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JERRY BOONE  
COMMISSIONER

NY13-18

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 14, 2013

Enclosed is the 2013 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 increased 14.9% for the plan year September 1, 2013 through August 31, 2014. There has been a decrease to the administrative charges for the plan which has resulted in a slight decrease in the dependent and spouse rates. The rates for Accidental Death and Dismemberment, as well as the Accident and Sickness benefit remain at zero.**

The bi-weekly rate sheet can be printed from the Civil Service website at [www.cs.ny.gov/ebdonline](http://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 14, 2013 memo, NY13-17, if you have any questions or call the M/C Life Insurance Unit at (518) 474-2780.

enclosure



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

Rates Effective September 5, 2013 Institution  
Rates Effective September 12, 2013 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	0.019	0.023	0.000	0.017	0.23
25 TO 29	0.022	0.028	0.000	0.017	0.23
30 TO 34	0.029	0.036	0.000	0.033	0.23
35 TO 39	0.033	0.042	0.000	0.042	0.23
40 TO 44	0.036	0.046	0.000	0.059	0.23
45 TO 49	0.055	0.069	0.000	0.092	0.23
50 TO 54	0.084	0.106	0.000	0.142	0.23
55 TO 59	0.157	0.196	0.000	0.226	0.23
60 TO 64	0.241	0.302	0.000	0.326	0.23
65 TO 69	0.465	0.581	0.000	0.477	0.23
70 and over	0.754	0.942	0.000	0.595	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	<u>LIFE AND LIMB</u>
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.