

CIVIL SERVICE COMMISSION  
EMPLOYEE BENEFITS DIVISION  
**CY2024 LONG TERM DISABILITY INSURANCE PREMIUM RATES**

**Rates Per \$100 of Earnings<sup>1</sup>**  
**EFFECTIVE JANUARY 1, 2024**

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

<b>PLAN NAME/CODE:</b> All employees except those represented by UAW	<b>Status</b>	<b>Employee</b>	<b>State</b>
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
<b>PLAN NAME/CODE:</b> Employees represented by UAW	<b>Status</b>	<b>Employee</b>	<b>State</b>
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
<b>Calculation of Employee Contribution<sup>2</sup>:</b>			
Bi-weekly Contribution = Hourly Rate times 2088, divided by 26, divided by 100, times the Employee Rate per Plan (I, IIA, IIB, or IIC)			

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

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