



**STATE OF CONNECTICUT**  
HEALTHCARE POLICY & BENEFIT SERVICES DIVISION  
OFFICE OF THE STATE COMPTROLLER

DIVISION MEMORANDUM 2015-02

March 13, 2015

TO THE HEADS OF ALL STATE AGENCIES

ATTENTION: Personnel and Payroll Officers, Chief Administrative and Fiscal Officers  
and Business Managers

SUBJECT: Group Life Insurance Increases, April 1, 2015

**I. INTRODUCTION**

All employees insured under the Group Life Insurance Plan pursuant to Section 5-257 of the General Statutes, whose yearly gross compensation rate is increased on or before April 1, 2015 will have an increase in their insurance in accordance with the attached schedules of insurance.

Note that Core-CT Benefits Administration automatically calculates premium deductions based on the amount of coverage in force; therefore, manual intervention is not required during this process for the purpose of increasing an employee's premium deduction.

**II. BASIS FOR INCREASE**

An employee's base salary as of April 1, 2015 as noted in the Compensation Plan issued by the Department of Administrative Services, shall be used to determine his or her eligibility for increased insurance coverage. Additional payments, such as longevity, overtime, shift differential or maintenance are not considered as base salary for the purpose of determining life insurance coverage.

Life insurance is not recalculated to the effective date of a retroactive compensation increase. For example, a wage increase effective March 6, 2015, but not entered until April 3rd, will not be considered until the following October 1<sup>st</sup>.

**III. LIFE INSURANCE COVERAGE UPDATE PROGRAM**

The life insurance coverage update program will be run on March 20, 2015. The life insurance coverage update program uses an employee's compensation rate, current in the job data pages, to determine whether an update to life insurance coverage is applicable. This program compares the employee's compensation rate with the life insurance wage/coverage table to ensure that the

This query contains the following information: employees whose coverage has been updated, the amount of new coverage, and the amount of their old coverage. The query should be checked thoroughly for accuracy. Contact the Group Life Insurance Unit at (860) 702-3537 if it is determined that a correction is required.

### **VIII. MAINTAINING GROUP LIFE INSURANCE COVERAGE AMOUNTS**

Agencies must periodically audit life insurance coverage amounts. The Life Insurance Invalid Report has been created to accomplish this task. The Life Insurance Invalid Report is located in Core-CT at the following menu path: Benefits> Reports> Contributions and Deductions>Life Insurance Invalid Report. The report lists the employee's name, employee number, benefit plan, salary (derived from the employee's compensation rate on the job data pages of their primary job), current coverage and expected coverage. It compares the employee's compensation rate in job data with the life insurance wage/coverage table to ensure that the ABBR is accurate.

After reviewing the report, make the appropriate changes to the employee's record to correct the errors. In the event agency information disagrees with the information contained in the report, contact the Group Life Unit for assistance. The Life Insurance Invalid Report will be monitored centrally to ensure compliance. Be advised that an invalid coverage amount could cause beneficiaries to be severely disadvantaged.

The ABBR is not to be changed when an employee is promoted or receives an increase in salary. If an ABBR is found to be incorrect, agencies must contact the Group Life Insurance Unit.

Further information regarding the ABBR can be found in the Core-CT Daily Mail dated February 5, 2004. <http://www.core-ct.state.ct.us/hr-daily/>

### **IX. SCHEDULES OF INSURANCE**

Attached are two Schedules of Insurance. Schedule No. 1 is for collective bargaining employees with a \$38,000.00 limit on basic life insurance. Schedule No. 2 is for employees who are (1) not in a collective bargaining unit or (2) whose bargaining unit has a stipulated maximum amount of insurance greater than \$38,000.00.

### **X. CONCLUSION**

To ensure delivery of the appropriate benefits to each employee with group life insurance coverage, the information maintained in Core-CT must be current and accurate.

Questions concerning the administration of group life insurance benefits may be directed to the Healthcare Policy & Benefit Services Division, Group Life Insurance Unit at (860) 702-3537.

Very truly yours,

TW/SA  
Attachments

Thomas C. Woodruff, Ph. D  
Division Director

**SCHEDULE OF INSURANCE (NO.2)**

Yearly Gross Compensation  
(With Bi-Weekly Equivalent)

