Stanford | Benefits
University Human Resources

Stanford Voluntary Disability Insurance plan
vs.
California State Disability Insurance plan

Stanford offers a private Voluntary Disability Insurance (VDI) plan for employees in California instead of the State Disability Insurance (SDI) plan and automatically enrolls employees in the VDI plan. The VDI plan offers some advantages over the California SDI plan. Below is a side-by-side comparison of the two plans.

If you prefer the California SDI plan, you must waive the Stanford VDI plan and elect the SDI plan in MyBenefits.

	Stanford Plan (VDI)	California Plan (SDI)
Benefits begin	8th day of disability, or 1st day of hospitalization or treatment in a surgical unit/center	8th day of disability
Waiting period	No waiting period for pay benefits if hospitalized	7-day waiting period for pay benefits for all disability claims
Maximum weekly benefit	$1,765* in 2026 *2027 benefit amount to be announced by EDD in December*	$1,765* in 2026 *2027 benefit amount to be announced by EDD in December*
Benefit amount	70% or 90% (depending on income) of basic pay at time of disability up to $1,765 weekly maximum	About 70% or 90% (depending on income) of earnings in the highest quarter of your *Base Period* up to $1,765 weekly maximum, as calculated by the state
Maximum payment	52 times the weekly benefit per disability benefit period	52 times the weekly benefit per disability benefit period
Earnings used to determine weekly benefit	Based on current earnings at time of disability	State uses *Base Period,* which is prior earnings as far back as 18 months
Claims processing	Claims for benefits must be submitted within 49 days for employee disability; 41 days for paid family care	Claims for benefits must be submitted within 49 days for employee disability; 41 days for paid family

Cost to you as of January 1, 2027	0.75% of annual earnings	1.3% of annual earnings
Taxed Federally?	No, unless replacing unemployment	Yes
More information	cardinalatwork.stanford.edu/vdi	edd.ca.gov/disability

** This amount is for disabilities starting on or after January 1, 2027*