

**Michigan Department of Civil Service  
Employee Benefits Division  
FY 2003-2004 LIFE INSURANCE PREMIUM RATES  
(Effective October 12, 2003)**

PLAN NAME/CODE	Option *1	BIWEEKLY			BIWEEKLY Part time employees		Monthly (CGIS)	
		Employee *5	State *5	Total	Employee *5	State *5	Leave/LO	COBRA not available
		LUS/LUT/LRS Employee Life Only *6	1	\$ -	21¢/\$1,000	21¢/\$1,000	\$ -	21¢/\$1,000
LUK/LRK Employee Life Only (Fire/Crash Rescue Officers--51-01 only) *6	1	\$ -	26¢/\$1,000	26¢/\$1,000	\$ -	26¢/\$1,000	56¢/\$1,000	(n/a)
DL01 Dependents Life Options				(plus)			(plus)	
Sp \$ 1,500 &/or Ch \$ 1,000	F	\$ 0.20	\$ -	\$ 0.20	\$ 0.20	\$ -	\$ 0.43	(n/a)
Sp \$ 5,000 &/or Ch \$ 2,500	G	\$ 0.60	\$ -	\$ 0.60	\$ 0.60	\$ -	\$ 1.30	(n/a)
Sp \$10,000 &/or Ch \$ 5,000	H	\$ 1.20	\$ -	\$ 1.20	\$ 1.20	\$ -	\$ 2.60	(n/a)
Sp \$25,000 &/or Ch \$10,000	K	\$ 4.00	\$ -	\$ 4.00	\$ 4.00	\$ -	\$ 8.67	(n/a)
Child(ren) Only \$10,000	L	\$ 0.75	\$ -	\$ 0.75	\$ 0.75	\$ -	\$ 1.63	(n/a)

Note: Except where indicated, State pays 100% of health premiums for bargaining unit T01.

\*1 Life options are detailed to the left of the option number/letter.

\*5 State pays 100% of Employee life coverage. Employee pays 100% of Dependent Life premiums.

\*6 Employees who are enrolled in the Reduced Benefit Life Insurance Plan will receive a rebate beginning October 23, 2003.

