

**AI-9434**

**20.A.8.**

**Rate Increases for Disability Insurance**

**CC REGULAR**

**Date:** 05/27/2008  
**Submitted By:** Gricelda Villarreal, PURCHASING DEPT.  
**Submitted For:** Marty Salazar  
**Department:** PURCHASING DEPT.  
**Agenda Area:** Purchasing Department **Purchasing only:** Hidalgo County

**Information**

**CAPTION**

Presentation for discussion, consideration, acceptance and approval increases reflected in the Notice for Renewal Rates from Unum Life Insurance Company (awarded vendor for a voluntary product qualifying under Hidalgo County's Section 125-Cafeteria Plan products) with an effective date of June 1, 2008.

**BACKGROUND**

**Fiscal Impact**

**FISCAL YEAR:** **ACCT. #:**  
**FUNDS AVAILABLE Y/N?:** **MATCHING FUNDS Y/N?:**

**BUDGETARY IMPACT:**

Fiscal impact for employees with this type of insurance (approximately 400 employees).

**Attachments**

Link: [New Rates](#)

**Form Routing/Status**

Route Seq	Inbox	Approved By	Date	Status
1	Purchasing Department	Marty Salazar	05/22/2008 11:56 AM	APRV
2	Budget & Management	Dina Trevino	05/22/2008 01:42 PM	APRV
3	Dale Kennan	Dale Kennan	05/22/2008 03:07 PM	APRV
4	Auditor's Office	Linda Fong	05/22/2008 07:15 PM	APRV
5	Court Administrator	Angela Garcia	05/23/2008 08:01 AM	APRV
Form Started By: Gricelda Villarreal		Started On: 05/21/2008 01:37 PM		
Final Approval Date: 05/23/2008				

Non-Occ: Sickness and Off Job  
Rate Class: A

**Voluntary Workplace Benefits**  
Short Term Disability - ISTD  
Monthly Premiums

These rates are not for use in California, Michigan, New Hampshire or New York

Non-Occ: Sickness and Off Job  
Rate Class: A  
Hidalgo County

Monthly Income Range	Maximum Monthly Benefit	7 days Accident / 7 days Sickness / 3 months Benefit*		14 days Accident / 14 days Sickness / 3 months Benefit*	
		Sickness & Off Job Accident Issue ages 17 - 49	Sickness & Off Job Accident Issue ages 50 - 69	Sickness & Off Job Accident Issue ages 17 - 49	Sickness & Off Job Accident Issue ages 50 - 69
\$501 - \$666	\$400	\$13.48	\$16.34	\$10.01	\$12.05
667 - 833	500	16.85	20.41	12.53	15.08
834 - 1,000	600	20.24	24.49	15.04	18.07
1,001 - 1,166	700	23.62	28.56	17.51	21.11
1,167 - 1,333	800	27.00	32.68	20.02	24.10
1,334 - 1,500	900	30.34	36.75	22.54	27.13
1,501 - 1,666	1,000	33.72	40.82	25.01	30.12
1,667 - 1,833	1,100	37.10	44.90	27.52	33.11
1,834 - 2,000	1,200	40.48	48.97	30.03	36.14
2,001 - 2,166	1,300	43.81	53.04	32.50	39.13
2,167 - 2,333	1,400	47.19	57.16	35.02	42.17
2,334 - 2,500	1,500	50.57	61.23	37.53	45.16
2,501 - 2,666	1,600	53.95	65.31	40.00	48.19
2,667 - 2,833	1,700	57.28	69.38	42.51	51.18
2,834 - 3,000	1,800	60.67	73.45	45.03	54.21
3,001 - 3,166	1,900	64.05	77.53	47.54	57.20
3,167 - 3,333	2,000	67.43	81.60	50.01	60.24
3,334 - 3,500	2,100	70.81	85.72	52.52	63.23
3,501 - 3,666	2,200	74.15	89.79	55.04	66.26
3,667 - 3,833	2,300	77.53	93.86	57.51	69.25
3,834 - 4,000	2,400	80.91	97.94	60.02	72.24
4,001 - 4,166	2,500	84.29	102.01	62.53	75.27
4,167 - 4,333	2,600	87.62	106.08	65.00	78.26
4,334 - 4,500	2,700	91.00	110.20	67.52	81.30
4,501 - 4,666	2,800	94.38	114.27	70.03	84.29

Maximum Percent of Income is 40% in California, Hawaii, New Jersey, New York and Rhode Island.  
3 month benefit period is N/A in New Jersey and Vermont.