

**Department of Personnel Administration  
Memorandum**

**TO: Personnel Management Liaisons (PML)**

<b>SUBJECT:</b> Premium Rate Reduction for Long Term Disability Insurance Program for Excluded Employees	<b>REFERENCE NUMBER:</b> 2010-035
<b>DATE ISSUED:</b> 12/13/2010	<b>SUPERSEDES:</b>

This memorandum should be forwarded to:

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

**FROM:** Department of Personnel Administration  
Benefits Division

**CONTACT:** Susan Wong, Personnel Program Analyst  
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This memorandum is to advise you of the premium rate reductions **effective January 1, 2011**, for the Long Term Disability Insurance Program for excluded employees. These reductions are as follows:

**Premium Rate Changes for Long Term Disability Insurance**

The Long Term Disability Insurance Program for **excluded employees** is an employee-paid benefit. The benefit will stay the same; however, the premium will reduce for each option plan for managers, supervisors, confidential and excluded employees. The maximum base salary earnings will increase to \$18,182 for the 55 percent plan option and \$15,385 for the 65 percent plan option, which will increase the benefit maximum to \$10,000 per month.

**Current Plan and Rates**

**OPTION A – 65% MISCELLANEOUS/NON-SAFETY/OASDI EMPLOYEES (075-111)**

Under 30	30-39	40-49	50-59	Over 60
.00084	.00199	.00457	.00980	.01330

**OPTION B – 65% PEACE OFFICERS/FIREFIGHTERS/SAFETY/NON-OASDI EMPLOYEES (075-112)**

Under 30	30-39	40-49	50-59	Over 60
.00117	.00283	.00656	.01405	.01895

**OPTION C – 55% MISCELLANEOUS/NON-SAFETY/OASDI EMPLOYEES (075-119)**

Under 30	30-39	40-49	50-59	Over 60
.00049	.00107	.00253	.00535	.00729

**OPTION D – 55% PEACE OFFICERS/FIREFIGHTERS/SAFETY/NON-OASDI EMPLOYEES (075-120)**

Under 30	30-39	40-49	50-59	Over 60
.00068	.00156	.00360	.00768	.01040

**New Plan Rates****OPTION A – 65% MISCELLANEOUS/NON-SAFETY/OASDI EMPLOYEES (075-111)**

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

**OPTION C – 55% MISCELLANEOUS/NON-SAFETY/OASDI EMPLOYEES (075-119)**

Under 30	30-39	40-49	50-59	Over 60
.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	Over 60
.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 call The Standard at 1-888-641-7193 or via email [socltforms@standard.com](mailto:socltforms@standard.com) to order a supply of LTD forms (S17533D-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 Link Form**

A Fill and Print LTD enrollment form is also available online at The Standard's website. 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 Susan Wong at (916) 324-0533.

/s/Greg Beatty

Greg Beatty, Chief  
Benefits Division