



ELIOT SPITZER
GOVERNOR

STATE OF NEW YORK
DEPARTMENT OF CIVIL SERVICE
ALBANY, NEW YORK 12239
www.cs.state.ny.us

NANCY G. GROENWEGEN
COMMISSIONER

MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE BIWEEKLY RATE SCHEDULE

Rates Effective August 30, 2007 Institution
Rates Effective September 5, 2007 Administration

LIFE INSURANCE

AD&D

ENROLLEE'S	NON-SMOKER	SMOKER		SPOUSE'S LIFE	
	RATE PER	RATE PER	RATE PER	PER \$1,000**	
<u>AGE</u>	<u>\$1.000</u>	<u>\$1.000</u>	<u>\$1.000*</u>	<u>Employee's Age</u>	<u>Children***</u>
Under age 25	0.021	0.026	0.005	0.017	0.23
25 TO 29	0.025	0.031	0.005	0.017	0.23
30 TO 34	0.034	0.041	0.005	0.034	0.23
35 TO 39	0.038	0.047	0.005	0.042	0.23
40 TO 44	0.041	0.052	0.005	0.059	0.23
45 TO 49	0.062	0.078	0.005	0.092	0.23
50 TO 54	0.095	0.119	0.005	0.143	0.23
55 TO 59	0.178	0.222	0.005	0.227	0.23
60 TO 64	0.274	0.342	0.005	0.327	0.23
65 TO 69	0.527	0.658	0.005	0.478	0.23
70 and over	0.855	1.068	0.005	0.597	0.23

* Maximum AD&D Benefit is \$250,000

** Limited to one half the enrollee's coverage to a maximum of \$20,000 and based on enrollee's age

*** This \$0.23 premium cost provides \$4,000 coverage for each eligible child

MANAGEMENT/CONFIDENTIAL GROUP ACCIDENT AND SICKNESS INSURANCE LIMITED TO CURRENT ACCIDENT AND SICKNESS ENROLLEES AS OF JANUARY 1, 1986

	BASIC MONTHLY	EXTRA IN-HOSPITAL	EXTRA MONTHLY
<u>COVERAGE</u>	<u>BENEFIT</u>	<u>MONTHLY BENEFIT</u>	<u>INCOME BENEFIT</u>
\$75	1.23	0.13	1.23
100	1.54	0.18	
125	1.99	0.21	
150	2.46	0.26	ADDITIONAL LOSS
200	3.07	0.34	LIFE AND LIMB
250	3.84	0.44	<u>\$10,000</u> <u>\$25,000</u>
300	4.61	0.50	0.31 0.61
400	6.15	0.66	

To determine Total Bi-weekly Cost, each calculation is rounded separately.

See Side 2 for Sample Calculation.

SAMPLE CALCULATIONS

Mary Jean Doe, age 48, is a non-smoker, with an annual salary of \$67,790. She elects personal life insurance at five times her annual salary, dependent life insurance for her spouse and her three eligible children.

- Five times her annual salary is $\$67,790 \times 5 = \$338,950$.
- Her insurance amount is \$339,000 (= \$338,950 rounded up to the next higher thousand dollars).
- Her spouse's coverage is the maximum \$20,000 (half of the enrollee's coverage up to a maximum of \$20,000).
- Each child has \$4,000 coverage.
- As a nonsmoker, she is eligible for the non-smoker's rate.

LIFE INSURANCE PLAN	COVERAGE AMOUNT	RATE	CALCULATIONS	BI-WEEKLY COST
Personal Life	\$339,000	0.062	$\$.062 \times 339$	\$21.02
AD&D	\$250,000	0.005	$\$.005 \times 250$	1.25
Spouse Life	\$20,000	0.092	$\$.092 \times 20$	1.84
Child Life	\$4,000 each			<u>.23</u>

Biweekly Premium Cost

\$24.34