

**From:** Riverbed Benefits

**Sent:** December 15, 2017

**To:** rvbd-snl-employees; rvbd-sf-employees; RVBD-CA- Remote

**Subject:** RIVERBED'S CALIFORNIA VOLUNTARY DISABILITY INSURANCE (CA VDI) PLAN

Enrollment in Riverbed's CA VDI Plan is a replacement for your participation in the California State Disability Insurance (CA SDI) Plan. Your contribution to the CA VDI Plan provides you with improved benefits, and effective January 1, 2018, will be lower than that of the CA SDI Plan.

The CA SDI wage ceiling on the contribution rate is increasing in 2018. For 2018, the CA SDI contribution rate is 1.0% of the first \$114,967 in earnings. For the **CA VDI Plan, the contribution rate is 0.60%** of the first \$114,967 in earnings. This is an increase for both plans from the first \$110,902 in earnings, in 2017.

The 2018 maximum weekly benefit under the CA SDI Plan is increasing from \$1,173 to \$1,216. Your benefits under the CA VDI Plan will continue to be more generous, which is as follows:

- 60%\* of your regular wages subject to a weekly maximum of \$3,462, for disability benefits
- Please refer to attached Statement of Coverage (SOC) for full details on the CA VDI Plan.

In addition, there were several substantive changes to our Voluntary Plan:

1. Employees will contribute 0.60% of covered wages, down from 0.75% of covered wages during 2017.
2. The PFL benefit has been enriched from 55% to 60% of earnings to a maximum of the State Disability Plan weekly benefit amount in effect at the time of the commencement of the Associates' disability or PFL claim.
3. The waiting period for PFL benefits has been eliminated. New mothers bonding with their new babies must still serve a waiting period in connection with their pregnancy disability claims, but no additional waiting period will be assessed for PFL bonding benefits.
4. \* Employees whose Regular Wages are less than one-third the state's average quarterly wages, the weekly benefit amount will be 70% of their Regular Wages.
5. The deadline to appeal the denial of a claim has been extended from twenty (20) to thirty (30) days.
6. The deadline to file a claim has been extended from 49 days to 60 days.

Employees who are participating in the CA VDI Plan can change their coverage, effective January 1, 2018, by submitting a request in writing by January 10, 2018. Any future changes will be effective the first of the following quarter from when written notice is received. For more information please contact the helpdesk at [HRHelp@riverbed.com](mailto:HRHelp@riverbed.com) or [benefits@riverbed.com](mailto:benefits@riverbed.com).

Thank you,  
The Benefits Team