

**California Department of Human Resources
Memorandum**

TO: Personnel Management Liaisons (PML)

SUBJECT: Premium Rate Reduction for Long Term Disability Insurance Program for Excluded Employees	REFERENCE NUMBER: 2012-045
DATE ISSUED: 12/12/2012	SUPERSEDES:

This memorandum should be forwarded to:

**Personnel Officers
Personnel Transactions Supervisors
Personnel Transactions Staff**

FROM: Department of Human Resources
Benefits Division

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This memorandum is to advise you of the premium rate reductions **effective January 1, 2013**, for the Long Term Disability Insurance Program (LTD) for excluded employees.

Premium Rate Changes for Long Term Disability Insurance

The Long Term Disability Insurance Program for **excluded employees** is an employee-paid benefit for managers, supervisors, confidential and excluded employees. The benefit will stay the same; however, the premium will be reduced for each plan option. The maximum monthly base salary is not to exceed \$15,385 for the 65 percent plan option and \$18,182 for the 55 percent plan option. These reductions are as follows:

New Plan Rates

OPTION A – 65% Miscellaneous/Non-Safety/OASDI Employees (075-111)

Under 30	30-39	40-49	50-59	60 & Over
.00052	.00137	.00323	.00648	.00718

OPTION B – 65% Peace Officers/Firefighters/Safety/Non-OASDI Employees (075-112)

Under 30	30-39	40-49	50-59	60 & Over
.00057	.00160	.00387	.00856	.00967

OPTION C – 55% Miscellaneous/Non-Safety/OASDI Employees (075-119)

Under 30	30-39	40-49	50-59	60 & Over
.00024	.00069	.00162	.00327	.00363

OPTION D – 55% Peace Officers/Firefighters/Safety/Non-OASDI Employees (075-120)

Under 30	30-39	40-49	50-59	60 & Over
.00032	.00091	.00217	.00470	.00528

Current Plan Rates

OPTION A – 65% Miscellaneous/Non-Safety/OASDI Employees (075-111)

Under 30	30-39	40-49	50-59	60 & Over
.00052	.00149	.00351	.00704	.00780

OPTION B – 65% Peace Officers/Firefighters/Safety/Non-OASDI Employees (075-112)

Under 30	30-39	40-49	50-59	60 & Over
.00068	.00191	.00461	.01019	.01151

OPTION C – 55% Miscellaneous/Non-Safety/OASDI Employees (075-119)

Under 30	30-39	40-49	50-59	60 & Over
.00028	.00082	.00193	.00389	.00432

OPTION D – 55% Peace Officers/Firefighters/Safety/Non-OASDI Employees (075-120)

Under 30	30-39	40-49	50-59	60 & Over
.00038	.00108	.00258	.00559	.00628

New LTD Plan Brochures and Enrollment Forms

Because of these premium rate changes, you will need to order new Plan Brochures and Enrollment forms. You may contact The Standard at 1-888-641-7193 or via email at socltforms@standard.com to order a supply of LTD forms (SI 7533D-643146) and brochures (SI10386-643146). Please make sure you only process new LTD enrollment forms or the State Controller's Office will return them to your department.

Fill and Print Form

A fill and print LTD enrollment form is also available online at The Standard's website. www.standard.com/eforms/7533d_643146.pdf

Employees can complete the form online, print it out, and then give it to their personnel office. This fill and print form must have an original signature or the State Controller's Office will not process it.

If you have questions, please contact Patty Rosales-Abila at (916) 324-5553.

/s/Greg Beatty

Greg Beatty, Chief
Benefits Division