

CSEA Classic Plan Disability Income Program

Current Bi-weekly Rates¹ for Group I

Applicable to members who are Office and Clerical Employees²

Group I Premiums: Plan A

Plan A: 0-day Accident, 7-day Sickness waiting period.

Benefits payable up to 12 months for covered disability due to Accident or Sickness.

7-day waiting period for Pregnancy, with benefits payable up to 1 month.

Employee with Annual Salary of	Monthly Benefit	Member's Age				
		Under 30	30-39	40-49	50-59	60 & Over
\$5,000 to \$7,499	\$300	\$4.44	\$5.52	\$6.96	\$9.72	\$10.44
\$7,500 to \$9,999	400	5.84	7.28	9.20	12.84	13.80
\$10,000 to \$13,999	500	7.24	9.04	11.44	15.96	17.16
\$14,000 to \$17,999	600	8.64	10.80	13.68	19.08	20.52
\$18,000 to \$21,999	700	10.04	12.56	15.92	22.20	23.88
\$22,000 to \$25,999	800	11.44	14.32	18.16	25.32	27.24
\$26,000 to \$29,999	900	12.84	16.08	20.40	28.44	30.60
\$30,000 to \$33,999	1,000 ³	14.24	17.84	22.64	31.56	33.96

Group I Premiums: Plan B

Plan B: Same as Plan A **plus provides benefits up to**

LIFETIME for covered disability due to Off-the-Job Accident.

Employee with Annual Salary of	Monthly Benefit	Member's Age				
		Under 30	30-39	40-49	50-59	60 & Over
\$5,000 to \$7,499	\$300	\$5.40	\$6.96	\$8.88	\$12.24	\$13.32
\$7,500 to \$9,999	400	7.08	9.16	11.72	16.16	17.60
\$10,000 to \$13,999	500	8.76	11.36	14.56	20.08	21.88
\$14,000 to \$17,999	600	10.44	13.56	17.40	24.00	26.16
\$18,000 to \$21,999	700	12.12	15.76	20.24	27.92	30.44
\$22,000 to \$25,999	800	13.80	17.96	23.08	31.84	34.72
\$26,000 to \$29,999	900	15.48	20.16	25.92	35.76	39.00
\$30,000 to \$33,999	1,000 ³	17.16	22.36	28.76	39.68	43.28

Optional Accidental Death & Dismemberment Coverage

Group I Bi-Weekly Premiums For All Ages

Principal Sum	Bi-Weekly Premium
\$10,000	\$.25
\$30,000	.75
\$50,000	1.25
\$100,000	2.50

For All Premiums

Rates are based on the member's attained age on their birthday nearest November 1st.

Rates increase following attainment of a new age bracket (i.e. 30, 40, 50, etc.).

Benefits are subject to change by agreement between New York Life and CSEA.

Rates may be changed by New York Life on any premium due date and on any date on which benefits are changed.

1 All rates include \$5,000 Basic AD&D Coverage.

2 Contact Pearl Carroll & Associates for rates for members who are not office and clerical workers.

3 Contact Pearl Carroll & Associates for salary requirements and rates for monthly benefits over \$1,000.

CSEA Classic Plan Disability Income Program

Current Bi-weekly Rates¹ for Group II

Applicable to all other members other than office and clerical employees²

Group II Premiums: Plan A

Plan A: 0-day Accident, 7-day Sickness waiting period.

Benefits payable up to 12 months for covered disability due to Accident or Sickness.

7-day waiting period for Pregnancy, with benefits payable up to 1 month.

Employee with Annual Salary of	Monthly Benefit	Member's Age				
		Under 30	30-39	40-49	50-59	60 & Over
\$5,000 to \$7,499	\$300	\$6.84	\$8.40	\$10.80	\$14.88	\$16.08
\$7,500 to \$9,999	400	9.00	11.08	14.24	19.68	21.28
\$10,000 to \$13,999	500	11.16	13.76	17.68	24.48	26.48
\$14,000 to \$17,999	600	13.32	16.44	21.12	29.28	31.68
\$18,000 to \$21,999	700	15.48	19.12	24.56	34.08	36.88
\$22,000 to \$25,999	800	17.64	21.80	28.00	38.88	42.08
\$26,000 to \$29,999	900	19.80	24.48	31.44	43.68	47.28
\$30,000 to \$33,999	1,000 ³	21.96	27.16	34.88	48.48	52.48

Group II Premiums: Plan B

Plan B: Same as Plan A **plus provides benefits up to**

LIFETIME for covered disability due to Off-the-Job Accident.

Employee with Annual Salary of	Monthly Benefit	Member's Age				
		Under 30	30-39	40-49	50-59	60 & Over
\$5,000 to \$7,499	\$300	\$8.28	\$10.44	\$13.68	\$18.84	\$20.52
\$7,500 to \$9,999	400	10.88	13.76	18.04	24.92	27.16
\$10,000 to \$13,999	500	13.48	17.08	22.40	31.00	33.80
\$14,000 to \$17,999	600	16.08	20.40	26.76	37.08	40.44
\$18,000 to \$21,999	700	18.68	23.72	31.12	43.16	47.08
\$22,000 to \$25,999	800	21.28	27.04	35.48	49.24	53.72
\$26,000 to \$29,999	900	23.88	30.36	39.84	55.32	60.36
\$30,000 to \$33,999	1,000 ³	26.48	33.68	44.20	61.40	67.00

Optional Accidental Death & Dismemberment Coverage

Group II Bi-Weekly Premiums For All Ages

Principal Sum	Bi-Weekly Premium
\$10,000	\$.50
\$30,000	1.50
\$50,000	2.50
\$100,000	5.00

For All Premiums

Rates are based on the member's attained age on their birthday nearest November 1st.

Rates increase following attainment of a new age bracket (i.e. 30, 40, 50, etc.).

Benefits are subject to change by agreement between New York Life and CSEA.

Rates may be changed by New York Life on any premium due date and on any date on which benefits are changed.

1 All rates include \$5,000 Basic AD&D Coverage.

2 Contact Pearl Carroll & Associates for rates for members who are office and clerical workers.

3 Contact Pearl Carroll & Associates for salary requirements and rates for monthly benefits over \$1,000.