

Effective Date	Class	Rate	Rate Basis
1/1/2014	Basic Life - Actives	0.104	Per \$1000 Benefit
1/1/2018	Basic Life - Actives	0.104	Per \$1000 Benefit
1/1/2019	Basic Life - Actives	0.080	Per \$1000 Benefit
1/1/2014	Basic Life - Retirees	0.233	Per \$1000 Benefit
1/1/2014	Basic AD&D	0.016	Per \$1000 Benefit
1/1/2014	Optional Employee Life	Step Rates	Per \$1000 Benefit
1/1/2014	Optional Dependent Spouse Life	Step Rates	Per \$1000 Benefit
1/1/2014	Optional Dependent Child Life	0.055	Per \$1000 Benefit
1/1/2014	Optional AD&D - Employee Only	0.015	Per \$1000 Benefit
1/1/2014	Optional AD&D - Family	0.026	Per \$1000 Benefit
1/1/2014	LTD	0.340	Per \$100 MCP
1/1/2016	LTD	0.269	Per \$100 MCP
1/1/2019	LTD	0.235	Per \$100 MCP
1/1/2018	New York PFL	0.126	Per \$100 MCP
1/1/2019	New York PFL	0.153	Per \$100 MCP
1/1/2020	New York PFL	0.270	Per \$100 MCP
1/1/2021	New York PFL	0.511	Per \$100 MCP
1/1/2018	New York DBL	8.840	Per EE
1/1/2019	New York DBL	7.470	Per EE
1/1/2014	STD - Faculty	0.400	Per \$100 Other
1/1/2014	STD - Non-Faculty	0.280	Per \$100 Other
1/1/2020	STD - Faculty	0.452	Per \$100 Other
1/1/2020	STD - Non-Faculty	0.280	Per \$100 Other

Note that UMS uses a non-standard method of calculating the STD volume. They take the weekly benefit that by the benefit percent (60%), then multiply that by 10, which is the number of months employees under STD work per year.

it, divide
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