NEW YORK STATE | Department of Civil Service
Employee Benefits Division

KATHY HOCHUL
Governor

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Commissioner

M/C LIFE MONTHLY RATE SCHEDULE PER $1,000

Rates are multiplied by coverage amount and are effective September 1, 2026

Enrollee's Age	Enrollee's Life Insurance		Accidental Death and Dismemberment*	Spouse's Life Insurance**	Children's Life Insurance***
	Non-Smoker	Smoker			
Less than 25	0.031	0.039	0.006	0.051	0.570
25–29	0.038	0.046	0.006	0.062	0.570
30–34	0.049	0.060	0.006	0.082	0.570
35–39	0.055	0.068	0.006	0.092	0.570
40–44	0.060	0.077	0.006	0.103	0.570
45–49	0.089	0.114	0.006	0.154	0.570
50–54	0.138	0.174	0.006	0.236	0.570
55–59	0.259	0.323	0.006	0.442	0.570
60–64	0.397	0.498	0.006	0.678	0.570
65–69	0.767	0.956	0.006	1.305	0.570
70+	1.240	1.552	0.006	2.116	0.570

* Maximum accidental death and dismemberment benefit is $250,000
** Spousal benefit provides half of enrollee's coverage (up to $20,000 maximum) based on enrollee's age
*** Single premium provides $4,000 coverage for *each* eligible child

SAMPLE CALCULATION

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

- Five times his annual salary is $67,790 x 5 = $338,950.
- His insurance amount is $339,000 (round up to the next $1,000).
- His spouse's coverage is the maximum of $20,000.
- His children's coverage is the maximum of $4,000.

Plan	Coverage Amount	Rate	Calculation	Monthly Cost
Personal Life	$339,000	0.089	0.089 x 339	$30.17
Accidental Death and Dismemberment	$250,000	0.006	0.006 x 250	$1.50
Spouse Life	$20,000	0.154	0.154 x 20	$3.08
Children Life	$4,000	0.570		$0.57
Monthly Premium				**$35.32**