

Larkin	California - Coverage Options and Funding (State Income Replacement Benefits)
State Programs	<p><b>State Disability Insurance (SDI)</b> 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><a href="http://www.edd.ca.gov">http://www.edd.ca.gov</a></p>
Employer Eligibility	Employers with 1 employee (CA) must remit applicable contributions for this program (see "Cost" field below).
Employee Eligibility	<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>
Coverage Allowed	<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>
Cost	<p><b>Employer</b> Voluntary Plan Clients Only - Employer has the option of paying the entire cost or sharing it with the employee</p> <p><b>Employee</b> 2024 - 1.1% with no maximum annual cost 2025 - 1.2% with no maximum annual cost</p> <p><b>For our clients with Voluntary Plans</b> 2024 - The VP assessment rate is 0.154% 2025 - The VP assessment rate is 0.168%</p>
Employer Action Summary	<p>-You should register with the state at <a href="#">e-Services for Business</a> - Submit wage reports/contributions</p> <p>Guide - <a href="https://edd.ca.gov/siteassets/files/pdf_pub_ctr/de44.pdf">https://edd.ca.gov/siteassets/files/pdf_pub_ctr/de44.pdf</a> How to File Tutorial: <a href="https://www.youtube.com/watch?v=u84fDC_RN_I">https://www.youtube.com/watch?v=u84fDC_RN_I</a></p> <p><b>Wages/Contributions due Quarterly. Final deadlines: (Q1- April 30, Q2 - July 31 , Q3 - October 31 , Q4 - January 31)</b></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 "<a href="#">Employer Statements Process</a>" section on this state's Compliance Center page).</p>

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