A disability plan is a must. Which one is now a choice.

Have you heard?

It's now even easier to fund a Voluntary Plan for employees in California.

Beginning January 1, 2024, the wage cap in California was removed, allowing employers to secure more withholding from their employees to adequately fund a voluntary plan that would have otherwise been sent to the state.

California Voluntary Plan Disability Insurance and Voluntary Paid Family Leave (VPDI and VPFL)

Providing California employees with a non-occupational Disability benefit for up to 52 weeks plus a paid family leave benefit of up to eight weeks is the law in the Golden State. If approved by the state of California, employers can opt out of the California State Disability Insurance program.[1]

The Hartford can offer employers with California employees more choice, through a statutory disability plan that provides everything the state requires, and more.

The Hartford Advantage – At a Glance

Flexible Coverage – Easy Administration – Tax Reporting

- Optional enriched coverage
- Enjoy pricing stability with multi-year rate guarantees
- Easy telephonic claims process for employees[2]
- Increase claims management effectiveness and service efficiency by integrating your CAVPDI plan with our Long-term Disability (LTD) plan
- Claimant benefits paid every week (state pays every two weeks)
- Comprehensive benefit management reports accessible online
- Other services may include: FICA and federal income tax withholding/depositing services, preparing and sending Annual Summary of Disability Payments, and preparing and filing employees' W-2 forms, if employer elects

The Hartford

Additional Suite of Services

We also give employers access to a whole suite of services[3] through Innovative Care Services (ICS). ICS has developed and managed absence and disability programs for more than a decade, making it easier for employers to provide benefits while tending their balance sheets.

Services Include:	
Voluntary Plan Services	**State Interfacing**
ICS takes on new plan development and implementation, assisting with: • Enrollment • Applications and approval • Filing security deposits with the state • Preparing instructions for HR, accounting and payroll departments • Capturing data from the prior administrator for financial reporting, benefit payments and accurate claims reporting • Review of plan documents and reports for compliance	**ICS professionals help with complex items such as:** • Assistance with Employment Development Department audits • Preparation and analysis of annual transaction reports • Help with amending plan documents or procedures to comply with state mandates or legislative changes

Visit **TheHartford.com/employeebenefits**

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[1] CAVPDI is available to employers with 100+ California employees.

[2] If elected by the employer.

[3] http://www.innovativecaresystems.com. Accessed November 2025.

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