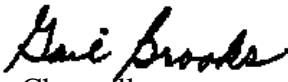


THE CALIFORNIA STATE UNIVERSITY
Office of the Chancellor
401 Golden Shore
Long Beach, CA 90802-4210
(562) 951-4411

Date: November 15, 2006

Code: TECHNICAL LETTER
HR/Benefits 2006-12

To: Human Resources Directors
Benefits Officers

From: Gail Brooks 
Associate Vice Chancellor
Human Resources

Subject: Benefits Update: New Insurance Premium Rates Effective January 1, 2007

For the purposes of providing campus Benefits Representatives with a single document of insurance premium rates that are effective January 1, 2007, this technical letter lists information for the following benefits plans:

- **CSU Long Term Disability**
- **CSU Voluntary Life Insurance**
- **CSU-Paid Group Term Life Insurance**
- **CSU Dental Plan**
- **CSU Vision Plan**
- **CalPERS Medical Plans**

To provide additional assistance to employees regarding the benefits listed, Benefits Representatives also can refer employees to the Systemwide Benefits Portal website located on the Systemwide Benefits Portal at <http://www.calstate.edu/hr/benefitsportal/>.

CSU Long Term Disability (LTD) Insurance

Long Term Disability (LTD) insurance premiums are based upon a percentage of covered salary and are paid monthly in arrears (e.g., January pay period deduction pays for January). The new LTD insurance premium rates, effective January 1, 2007, remain fully paid by the CSU for all eligible employee groups as listed below:

Deduction Code	Employee Category	2007 Rates
250-100	M80 (Management)	\$ 4.89
250-101	Unit 3 (Faculty)	\$ 3.71
250-102	Unit 4 (Academic Professionals)	\$ 1.61
250-103	Unit 1 (Physicians)	\$41.88
250-104	M98 (Executives)	\$11.67

Distribution:

CSU Presidents	Payroll Managers
Executive Vice Chancellor and CFO	State Controller's Office
Vice Chancellor, Human Resources	Budget Officers
Vice Presidents/Business Administration	

LTD is provided by the Standard Insurance Company (Standard), and there is no change to the benefit coverage.

CSU Voluntary Life Insurance

CSU has extended its contract with Standard for voluntary life insurance through December 31, 2008. As a result, employee-paid premiums will decrease effective January 1, 2007 (December 2006 pay period), for all employee/spouse age brackets. The new monthly premiums are listed on the following chart:

CSU Voluntary Life Insurance Premium Rates per \$1,000 of Coverage - Deduction Code 075-117			
Employee Age	Rate Per \$1,000	Spouse Age	Rate Per \$1,000
<30	.06	<30	.07
30-34	.09	30-34	.09
35-39	.10	35-39	.11
40-44	.16	40-44	.18
45-49	.28	45-49	.32
50-54	.44	50-54	.49
55-59	.76	55-59	.83
60-64	.80	60-64	.87
65-69	1.39	65-69	1.52
70-74	2.22	70-74	2.28
75+	2.22	75+	2.28
Child	.18	-----	-----

There is no change to the benefit coverage or levels of life insurance.

As a reminder, employees who chose not to enroll in voluntary life insurance during his/her initial enrollment period can choose to enroll at anytime, but must submit a completed Medical Statement form to Standard for evidence of insurability requirements.

CSU-Paid Basic Term Life

The contract for CSU-Paid Basic Term Life Insurance has also been extended through December 31, 2008, with a reduction in insurance premium rates, effective January 1, 2007 (December 2006 pay period). New monthly insurance premium rates are as follows:

Deduction Code	Employee Category	Amount of Coverage	2007 Rates
250-020	M80 (Management)	\$100K Life/AD&D	\$16.70
250-021	Unit 3 (Faculty)	\$50K Life/AD&D	\$ 8.35
250-022	Unit 11 (Teaching Associates Only)	\$50K Life Only	\$ 7.50
250-023	Unit 8 (Public Safety)	\$10K Life/AD&D	\$ 1.67
250-024	Unit 4 (Academic Support)	\$25K Life/AD&D	\$ 4.18
250-025	C99 (Confidential)	\$50K Life/AD&D	\$ 8.35
250-026	M98 (Executives)	\$250K Life/AD&D	\$41.75
250-027	Units 2,5,7,9 (CSUEU)	\$10K Life/AD&D	\$ 1.67
250-028	Unit 1 (Physicians)	\$25K Life/AD&D	\$ 4.18
250-029	Unit 12 (Headstart – SFSU Only)	\$50K Life/AD&D	\$ 8.35

