

<b>HUMAN RESOURCES MEMORANDUM 19-006</b>		DATE ISSUED: 04/11/2019
SUBJECT: <b>LONG TERM DISABILITY INSURANCE OPEN ENROLLMENT</b>		REFERENCE: CalHR 1413
TO: DGS Managers, Supervisors, Employee Resource Liaisons and Attendance Clerks		SUPERCEDES: HR Memo 18-009

**PLEASE ENSURE THAT THIS INFORMATION IS SHARED WITH YOUR EMPLOYEES**

**Purpose**

The purpose of this memorandum is to inform employees of the annual open enrollment for Long Term Disability Insurance (LTD).

**Open Enrollment Period**

Open enrollment for LTD is April 1 through April 30, 2019. During this enrollment period, eligible employees may enroll and currently enrolled employees can change their coverage option. Employees already enrolled are not required to re-enroll during open enrollment in order to continue their coverage. Employees can cancel coverage any time throughout the year.

Enrollment forms signed, dated and received by the Office of Human Resources (OHR) by April 30, 2019, will be processed with an effective date of June 1, 2019.

**Eligibility Criteria**

Employees must be permanent or probationary, excluded from collective bargaining, have a time base of half-time or greater, and have one of the following designations to be eligible to enroll in the LTD.

- Managerial (M, E50, E59, E79, E99)
- Supervisory (S, E48, E58, E68, E78, E98)
- Confidential (C, E97)
- Excluded/Exempt (E88, E89, E92)
- E01 through E21, E67, E77

Employees in limited-term appointments, who otherwise meet the eligibility criteria, may enroll in LTD only if they have a mandatory right of return to a position that meets the above criteria.

Excluded employees who are appointed to permanent-intermittent positions and Rank-and-File employees are not eligible for LTD.

**Employee Communications**

Notices announcing the open enrollment period will be mailed to the homes of eligible employees and current enrollees. This will be the only notification for current enrollees.

Eligible employees will be mailed a second notification that provides more information on how to enroll and a reminder postcard that the open enrollment period will end April 30, 2019.

## Premium Rates and Administrative Fee

Monthly premium rates are determined by multiplying the employee's monthly base salary by the factors indicated below and adding the administrative fee, which is currently 80 cents. 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.

For example, a 42 year old employee with a monthly salary of \$5,758 chooses option A. The premium would be determined by multiplying \$5,758 by 0.00203 to get \$11.69. Adding the 80 cent administrative fee results in a monthly premium of \$12.49.

### Current Premium Rates

#### Option A - 65% Miscellaneous/Non-Safety/OASDI\* Employees (075-111)

- Ages under 30 = .00030
- Ages 30-39 = .00086
- Ages 40-49 = .00203
- Ages 50-59 = .00408
- Ages 60 & Over = .00452

#### Option B - 65% Peace Officers/Firefighters/Safety/Non-OASDI\* Employees (075-112)

- Ages under 30 = .00036
- Ages 30-39 = .00101
- Ages 40-49 = .00244
- Ages 50-59 = .00539
- Ages 60 & Over = .00609

#### Option C - 55% Miscellaneous/Non-Safety/OASDI\* Employees (075-119)

- Ages under 30 = .00014
- Ages 30-39 = .00043
- Ages 40-49 = .00102
- Ages 50-59 = .00206
- Ages 60 & Over = .00229

#### Option D - 65% Peace Officers/Firefighters/Safety/Non-OASDI\* Employees (075-120)

- Ages under 30 = .00020
- Ages 30-39 = .00058
- Ages 40-49 = .00137
- Ages 50-59 = .00296
- Ages 60 & Over = .00332

\*The Old Age, Survivors and Disability Insurance program, commonly known as Social Security.

## Completion of the LTD Enrollment Forms

Employees are **required** to complete Sections A, B, and C of the [Standard Insurance Company \(The Standard\) LTD Enrollment and Change Form \(SI 7533D-643146\)](#). Employees can complete the form online, print, sign and submit it to the OHR. To avoid delays in processing, the form **must** have an original signature and date.

## Questions

For questions regarding this memorandum, employees should contact their assigned Attendance Clerk or Employee Resource Liaison, visit [The Standard's website](#) or call the toll-free customer service number at 1-888-641-7193.

**ESTELA GONZALES**, Chief  
Office of Human Resources

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