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SEBB Seeks Employee Opinion On Long-Term Disability Insurance

The State Employees' Benefit Board is seeking employee opinion about long-term disability insurance.

The board soon will begin drafting contracts for the insurance, according to Ralph Bolt, the state's insurance manager. He said bids are expected to be let in October. If everything goes according to plan, the new coverage will be in force next February 1.

Bolt said the SEBB will determine bid specifications at its next meeting, which is scheduled to be held September 5.

"The board wants to obtain the type of protection favored by the greatest number of employees," he said. "The only way we can do that is if employees send us their comments and suggestions concerning long-term disability insurance. But we must hear from them within the next month."

Long-term disability insurance is designed to replace income lost through disability from an accident or illness, whether it is job related or not, Bolt explained.

"Usually with this type of insurance there is an elimination period of 90, 180, or 365 days. The coverage usually gives the disabled employee two-thirds of his income. Of course, when taxes and other deductions are subtracted, an employee generally takes home only about two-thirds of his gross pay."

Long-term disability insurance usually is payable until retirement or age 65. In addition, it generally has such deductibles as social security, PERS, and workmen's compensation insurance subtracted from the benefit.

However, the gross pay to an employee from all sources, if he had the long-term disability

protection, would amount to two-thirds of his working income.

"This type of insurance appeals to higher income groups," Bolt noted. "Usually lower income groups will get about two-thirds of their pay when disabled from social security and PERS. We certainly would not want to encourage lower income groups to buy this protection when they would receive no benefit when disabled."

State employees may send their comments and suggestions regarding long-term disability insurance to Bolt at room 100, Public Service Building, Salem, Oregon, 97310.

Emergency Board Members Named

House Speaker Richard Eymann (D-Springfield) and Senate President Jason Boe (D-Reedsport) appointed members of the state's powerful Emergency Board for the next biennium on the final day of the 1973 legislative session.

The board, which acts for the legislature between its biennial sessions, was expanded from 9 to 15 members by lawmakers. The 1973-75 board is composed of 11 Democrats and 4 Republicans.

By law, both the Speaker of the House and President of the Senate are automatic members. They are the board's co-chairmen.

Eymann appointed Reps. Philip Lang (D-Portland), Stafford Hansell (R-Hermiston), William McCoy (D-Portland), Harvey Akeson (D-Portland), Walter AuCoin (D-Forest Grove), Mary Roberts (D-Portland) and Robert Ingalls (R-Corvallis) from the House. All served on the legislature's Joint Ways and Means Committee with the exception of AuCoin, who is House Majority Leader.

Boe named Sens. William Holmstrom (D-Gearhart), L.W. Newbry (R-Ashland), E.D. Potts (D-Grant Pass), Fred Heard (D-Klamath Falls), Victor Atiyeh (R-Portland) and Jack Ripper (D-North Bend) from the Senate. With the exception of Potts and Atiyeh, all were members of Ways and Means.

The collective bargaining contract between OSEA and the Executive Department calls for a sum of money equal to 5.5 per cent of the state's payroll be earmarked for classified employee compensation on July 1, 1974—the mid-point in the biennium.

That provision of the contract was implemented by the 1973 legislature when it appropriated the necessary funds to the Emergency Board. The board must approve release of the funds.

The OSEA-Executive Department contract also calls for expenditure of the money to be negotiated by the two parties. Those talks will begin early in 1974.

Most of the money is expected to be used for pay raises. In addition, however, "other payroll expenses" must come out of the fund. OPE is made up of various payroll expenses such as social security, workmen's compensation, and state and federal unemployment compensation.

Value of PERS Accounts Listed

Editor's Note: The following table is published by The OSEA News to help keep Association members informed of the value of their accounts in the Public Employee's Retirement System.

Both the variable annuity portion of the account (which is invested in common stock and short term notes) and the fixed portion of the account (which is invested in long term bonds and mortgages) are listed.

The table shows the value of each \$100 invested in either the variable annuity or fixed account on the date listed.

	VARIABLE ACCOUNT	FIXED ACCOUNT
February 1	\$95.99	\$100.62
March 1	\$91.77	\$101.24
April 1	\$90.47	\$101.87
June 1	\$85.68	\$102.49
July 1	\$83.01	\$103.11
July 1	\$82.45	\$103.73

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