



Department of Civil Service

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Governor

MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE MONTHLY RATE SCHEDULE PER \$1,000 Rates Effective September 1, 2015

Enrollee's Age	Enrollee Life Insurance		AD&D	Spouse Life Insurance	Children Life Insurance
	Non-Smoker	Smoker			
Less than 25	0.039	0.048	0.000	0.037	0.50
25 - 29	0.046	0.058	0.000	0.037	0.50
30 - 34	0.061	0.075	0.000	0.072	0.50
35 - 39	0.068	0.087	0.000	0.092	0.50
40 - 44	0.075	0.095	0.000	0.128	0.50
45 - 49	0.113	0.143	0.000	0.200	0.50
50 - 54	0.173	0.218	0.000	0.309	0.50
55 - 59	0.325	0.404	0.000	0.492	0.50
60 - 64	0.498	0.624	0.000	0.709	0.50
65 - 69	0.961	1.200	0.000	1.037	0.50
70 and older	1.559	1.947	0.000	1.294	0.50

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

** One half of enrollee's coverage (up to \$20,000 maximum) and based on enrollee's age

*** This \$0.50 premium cost provides \$4,000 coverage for each eligible child.

SAMPLE CALCULATION

John Doe, age 48, is a non-smoker, with an annual salary of \$67,790. He elects personal life insurance at five times his annual salary and dependent life insurance for his spouse.

- Five times his annual salary is $\$67,790 \times 5 = \$338,950$.
- His insurance amount is \$339,000 (round up to the next higher thousand dollars).
- His spouse's coverage is the maximum \$20,000.

Life Insurance Plan	Coverage Amount	Rate	Calculation	Monthly Cost
Personal Life	\$339,000	0.113	.113 x 339	\$38.31
AD&D	\$250,000	0.000	.000 x 250	\$0.000
Spouse Life	\$20,000	0.200	.200 x 20	\$4.000
Monthly Premium Cost				\$42.31