

## Human Resources Memorandum

<b>SUBJECT:</b>  <b>Basic Group Term Life Insurance, Supplemental Life Insurance, and Long Term Disability Insurance – Update</b>	<b>NUMBER:</b>  <b>HRB- 15-040</b>
	<b>DATE ISSUED:</b>  <b>12/21/15</b>
<b>DISTRIBUTION:</b>  <b>All Excluded Employees</b>	<b>EXPIRES:</b>  <b>N/A</b>

This memorandum notices California Department of Fish and Wildlife (CDFW) excluded employees of important premium rate changes effective January 1, 2016, to the Basic Group Term Life Insurance, Supplemental Life Insurance, and Long Term Disability Insurance (LTD) Programs. The changes are based on the employee's age, salary, and/or policy amount.

### **Basic Group Term Life and Supplemental Life Insurance**

When an employee reaches age 70, their Basic Group Term Life Insurance is reduced 50 percent. The December 2015 pay period premium will automatically be reduced as follows:

- Managerial employees from \$50,000 to \$25,000
- Confidential and Supervisory employees from \$25,000 to \$12,500

For more information regarding these changes, please contact a MetLife representative at 1-800-252-8524.

### **Long Term Disability Annual Age Review**

The formula for calculating premiums for employees enrolled in the Long Term Disability (LTD) program is based on the employee's base salary, age, and retirement category (e.g. miscellaneous or safety). In December, the State Controller's Office audits enrollees' pay history to identify employees who had salary and/or age changes during 2015 that affect premiums. Premiums for employees who moved to the next higher premium age group (e.g., from 39 to 40, 49 to 50, etc.) will increase effective January 1, 2016, deducted from the December 2015 pay period.

For general questions regarding the above, please contact your assigned Personnel Specialist.