

CIVIL SERVICE COMMISSION
EMPLOYEE BENEFITS DIVISION
CY2023 LONG TERM DISABILITY INSURANCE PREMIUM RATES
Rates Per \$100 of Earnings¹
EFFECTIVE JANUARY 1, 2023

**For NERE & Bargaining Units: AFSCME, MCO, MSEA, UAW, SEIU Local 517M,
Judicial Branch, and Non-Represented (Z60–Z89)**

PLAN NAME/CODE: All employees except those represented by UAW	Status	Employee	State
YIA0: Less than 184 hours sick leave	Plan I	\$1.37	\$0.70
YIA1: 184-527 hours sick leave	Plan IIA	\$0.35	\$0.70
YIA2: 528 hours or more sick leave	Plan IIB	\$0.00	\$0.70
YIA3: Reach Plan II (YIA1) but now less than 184 hours sick leave	Plan IIC	\$1.14	\$0.70
PLAN NAME/CODE: Employees represented by UAW	Status	Employee	State
YIA0: Less than 184 hours sick leave	Plan I	\$1.94	\$0.96
YIA1: 184-527 hours sick leave	Plan IIA	\$0.52	\$0.96
YIA2: 528 hours or more sick leave	Plan IIB	\$0.00	\$0.96
YIA3: Reach Plan II (YIA1) but now less than 184 hours sick leave	Plan IIC	\$1.63	\$0.96
Calculation of Employee Contribution²:			
Bi-weekly Contribution = Hourly Rate times 2088, divided by 26, divided by 100, times the Employee Rate per Plan (I, IIA, IIB, or IIC)			

¹ Benefits are subject to maximums as defined in the [LTD Plan Booklet](#).

² Estimate your bi-weekly LTD insurance premium by entering your information into the [LTD Insurance Premium Estimator](#).