov) if you have questions about your VP.

Sincerely,



MELISSA STONE  
Deputy Director  
Disability Insurance Branch

Enclosures  
2025 Annual VP Calendar of Required Actions

## Annual 2025 Calendar of Required Actions

| Due Date  | Required Actions  |
|---|---|
| February 18, 2025   | <p><a href="#">Annual Report of Self-Insured Voluntary Plan (VP) Transactions (DE 2568V) (PDF)</a></p> <p><b>Instructions:</b></p> <ul style="list-style-type: none"> <li>• Submit this form by selecting the <b>SEND TO EDD</b> button.</li> <li>• Include VP Trust Fund bank statements for employee paid plans.</li> </ul> <p><b>Reference:</b> California Code of Regulations, Title 22, section 3267-2</p>   |
| April 15, 2025  | <p><a href="#">Voluntary Plan (VP) Security Review Worksheet (SRW) (DE 2544SRW) (PDF)</a></p> <p><b>Instructions:</b></p> <ul style="list-style-type: none"> <li>• Submit this form by selecting the <b>SEND TO EDD</b> button.</li> <li>• Send the original security to the Voluntary Plan Group (VPG) if the increase is 5 percent or more. Decreases to the security can also be submitted if VPG approved the SRW confirming the allowable security decrease amount. Copies and emailed documents will not be accepted.</li> </ul> <p><b>Reference:</b> California Unemployment Insurance Code (CUIC), section 3258</p>   |
| June 17, 2025   | <ul style="list-style-type: none"> <li>• <a href="#">Voluntary Plan Third Party Administrator Authorization (DE 2520BV-A) (PDF)</a></li> </ul> <p><b>Instructions:</b> The Voluntary Plan (VP) employer completes this form to authorize a third-party administrator (TPA) to act on its behalf.</p> <ul style="list-style-type: none"> <li>• <a href="#">Voluntary Plan Third Party Administrator Administrative Changes (DE 2520BV-B) (PDF)</a></li> </ul> <p><b>Instructions:</b> The designated TPA completes this form to show which duties are performed by the TPA on behalf of the VP employer.</p> <ul style="list-style-type: none"> <li>• <a href="#">Voluntary Plan Employer Administrative Changes (DE 2520BV-C) (PDF)</a></li> </ul> <p><b>Instructions:</b> The VP employer completes this form to inform VPG of its authorized representatives.</p> <p>These forms should be emailed to <a href="mailto:dibvpnewplans@edd.ca.gov">dibvpnewplans@edd.ca.gov</a>.</p> <p><b>Note:</b> These forms must be submitted immediately whenever there is a change to the administrative contact information</p> <p><b>Reference:</b> CUIC, section 3267.</p> |
| December 2, 2025<br>For changes effective January 1, 2026 | <p><a href="#">Voluntary Plan (VP) Text Provisions (DE 2008) (PDF)</a></p> <p>The VP text provisions apply to VP Disability Insurance and Paid Family Leave benefit periods.</p> <p><b>Instructions:</b> These forms should be emailed to <a href="mailto:dibvpnewplans@edd.ca.gov">dibvpnewplans@edd.ca.gov</a></p> <p><b>Reference:</b> CUIC, section 3271(a); <a href="#">Employer's Guide to Voluntary Plan Procedures (DE 2040)</a>, section – Amendments Initiated by the Employer.</p>   |

**Send securities to:**

EDD, Disability Insurance Branch  
Voluntary Plan Group - Security Analyst  
PO Box 826880, MIC 29VP  
Sacramento, CA 94280-0001

If you have any questions, contact:

- **Disability Insurance:** [divpg@edd.ca.gov](mailto:divpg@edd.ca.gov)
- **Paid Family Leave:**  
[dibpflvp225DIBPFLVP225@edd.ca.gov](mailto:dibpflvp225DIBPFLVP225@edd.ca.gov)