

**California Department of Human Resources  
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> 2012-045
<b>DATE ISSUED:</b> 12/12/2012	<b>SUPERSEDES:</b>

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](mailto: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](http://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