CSU Dental Plan

The monthly insurance premium rates for the CSU Dental Plan, effective January 1, 2007, were previously announced in HR/Benefits 2006-10, and are as follows:

Deduction Code	Employee Category	Dental Plan/Level	2007 Rates
150-004 – 1 (EE) 150-004 – 2 (EE+1) 150-004 – 3 (EE+2)	Unit 8, E99 (Excluded) and Annuitants	Delta Dental Basic	\$ 26.95 \$ 50.91 \$102.24
151-181 – 1 (EE) 151-181 – 2 (EE+1) 151-181 – 3 (EE+2)	Unit 10, Unit 11 (Teaching Associates Only) and Unit 12	Delta Dental Enhanced – Level I	\$ 32.80 \$ 62.05 \$127.89
150-007 – 1 (EE) 150-007 – 2 (EE+1) 150-007 – 3 (EE+2)	Units 1,2,3,4,5,6,7,9, C99, M80, M98 and FERP Annuitants	Delta Dental Enhanced – Level II	\$ 40.59 \$ 76.58 \$149.62
150-012 – 1 (EE) 150-012 – 2 (EE+1) 150-012 – 3 (EE+2)	Units 8, 10, 11 (Teaching Associates Only), E99 (Excluded) and Annuitants	PMI Basic	\$17.53 \$28.92 \$42.75
151-013 – 1 (EE) 151-013 – 2 (EE+1) 151-013 – 3 (EE+2)	Units 1,2,3,4,5,6,7,9, C99, M80, M98 and FERP Annuitants	PMI Enhanced I	\$23.29 \$38.45 \$56.85

CSU Vision Plan

As previously announced in HR/Benefits 2006-11, effective January 1, 2007, the insurance premium rates for the CSU Vision Plan administered by VSP are as follows:

Deduction Code	2007 Rates
450-004	\$9.13 per month
450-996 (FERP)	\$109.56 per year

CalPERS Health Plan Rates

HR/Benefits 2006-10, announced the following CalPERS health plan rates effective January 1, 2007, in addition to the monthly employer contributions and employee costs:

Health Plan	Eligible Dependents	Plan Code	Total Mo. Premium	Employee Mo. Ded.	Unit 6 Mo. Ded.
Blue Shield HMO	EE	2051	\$436.11	\$0.00	\$0.00
	EE+1	2052	\$872.22	\$49.22	\$39.22
	EE+2	2053	\$1,133.89	\$91.89	\$71.89
Kaiser Permanente	EE	561	\$401.69	\$0.00	\$0.00
	EE+1	562	\$803.38	\$0.00	\$0.00
	EE+2	563	\$1,044.39	\$2.39	\$0.00
PersCare	EE	2781	\$761.88	\$322.88	\$317.88
	EE+1	2782	\$1,523.76	\$700.76	\$690.76
	EE+2	2783	\$1,980.89	\$938.89	\$918.89
PersChoice	EE	2221	\$450.67	\$11.67	\$6.67
	EE+1	2222	\$901.34	\$78.34	\$68.34
	EE+2	2223	\$1,171.74	\$129.74	\$109.74
PORAC* - Unit 8 employees only	EE	2071	\$439.00	\$0.00	
	EE+1	2072	\$822.00	\$0.00	
	EE+2	2073	\$1,045.00	\$3.00	
Western Health Advantage – Northern California residents only	EE	2821	\$395.85	\$0.00	\$0.00
	EE+1	2822	\$791.70	\$0.00	\$0.00
	EE+2	2823	\$1,029.21	\$0.00	\$0.00
Kaiser – Out of State	EE	Codes	\$577.82	\$138.82	\$133.82
	EE+1	vary by	\$1,155.64	\$332.64	\$322.64
	EE+2	region	\$1,502.33	\$460.33	\$440.33

CSU Contribution Rate – All EEs except Unit 6			CSU Contribution Rate – Unit 6 EEs		
EE - \$439	EE+1 - \$823	EE+2 - \$1,042	EE - \$444	EE+1 - \$833	EE+2 - \$1,062

Questions regarding this Technical Letter may be directed Human Resources Administration at (562) 951-4411. This Technical Letter is also available on the Human Resources Administration's Web site at: <http://www.calstate.edu/HRAdm/memos.shtml>.

GB/mh