

Disability Premium Rates Effective January 1, 2008

Short-term Disability

Unum (the disability carrier) has implemented a premium rate increase for the short-term disability plan. This is the first premium increase we have had in many years. Church Life will notify all parishes that currently have employees enrolled in the short-term disability plan of this increase.

<u>Salary Ranges</u>	<u>Monthly Premium</u>
Less than \$25,000	\$ 8.00
\$25,000 to \$44,999	\$ 17.50
\$45,000 and above	\$ 32.00

Employer-provided Long-Term Disability Plan

There will be no change to the Employer-provided Long Term Disability benefit premium for 2008. Premium rates will continue to be \$.67 per \$100 of monthly covered payroll.

Voluntary Long-Term Disability Plan

There will be no change to the Voluntary Long Term Disability plan premium for 2008. The monthly premium rates are noted below.

<u>Salary Ranges</u>	Lay Employees		Clergy	
	<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