

Larkin California - Coverage Options and Funding (State Income Replacement Benefits)

<p>State Programs</p>	<p>State Disability Insurance (SDI) Includes Paid Family Leave (PFL) Benefits</p> <p>Disability Insurance Branch Employment Development Department (916) 653-0707 SDI (800) 480-3287 PFL (877) 238-4373</p> <p>http://www.edd.ca.gov</p>
<p>Employer Eligibility</p>	<p>Employers with 1 employee (CA) must remit applicable contributions for this program (see "Cost" field below).</p>
<p>Employee Eligibility</p>	<p>Employees are eligible for benefits if they have earned \$300 during the base period* with any CA employer(s). We generally advise that employees apply and the state will make the determination of eligibility.</p> <p>*Base period - Approx. 5-18 months prior to disability/PFL; Jan, Feb, or Mar: The base period is the 12 months ending last Sep 30. Apr, May, or June: 12 months ending last Dec 31. Jul, Aug, or Sep: 12 months ending last March 31. Oct, Nov, or Dec: the 12 months ending last June 30.</p>
<p>Coverage Allowed</p>	<p>State administers or private plans (Voluntary Plans) are permitted.</p> <p>Employee Approved Voluntary Plans (VPs)-may be insured or self-insured but must be approved by EDD; A majority of employees must approve the plan, and the Voluntary plan must be more generous than the state plan in at least one aspect.</p>
<p>Cost</p>	<p>Employer Voluntary Plan Clients Only - Employer has the option of paying the entire cost or sharing it with the employee</p> <p>Employee 2023 - 0.9% of the first \$153,164 in annual earnings with maximum annual cost of \$1,378.48 2024 - 1.1% with no maximum annual cost</p> <p>For our clients with Voluntary Plans 2023 - The VP assessment rate is 0.126% 2024 - The VP assessment rate is 0.154%</p>
<p>Employer Action Summary</p>	<p>-You should register with the state at e-Services for Business - Submit wage reports/contributions</p> <p>Guide - https://edd.ca.gov/siteassets/files/pdf_pub_ctr/de44.pdf How to File Tutorial: https://www.youtube.com/watch?v=u84fDC_RN_I</p> <p>Wages/Contributions due Quarterly. Final deadlines: (Q1- April 30, Q2 - July 31 , Q3 - October 31 , Q4 - January 31)</p> <p>The above pertains to registering with the state for contributions/wage reporting. Employers may have separate obligations for registering with the state for the employer statements process (see the "Employer Statements Process" section on this state's Compliance Center page).</p>

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