

FREQUENTLY ASKED QUESTIONS

1. What is CoreLogic's California Voluntary Disability Insurance Plan (CoreLogic CA VDI Plan)?

The CoreLogic CA VDI Plan is a legally permitted alternative to California State Disability Insurance Plan (CA SDI). Like the CA SDI Plan, the CoreLogic CA VDI Plan provides benefits when you need to take time off because of:

- your own illness, injury, or pregnancy;
- bond with a new child entering your life by birth, adoption, or foster care placement;
- care for a seriously ill child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner; or
- participate in a qualifying event of a military deployment of a child, parent, spouse, or registered domestic partner.

Please refer to the CA VDI vs CA SDI Plan Comparison for high level benefit details.

2. Why is CoreLogic making this change?

Shifting to the CoreLogic CA VDI Plan will provide an improved experience for those who need to go out on leave. Employees will only be required to file with The Hartford, CoreLogic's claims administrator, (rather than The Hartford and CA SDI) to receive benefits from CoreLogic for approved leaves. Less delays in benefits!

3. When is CoreLogic making this change?

If approved by your vote, the CoreLogic CA VDI Plan will be effective January 1, 2024.

4. What is in it for me?

- **Lower cost:** You will pay less for CoreLogic CA VDI Plan than you would pay for the CA SDI Plan (and you'll receive better benefits).

Your cost for 2024 would be:

CoreLogic CA VDI Plan: **0.75%** of earnings up to a **maximum contribution of \$1,148.73**.

CA SDI Plan: **1.1%** on ALL eligible earnings, with **no maximum contribution limit**. As of January 1, 2024, the CA SDI wage cap on the CA SDI Plan is eliminated.

- **Better benefits:** The CoreLogic CA VDI Plan:

Pays **70%** of earnings to \$1,698 weekly maximum (CA SDI Plan pays 60% of earnings to \$1,698 weekly maximum)

Allows **60 days** to file a claim (CA SDI Plan allows 49 days for disability and 41 days for a PFL claim)

- **New calculation:** CoreLogic's CA VDI Plan benefits will be based on current earnings rather than CA SDI's "base period" earnings. (Your base period for the CA SDI Plan could be based on earnings from the prior 15-18 months, when your earnings were likely lower.)
- **Streamlined process:** Your CoreLogic CA VDI claim will be handled by a specific team, familiar with CoreLogic's benefits, unlike CA SDI where you speak to different claims representatives each time you call and are unfamiliar with CoreLogic's benefit programs.

One phone call to The Hartford will trigger your leave of absence, disability, and paid family leave claims. You will not have to contend with CA SDI's online application process or make multiple contacts to trigger your benefits. Typically, the same medical certification or documentation will be used to substantiate your absence and short-term disability or paid family leave claims.

In effect, we are cutting out CA SDI from this process which will allow you to focus on what really matters – your or your family's health!

5. Does my vote really matter?

Your vote matters! A lack of response is the same as a "No" vote.

If **more than 85%** of the employees vote "Yes" for the CoreLogic CA VDI Plan, CoreLogic will be able to move forward with improving our employee leave experience and implement a wage cap on employees' payroll deduction. You will:

- be placed into the CoreLogic CA VDI Plan.
- have the option to opt out of the CoreLogic CA VDI Plan and remain in the CA SDI Plan by submitting a request via a ticket in [Help Powered by Workday](#). This means you will continue to pay CA SDI taxes at the higher CA SDI rate and will receive less benefits from the CA SDI Plan than you would through the CoreLogic CA VDI Plan. As a reminder, the wage cap for the CA SDI Plan is being eliminated in 2024 and ALL earnings will be subject to the tax at the higher CA SDI rate.

If **less than 85%** of the employees vote "Yes" for the CA VDI Plan:

- The CoreLogic CA VDI Plan may not be implemented. More importantly, you will not have the option to participate in it later.
- **Increased Cost:** You will remain in the CA SDI Plan, continue to pay CA SDI taxes at the higher tax rate with no annual contribution limit and will be limited to the CA SDI Plan benefits.
- **Multiple filings:** If you have a short-term disability, you will have to separately contact CA SDI for your claim in addition to contacting The Hartford to start your other benefits.
- **Multiple certification submittals:** You will have to provide certification to both CA SDI and The Hartford as CA SDI does not communicate your disability or paid family leave benefits or status to The Hartford or CoreLogic.

Your vote counts and is important.

6. This sounds great, what is next?

As part of the CA VDI Plan application process, the state of California requires an employee vote to be conducted with an approval rating of 85%. CoreLogic is conducting this vote between September 19-29. Please be on the lookout for an email from Human Resources. The vote will take less than 1 minute of your time.

7. Would I ever receive less in benefits from the CoreLogic CA VDI Plan than from the CA SDI Plan?

No. By law, all CA VDI Plans must provide benefits equal to or better than the CA SDI Plan.

8. What happens to the funds I contribute to the CoreLogic CA VDI Plan?

Employee contributions are maintained in a special account established to pay the claims and expenses of the CoreLogic CA VDI Plan. This account is audited by the state of California to ensure that only allowable Plan related expenses are charged against this account.

Any CoreLogic CA VDI Plan savings may be used exclusively for the benefit of participating employees in some manner, such as further improvements in the CoreLogic CA VDI Plan benefits, funding of other employee-paid benefit plans, or reducing CoreLogic CA VDI Plan employee contributions.

9. If I leave for employment elsewhere before the end of the year what happens to my contributions to the CoreLogic CA VDI Plan?