At least		But Less Than		Amount of Insurance	Bi-Weekly Deduction	Semi-Monthly Deduction
\$33,500	(1,283.52)	\$34,500	(1,321.84)	\$38,000	\$7.60	\$8.24
\$34,500	(1,321.84)	\$35,500	(1,360.15)	\$39,000	\$7.80	\$8.45
\$35,500	(1,360.15)	\$36,500	(1,398.47)	\$40,000	\$8.00	\$8.67
\$36,500	(1,398.47)	\$37,500	(1,436.78)	\$41,000	\$8.20	\$8.89
\$37,500	(1,436.78)	\$38,500	(1,475.10)	\$42,000	\$8.40	\$9.10
\$38,500	(1,475.10)	\$39,500	(1,513.40)	\$43,000	\$8.60	\$9.32
\$39,500	(1,513.41)	\$40,500	(1,551.72)	\$44,000	\$8.80	\$9.54
\$40,500	(1,551.72)	\$41,500	(1,590.04)	\$45,000	\$9.00	\$9.75
\$41,500	(1,590.04)	\$42,500	(1,628.35)	\$46,000	\$9.20	\$9.97
\$42,500	(1,628.35)	\$43,500	(1,666.67)	\$47,000	\$9.40	\$10.19
\$43,500	(1,666.67)	\$44,500	(1,704.98)	\$48,000	\$9.60	\$10.40
\$44,500	(1,704.98)	\$45,500	(1,743.30)	\$49,000	\$9.80	\$10.62
\$45,500	(1,743.30)	\$46,500	(1,781.61)	\$50,000	\$10.00	\$10.84
\$46,500	(1,781.61)	\$47,500	(1,819.93)	\$51,000	\$10.20	\$11.05
\$47,500	(1,819.93)	\$48,500	(1,858.24)	\$52,000	\$10.40	\$11.27
\$48,500	(1,858.24)	\$49,500	(1,896.56)	\$53,000	\$10.60	\$11.49
\$49,500	(1,896.56)	\$50,500	(1,934.87)	\$54,000	\$10.80	\$11.70
\$50,500	(1,934.87)	\$51,500	(1,973.19)	\$55,000	\$11.00	\$11.92
\$51,500	(1,973.19)	\$52,500	(2,011.50)	\$56,000	\$11.20	\$12.14
\$52,500	(2,011.50)	\$53,500	(2,049.81)	\$57,000	\$11.40	\$12.35
\$53,500	(2,049.81)	\$54,500	(2,088.13)	\$58,000	\$11.60	\$12.57
\$54,500	(2,088.13)	\$55,500	(2,126.44)	\$59,000	\$11.80	\$12.79
\$55,500	(2,126.44)	\$56,500	(2,164.76)	\$60,000	\$12.00	\$13.00
\$56,500	(2,164.76)	\$57,500	(2,203.07)	\$61,000	\$12.20	\$13.22
\$57,500	(2,203.07)	\$58,500	(2,241.38)	\$62,000	\$12.40	\$13.44
\$58,500	(2,241.38)	\$59,500	(2,279.70)	\$63,000	\$12.60	\$13.65
\$59,500	(2,279.70)	\$60,500	(2,318.01)	\$64,000	\$12.80	\$13.87
\$60,500	(2,318.01)	\$61,500	(2,356.33)	\$65,000	\$13.00	\$14.09
\$61,500	(2,356.33)	\$62,500	(2,394.64)	\$66,000	\$13.20	\$14.30
\$62,500	(2,394.64)	\$63,500	(2,432.96)	\$67,000	\$13.40	\$14.52
\$63,500	(2,432.96)	\$64,500	(2,471.27)	\$68,000	\$13.60	\$14.74
\$64,500	(2,471.27)	\$65,500	(2,509.58)	\$69,000	\$13.80	\$14.95
\$65,500	(2,509.58)	\$66,500	(2,547.90)	\$70,000	\$14.00	\$15.17
\$66,500	(2,547.90)	\$67,500	(2,586.21)	\$71,000	\$14.20	\$15.39
\$67,500	(2,586.21)	\$68,500	(2,624.53)	\$72,000	\$14.40	\$15.60
\$68,500	(2,624.53)	\$69,500	(2,662.84)	\$73,000	\$14.60	\$15.82
\$69,500	(2,662.84)	\$70,500	(2,701.15)	\$74,000	\$14.80	\$16.04
\$70,500	(2,701.15)	\$71,500	(2,739.47)	\$75,000	\$15.00	\$16.25
\$71,500	(2,739.47)	\$72,500	(2,777.78)	\$76,000	\$15.20	\$16.47
\$72,500	(2,777.78)	\$73,500	(2,816.10)	\$77,000	\$15.40	\$16.69
\$73,500	(2,816.10)	\$74,500	(2,854.41)	\$78,000	\$15.60	\$16.90
\$74,500	(2,854.41)	\$75,500	(2,892.73)	\$79,000	\$15.80	\$17.12
\$75,500	(2,892.73)	\$76,500	(2,931.04)	\$80,000	\$16.00	\$17.34
\$76,500	(2,931.04)	\$77,500	(2,969.35)	\$81,000	\$16.20	\$17.55
\$77,500	(2,969.35)	\$78,500	(3,007.67)	\$82,000	\$16.40	\$17.77
\$78,500	(3,007.67)	\$79,500	(3,045.98)	\$83,000	\$16.60	\$17.99
\$79,500	(3,045.98)	\$80,500	(3,084.30)	\$84,000	\$16.80	\$18.20
\$80,500	(3,084.30)	and over		\$85,000	\$17.00	\$18.42