



**Department of
Civil Service**

ANDREW M. CUOMO
Governor

**MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE
BIWEEKLY RATE SCHEDULE PER \$1,000**

Rates Effective September 3, 2015 for Institution Payroll
Rates Effective September 10, 2015 for Administration Payroll

Enrollee's Age	Enrollee Life Insurance		AD&D*	Spouse Life Insurance**	Children Life Insurance***
	Non-Smoker	Smoker			
Less than 25	0.018	0.022	0.000	0.017	0.23
25 – 29	0.021	0.027	0.000	0.017	0.23
30 – 34	0.028	0.034	0.000	0.033	0.23
35 – 39	0.031	0.040	0.000	0.042	0.23
40 – 44	0.034	0.044	0.000	0.059	0.23
45 – 49	0.052	0.066	0.000	0.092	0.23
50 – 54	0.079	0.100	0.000	0.142	0.23
55 – 59	0.149	0.185	0.000	0.226	0.23
60 – 64	0.229	0.286	0.000	0.325	0.23
65 – 69	0.441	0.551	0.000	0.476	0.23
70 and older	0.716	0.894	0.000	0.594	0.23

* 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 \$0.23 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**

Coverage	Basic Monthly Benefit	Extra In-Hospital Monthly Benefit	Extra Monthly Income Benefit	
\$75	0.00	0.00	0.00	
\$100	0.00	0.00		
\$125	0.00	0.00		
\$150	0.00	0.00		
\$200	0.00	0.00		
\$250	0.00	0.00		
\$300	0.00	0.00		
\$400	0.00	0.00		
			Additional Loss Life & Limb	
			\$10,000	\$25,000
			0.00	0.00