

# Current 2025 Group Term Life Insurance Premiums

The initial cost of insurance for a member or spouse is based on the member's or spouse's attained age when insurance becomes effective and the amount of insurance selected. The cost increases as the member and your spouse grow older. Premium contributions will vary depending upon the options chosen. These rates are effective 1/1/2025 for newly insured.

## Bi-weekly Cost of Coverage Option for Each Insured (Member and Spouse)\*\* Under 65 Years of Age Bi-weekly Premium Payments available for DIA & NSA ONLY through Payroll Allotment.

| Age   | Coverage Amounts |          |          |          |          |           |           |           |           |           |           |           |           |           |           |           |
|-------|------------------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|       | \$50,000         | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 | \$550,000 | \$600,000 |
| < 31  | \$ 1.00          |          |          |          |          | \$ 2.00   | \$ 3.00   | \$ 4.00   | \$ 5.00   | \$ 6.00   | \$ 7.00   | \$ 8.00   | \$ 9.00   | \$ 10.00  | \$ 11.00  | \$ 12.00  |
| 31-40 | 2.00             |          |          |          |          | 3.00      | 5.00      | 6.00      | 8.00      | 9.00      | 11.00     | 12.00     | 14.00     | 15.00     | 17.00     | 18.00     |
| 41-50 | 3.00             |          | \$ 4.00  | \$ 5.00  |          | 6.00      | 9.00      | 12.00     | 15.00     | 18.00     | 21.00     | 24.00     | 27.00     | 30.00     | 33.00     | 36.00     |
| 51-55 | 6.00             | \$ 7.00  | 8.00     | 10.00    | \$11.00  | 12.00     | 18.00     | 24.00     | 30.00     | 36.00     | 42.00     | 48.00     | 54.00     | 60.00     | 66.00     | 72.00     |
| 56-60 | 11.00            | 13.00    | 15.00    | 17.00    | 19.00    | 21.00     | 32.00     | 42.00     | 53.00     | 63.00     | 74.00     | 84.00     | 95.00     | 105.00    | 116.00    | 126.00    |
| 61-64 | 15.00            | 18.00    | 21.00    | 24.00    | 27.00    | 30.00     | 45.00     | 60.00     | 75.00     | 90.00     | 105.00    | 120.00    | 134.00    | 149.00    | 164.00    | 179.00    |

Not available

## Reduction Schedule for member and spouse\*\* upon attaining age 65.

Upon attainment of age 65, the member's and spouse's premium will remain the same as their cost at age 64, but the coverage decreases as shown below.

|        |  |
|--------|--|
| Age 65 | Coverage amount reduces to 50% of benefit prior to turning age 65. |
| Age 70 | Coverage amount reduces to 30% of benefit prior to turning age 65. |
| Age 75 | Coverage amount reduces to 15% of benefit prior to turning age 65. |
| Age 80 | Coverage terminates upon turning age 80.                           |

## Monthly Cost of Coverage Option for Each Insured (Member and Spouse)\*\* Under 65 Years of Age

| Age   | Coverage Amounts |          |          |          |          |           |           |           |           |           |           |           |           |           |           |           |
|-------|------------------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|       | \$50,000         | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 | \$550,000 | \$600,000 |
| < 31  | \$ 2.17          |          |          |          |          | \$ 4.33   | \$ 6.50   | \$ 8.67   | \$ 10.83  | \$13.00   | \$ 15.17  | \$ 17.33  | \$ 19.50  | \$ 21.67  | \$ 23.83  | \$ 26.00  |
| 31-40 | 4.33             |          |          |          |          | 6.50      | 10.83     | 13.00     | 17.33     | 19.50     | 23.83     | 26.00     | 30.33     | 32.50     | 36.83     | 39.00     |
| 41-50 | 6.50             |          | \$ 8.67  | \$10.83  |          | 13.00     | 19.50     | 26.00     | 32.50     | 39.00     | 45.50     | 52.00     | 58.50     | 65.00     | 71.50     | 78.00     |
| 51-55 | 13.00            | \$15.17  | 17.33    | 21.67    | \$23.83  | 26.00     | 39.00     | 52.00     | 65.00     | 78.00     | 91.00     | 104.00    | 117.00    | 130.00    | 143.00    | 156.00    |
| 56-60 | 23.83            | 28.17    | 32.50    | 36.83    | 41.17    | 45.50     | 69.33     | 91.00     | 114.83    | 136.50    | 160.33    | 182.00    | 205.83    | 227.50    | 251.33    | 273.00    |
| 61-64 | 32.50            | 39.00    | 45.50    | 52.00    | 58.50    | 65.00     | 97.50     | 130.00    | 162.50    | 195.00    | 227.50    | 260.00    | 290.33    | 322.83    | 355.33    | 387.83    |

Not available

\*\*Includes Domestic Partner

## Dependent Child Coverage: Members may enroll their dependent children, from live birth to age 26

| Cost of Coverage        | \$20,000 |
|-------------------------|----------|
| Monthly Premium Cost:   | \$2.17   |
| Bi-weekly Premium Cost: | \$1.00   |

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date (but not more than once in any 12-month period) and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people all with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and GEBA.