



ANDREW M. CUOMO
GOVERNOR

STATE OF NEW YORK
DEPARTMENT OF CIVIL SERVICE
ALFRED E. SMITH STATE OFFICE BUILDING
ALBANY, NEW YORK 12239
www.cs.ny.gov

NY11-20

TO: M/C Group Life Insurance Benefits Administrators

FROM: Employee Benefits Division

SUBJECT: M/C Group Life Insurance Plan Annual Update Enrollment Listing

DATE: August 10, 2011

Enclosed is the 2011 NYS Management/Confidential (M/C) Group Life Insurance Plan (Plan) annual update listing for employees of your agency enrolled in the Plan.

Personal life insurance premium rates have decreased 14.4% for the plan year September 1, 2011 through August 31, 2012. There has been an increase to the administrative charges for the plan which has resulted in a slight increase in the dependent and spouse rates. The rates for Accidental Death and Dismemberment, as well as the Accident and Sickness benefit have been reduced to zero.

The bi-weekly rate sheet can be printed from the Civil Service website at www.cs.ny.gov/ebdonline.

Individual update letters describing coverage choices, premium costs and a flyer containing general information about their coverage were mailed to all Plan participants.

The life insurance annual update was processed through NYBEAS. We ask that you review the listing and report any discrepancies to the M/C Life Unit as soon as possible, as any salary corrections that are made may affect the enrollees' deductions. You may reference our July 15, 2010 memo, NY11-16, if you have any questions or call the M/C Life Insurance Unit at (518) 473-3496.



ANDREW M. CUOMO
GOVERNOR

STATE OF NEW YORK
DEPARTMENT OF CIVIL SERVICE
ALFRED E. SMITH STATE OFFICE BUILDING
ALBANY, NEW YORK 12239
www.cs.state.ny.us

**MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE
BIWEEKLY RATE SCHEDULE**

Rates Effective September 8, 2011 Institution
Rates Effective September 1, 2011 Administration

LIFE INSURANCE

AD&D

ENROLLEE'S	NON-SMOKER	SMOKER		SPOUSE'S LIFE	
	RATE PER	RATE PER	RATE PER	PER \$1,000**	
<u>AGE</u>	<u>\$1,000</u>	<u>\$1,000</u>	<u>\$1,000*</u>	<u>Employee's Age</u>	<u>Children***</u>
Under age 25	0.014	0.017	0.000	0.017	0.23
25 TO 29	0.017	0.021	0.000	0.017	0.23
30 TO 34	0.023	0.028	0.000	0.034	0.23
35 TO 39	0.026	0.032	0.000	0.043	0.23
40 TO 44	0.028	0.035	0.000	0.059	0.23
45 TO 49	0.042	0.053	0.000	0.093	0.23
50 TO 54	0.064	0.080	0.000	0.144	0.23
55 TO 59	0.120	0.150	0.000	0.228	0.23
60 TO 64	0.184	0.230	0.000	0.329	0.23
65 TO 69	0.355	0.443	0.000	0.482	0.23
70 and over	0.576	0.719	0.000	0.600	0.23

* Maximum AD&D Benefit is \$250,000

** Limited to one half the enrollee's coverage to a maximum of \$20,000 and based on enrollee's age

*** This \$0.23 premium cost provides \$4,000 coverage for each eligible child

**MANAGEMENT/CONFIDENTIAL GROUP ACCIDENT AND SICKNESS INSURANCE
LIMITED TO CURRENT ACCIDENT AND SICKNESS ENROLLEES AS OF JANUARY 1, 1986**

<u>COVERAGE</u>	<u>BASIC MONTHLY BENEFIT</u>	<u>EXTRA IN-HOSPITAL MONTHLY BENEFIT</u>	<u>EXTRA MONTHLY INCOME BENEFIT</u>
\$75	0.00	0.00	0.00
100	0.00	0.00	
125	0.00	0.00	
150	0.00	0.00	ADDITIONAL LOSS
200	0.00	0.00	LIFE AND LIMB
250	0.00	0.00	<u>\$10,000</u> <u>\$25,000</u>
300	0.00	0.00	0.00 0.00
400	0.00	0.00	

To determine Total Bi-weekly Cost, each calculation is rounded separately.