

## Disability Premiums Effective January 1, 2007

### Short-Term Disability Plan

There will be no change in the premium for the short-term disability plan for 2007. The rates will continue to be charged as noted below:

<u>Salary Ranges</u>	<u>Monthly Premium</u>
Less than \$25,000	\$ 6
\$25,000 to \$44,999	\$15
\$45,000 and above	\$30

### Employer-provided Long-Term Disability Plan

There will be no change to the Employer-provided Long Term Disability benefit premium for 2007. Premium will continue to be \$.67 per \$100 of monthly covered payroll.

### Voluntary Long-Term Disability Plan

Unum has implemented an increase in the monthly premium for this benefit, effective January 1, 2007. The monthly premium will increase 15% for lay and 25% for clergy, due to the higher number of clergy receiving disability benefit payments. The new monthly premiums are noted below:

<u>Salary Ranges</u>	<u>Lay Employees</u>		<u>Clergy</u>	
	<u>Long-Term Disability</u>		<u>Long Term Disability</u>	
	<u>25% Option</u>	<u>50% Option</u>	<u>25% Option</u>	<u>50% Option</u>
Less than \$25,000	\$12	\$18	\$14	\$23
\$25,000 to \$44,999	\$22	\$37	\$26	\$44
\$45,000 and above	\$43	\$72	\$50	\$86

We will be notifying the parishes that have employees participating in these plans, plus send a letter directly to the employees who are enrolled in the voluntary LTD plan in mid-October.

If you have any questions, please feel free to contact our Customer Service Representatives from 8:30 AM to 5:30 PM Monday through Friday, EST at 800-480-9967. Or, contact me via email at [pchristensen@cpq.org](mailto:pchristensen@cpq.org) or call me at 800-223-6602, ext. 8333.

*Short and Long-Term Disability Insurance is underwritten by First Unum Life Insurance Company, New York, NY as Policy Numbers 461621, 560475 and 465268. All benefits are approved and paid through First Unum.*