GEBA
Government Employees' Benefit Association

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2026 Monthly Group Long Term Disability Insurance Premiums

How do I use this chart?

- To ensure an accurate assessment and choice of your Long Term Disability benefits, be sure to read the instructions below:
- Locate the particular waiting period[1] that you would like to apply for.
- Once you decide on a waiting period, find the particular amount of Long Term Disability coverage you want. Remember this coverage is limited to 67% of your gross monthly salary.
- Next, locate the age range you belong to.
- Your **monthly** premium is where the age range row and benefit amount column meet. Biweekly premiums are on the reverse.

The inital cost is based on the Waiting Period, Plan and Monthly Benefit Option you select, and the insured person's age when coverage becomes effective. The cost increases on the premium contribution due date on or immediately after the insured person reaches a higher age bracket. Premium contributions will vary depending upon the options and amount chosen.

[1] Waiting Period: The span of time between the first day of a Total Disability and the day on which your benefits begin.

90-Day Waiting Period

MONTHLY BENEFIT

Age	$500	$800	$1,000	$1,200	$1,400	$1,600	$1,800	$2,000	$2,200	$2,400	$2,600	$2,800	$3,000	$3,200	$3,400	$3,600	$3,800	$4,000
16 - 25			$6.50		$8.67	$10.83			$13.00		$15.17		$17.33		$21.67			$23.83
26 - 39	$6.50		$8.67	$10.83	$13.00	$15.17		$17.33	$21.67		$23.83		$26.00	$28.17	$30.33		$32.50	$34.67
40 - 49	$8.67	$13.00	$15.17	$21.67	$23.83	$26.00	$30.33	$32.50	$34.67	$36.83	$43.33	$45.50	$47.67	$52.00	$54.17	$56.33	$60.67	$65.00
50 - 59	$13.00	$21.67	$23.83	$28.17	$32.50	$36.83	$43.33	$47.67	$52.00	$56.33	$60.67	$65.00	$69.33	$73.67	$80.17	$84.50	$88.83	$93.17
60 - 69*	$15.17	$26.00	$30.33	$34.67	$43.33	$47.67	$54.17	$60.67	$65.00	$71.50	$75.83	$82.33	$88.83	$93.17	$101.83	$106.17	$110.50	$119.17

Age	$4,200	$4,400	$4,600	$4,800	$5,000	$5,200	$5,400	$5,600	$5,800	$6,000	$6,200	$6,400	$6,600	$6,800	$7,000	$7,200	$7,400	$7,500
16 - 25		$26.00		$28.17	$30.33			$32.50				$36.83		$41.17		$43.33		$45.50
26 - 39		$36.83	$41.17	$43.33	$45.50		$47.67	$49.83	$52.00		$54.17	$56.33		$60.67	$62.83	$65.00		$67.17
40 - 49	$67.17	$69.33	$73.67	$75.83	$80.17	$82.33	$86.67	$88.83	$91.00	$93.17	$99.67	$101.83	$104.00	$108.33	$110.50	$112.67	$114.83	$119.17
50 - 59	$99.67	$104.00	$106.17	$110.50	$114.83	$121.33	$125.67	$130.00	$134.33	$138.67	$143.00	$147.33	$151.67	$158.17	$162.50	$166.83	$171.17	$173.33
60 - 69*	$123.50	$130.00	$134.33	$140.83	$147.33	$151.67	$160.33	$164.67	$171.17	$177.67	$182.00	$188.50	$192.83	$201.50	$205.83	$210.17	$218.83	$221.00

180-Day Waiting Period

MONTHLY BENEFIT

Age	$500	$800	$1,000	$1,200	$1,400	$1,600	$1,800	$2,000	$2,200	$2,400	$2,600	$2,800	$3,000	$3,200	$3,400	$3,600	$3,800	$4,000
16 - 25					$6.50			$8.67			$10.83				$13.00			$15.17
26 - 39			$6.50		$8.67			$10.83	$13.00		$15.17		$17.33		$21.67			$23.83
40 - 49	$6.50	$10.83	$13.00	$15.17	$17.33	$21.67	$23.83	$26.00	$28.17	$30.33	$32.50	$34.67	$36.83	$41.17	$43.33	$45.50	$47.67	$49.83
50 - 59	$10.83	$15.17	$21.67	$26.00	$28.17	$32.50	$36.83	$41.17	$45.50	$47.67	$52.00	$56.33	$60.67	$65.00	$67.17	$71.50	$75.83	$80.17
60 - 69*	$13.00	$17.33	$23.83	$28.17	$30.33	$34.67	$41.17	$43.33	$47.67	$52.00	$54.17	$60.67	$65.00	$69.33	$71.50	$75.83	$82.33	$84.50

Age	$4,200	$4,400	$4,600	$4,800	$5,000	$5,200	$5,400	$5,600	$5,800	$6,000	$6,200	$6,400	$6,600	$6,800	$7,000	$7,200	$7,400	$7,500
16 - 25			$17.33		$21.67							$26.00			$28.17			$30.33
26 - 39			$26.00		$28.17			$30.33		$32.50		$34.67			$36.83		$41.17	$43.33
40 - 49	$52.00	$54.17	$56.33	$60.67	$62.83	$65.00	$67.17	$69.33	$71.50	$73.67	$75.83	$80.17	$82.33	$84.50	$86.67	$88.83	$91.00	$93.17
50 - 59	$84.50	$86.67	$91.00	$95.33	$99.67	$104.00	$106.17	$110.50	$112.67	$119.17	$123.50	$125.67	$130.00	$132.17	$138.67	$143.00	$145.17	$147.33
60 - 69*	$88.83	$93.17	$99.67	$101.83	$106.17	$110.50	$112.67	$119.17	$123.50	$127.83	$130.00	$134.33	$140.83	$143.00	$147.33	$151.67	$158.17	$160.33

* Must be under age 60 when applying.

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 and any date on which benefits are changed. However, your rates may only change 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, Waiting Period, and Plan. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and GEBA.