While you are participating in the CoreLogic CA VDI Plan, CoreLogic will continue to report your quarterly earnings to the state of California and you continue to build up wage credits for the CA SDI Plan benefits.

If you terminate from CoreLogic and you subsequently experience a short-term disability, you will be eligible to receive the CA SDI Plan benefits at the same weekly benefit level and duration that you would have received if you had never participated in the CoreLogic CA VDI Plan. The CoreLogic CA VDI Plan pays an assessment to the CA SDI Plan to provide this coverage to you.

10. Are my benefits under the CoreLogic CA VDI Plan guaranteed as they are under the CA SDI Plan?

Yes. CoreLogic has the responsibility to ensure that all employees receive the benefits to which they are entitled. If the expenses of the CoreLogic CA VDI Plan exceed the employee contributions, CoreLogic must make up the difference until the Plan can repay the loan. The CoreLogic CA VDI Plan is governed by the CA Unemployment Insurance Code, which mandates that CoreLogic post a security with the state of California to guarantee that all the obligations of the CoreLogic CA VDI Plan are met.

Note: The CoreLogic CA VDI Plan is more generous than the CA SDI Plan

If you are referred by competent medical authority to participate as a resident of an approved alcoholism recovery home or as a resident of an approved drug-free residential facility, the CA SDI Plan limits disability benefits to 30 days or 45 days respectively. (Each can be extended for a total benefit of 90 days.)

The CoreLogic CA VDI Plan has **no such limitation** and benefits would be provided like any other disability claim.

11. Are there any limitations to the CoreLogic CA VDI Plan benefits?

Like the CA SDI Plan, if you do not report your claim in a timely manner, depending on the circumstances, your benefits may not be payable retroactively to the beginning of your claim.

Note: If you are referred by competent medical authority to participate as a resident of an approved alcoholism recovery home or as a resident of an approved drug-free residential facility:

- The CA SDI Plan limits disability benefits to 30 days or 45 days respectively. (Each can be extended for a total benefit of 90 days.)
- The CoreLogic CA VDI Plan has no such limitation.

12. Will the CoreLogic CA VDI Plan benefits be reduced for any reason?

Like the CA SDI Plan, the CoreLogic CA VDI Plan benefits will be reduced by any workers' compensation benefits available to you for the same period for which the disability benefit is payable.

However, in no event will your benefit be less than what you would receive from the CA SDI Plan.

13. How will I file a claim for benefits under the CoreLogic CA VDI Plan?

Contact The Hartford at the phone number listed in the CoreLogic CA VDI Plan Document. The Hartford will advise you about your benefits and how payments will be received.

14. What is Paid Family Leave (PFL)?

PFL is a wage replacement benefit that will pay you when you need to take time off to:

- bond with a new child entering your life by birth, adoption, or foster care placement;
- care for a seriously ill child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner; or
- participate in a qualifying event of a military deployment of a child, parent, spouse, or registered domestic partner.

PFL contributions are part of the same deduction taken from the wages of employees who are covered by the CA SDI or CA VDI Plan. PFL benefits under the CA SDI Plan and the CoreLogic CA VDI Plan are subject to federal taxes.

15. Are PFL benefits the same as disability benefits?

No. PFL benefit amounts and duration are different from disability. Please refer to the CA VDI vs CA SDI Plan Comparison for high level PFL benefit details.

16. Does PFL offer job protection?

No. PFL is a wage replacement program that does not offer job protection. However, some individuals may be eligible for job protection under other laws, such as the Family Medical Leave Act (FMLA) or California Family Rights Act (CFRA).

17. Do I have to pay taxes on my CA VDI benefits?

The CA SDI and CoreLogic CA VDI Plan benefits will have the same tax treatment as long as the CoreLogic CA VDI Plan continues to be funded by only employee contributions.

- Disability benefits are tax free.
- Paid Family Leave (PFL) benefits are subject to federal taxes.

18. Are my CoreLogic CA VDI contributions tax deductible on my federal income tax return?

Your contributions to the CoreLogic CA VDI Plan are not considered taxes; therefore, they are not tax deductible on your federal income tax return if you itemize your taxes. Despite the change in deductibility of your contributions, we believe the CoreLogic CA VDI Plan will still be a better overall plan for CoreLogic employees since:

For 2024, the CA SDI Plan is eliminating the taxable wage cap, meaning employees will pay the forecasted 1.1% on ALL wages towards the CA SDI Plan. The CoreLogic CA VDI Plan has a reduced rate of 0.75% and a maximum annual deduction of \$1,148.73.

The CoreLogic CA VDI Plan provides an improved employee experience of communicating with one team at one phone number at The Hartford about your claims and benefits.

If you wish to retain the tax deductibility of your CA SDI Plan deductions, you will have the option to choose to participate in the CA SDI Plan rather than the CoreLogic CA VDI Plan. See next question for more details.

19. Is there a downside to voting yes?

By voting yes, you are providing CoreLogic with the opportunity to offer an improved leave process with consistent pay from one source to all CoreLogic California employees. Your vote counts and is important.

There is no downside to voting yes since you will still have the option as an individual to participate in the CA SDI Plan. If you elect to not participate in the CoreLogic CA VDI Plan, you will continue to have a CA SDI Plan tax deduction in 2024 and be required to file with the CA EDD for any relevant leave requests, in addition to filing with The Hartford for any concurrent CoreLogic leaves. You can request to remain in the CA SDI Plan by submitting a request via a ticket in [Help Powered by Workday](#).