

MEMORANDUM

To: Newly Hired California Employees

From: Human Resources

Riverbed employees have a company-sponsored short-term disability program called the Riverbed Technology California Voluntary Disability Plan (“the Plan”) in place of the California State Disability Insurance (SDI) program. The Plan was authorized as a legal alternative to SDI by the Employment Development Department effective 1/1/2010.

Newly hired and eligible California employees are automatically enrolled in the Plan and coverage is effective as of your first day of work. Instead of deducting SDI taxes from your pay, we will deduct contributions to the Plan. By law you will never pay more for coverage under the Plan than you would for SDI benefits.

The Plan provides Disability and Paid Family Leave benefits at least as good as those provided by SDI. Please review the Plan Highlights document for a side-by-side comparison of the benefits.

If you do not want to be covered by the Plan, the law requires that you be covered by SDI and pay SDI taxes. If you want to be covered by SDI, you must sign a Rejection Notice and submit it to Human Resources. You can obtain a Rejection Notice from Human Resources.

Your election to withdraw from the Plan and return to SDI becomes effective on the first day of the calendar quarter following the quarter in which you submitted your signed Rejection Notice.

If you later decide to become covered by the Plan, you can do so by submitting a written request to Human Resources.

Riverbed Technology, Inc. California Voluntary Plan Highlights

The Riverbed Technology, Inc. California Voluntary Plan provides the following benefit improvements over the CA SDI Plan:

Plan Features	2017 CA SDI Benefits	2017 Riverbed Technology, Inc. California Voluntary Plan
Cost to Participants	0.90%* of earnings up to \$110,902* per year, or a maximum annual contribution of \$998.12 . *Contribution rate and wage ceiling are set by State of California and is subject to change.	0.75% of earnings up to \$110,902 per year, or a maximum annual contribution of \$831.76 . *Maximum contribution rate and wage ceiling are set by State of California and is subject to change.
Weekly Benefit Amount – Disability	55% of earnings to \$1,173 weekly maximum; benefits are tax-free	60% of earnings to \$3,462 weekly maximum; benefits are tax-free
Weekly Benefit Amount – Paid Family Leave (PFL)	55% of earnings to \$1,173 weekly maximum; benefits are taxable	Same as CA SDI
Maximum Benefit Amount – Disability	52 x Weekly Benefit Amount	Same as CA SDI
Maximum Benefit Amount – PFL	6 x PFL Weekly Benefit Amount within a 12-month period	Same as CA SDI
Minimum Weekly Benefit – Disability and PFL	\$50	Same as CA SDI
Benefits Begin – Disability and PFL	8 th Day of Disability or PFL	Same as CA SDI
Earnings - Disability and PFL	“Base Period” as determined by the state, which uses earnings as far back as 18 months	Current earnings
Filing of Claim - Disability and PFL	49 days maximum time to file a claim	Same as CA SDI

The Riverbed Technology, Inc. California Voluntary Plan duplicates or is better than CA SDI. Employees who elect to stay in CA SDI, will receive CA SDI benefits provided by the California Employment Development Department and will not participate in the California Voluntary Plan.

California Voluntary Disability Plan

Rejection Notice

I hereby reject my right to participate in the [Employer] Voluntary Disability Plan effective _____. I also reject the better benefits under the Plan. I understand that I am required by State Law to continue to participate in the California State Disability (SDI) Plan and to continue to pay the State Plan contributions.

I further understand that should I elect to participate in the [Employer] Voluntary Disability Plan at some future date, my coverage will not commence until the first day of the next calendar quarter following such election.

(Printed Name of Employee)

(Social Security Number)

(Signature of Employee)

(Date)

Rejection Notice