



Department of Civil Service

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Governor

MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE MONTHLY RATE SCHEDULE PER \$1,000 Rates Effective September 1, 2016

| Enrollee's Age | Enrollee Life Insurance | | AD&D* | Spouse Life Insurance** | Children Life Insurance*** |
|----------------|-------------------------|--------|-------|-------------------------|----------------------------|
| | Non-Smoker | Smoker | | | |
| Less than 25 | 0.039 | 0.048 | 0.006 | 0.041 | 0.550 |
| 25-29 | 0.046 | 0.058 | 0.006 | 0.041 | 0.550 |
| 30-34 | 0.062 | 0.075 | 0.006 | 0.080 | 0.550 |
| 35-39 | 0.069 | 0.087 | 0.006 | 0.102 | 0.550 |
| 40-44 | 0.075 | 0.095 | 0.006 | 0.142 | 0.550 |
| 45-49 | 0.114 | 0.144 | 0.006 | 0.222 | 0.550 |
| 50-54 | 0.173 | 0.220 | 0.006 | 0.342 | 0.550 |
| 55-59 | 0.326 | 0.406 | 0.006 | 0.544 | 0.550 |
| 60-64 | 0.501 | 0.627 | 0.006 | 0.783 | 0.550 |
| 65-69 | 0.965 | 1.206 | 0.006 | 1.147 | 0.550 |
| 70 and older | 1.567 | 1.957 | 0.006 | 1.430 | 0.550 |

* 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 \$0.550 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.
- His children's coverage is the maximum \$4,000.

| Life Insurance Plan | Coverage Amount | Rate | Calculation | Monthly Cost |
|-----------------------------|-----------------|-------|-------------|----------------|
| Personal Life | \$ 339,000 | 0.114 | .114 X 339 | \$ 38.65 |
| AD&D | \$250,000 | 0.006 | .006 X 250 | \$1.50 |
| Spouse Life | \$20,000 | 0.222 | .222 X 20 | \$4.44 |
| Children Life | \$4,000 | 0.550 | .550 X 4 | \$2.20 |
| Monthly Premium Cost | | | | \$46.79 |

**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 | Additional Loss Life & Limb | |
| \$150 | 0.00 | 0.00 | \$10,000 | \$25,000 |
| \$200 | 0.00 | 0.00 | 0.00 | 0.00 |
| \$250 | 0.00 | 0.00 | | |
| \$300 | 0.00 | 0.00 | | |
| \$400 | 0.00 | 0.00 | | |