NEW YORK STATE OF OPPORTUNITY. | **Department of Civil Service**

ANDREW M. CUOMO
Governor

MANAGEMENT/CONFIDENTIAL GROUP LIFE INSURANCE
BIWEEKLY RATE SCHEDULE PER $1,000
Rates Effective September 1, 2016 for Institution Payroll
Rates Effective September 8, 2016 for Administration Payroll

Enrollee's Age	Enrollee Life Insurance		AD&D*	Spouse Life Insurance**	Children Life Insurance***
	Non-Smoker	Smoker			
Less than 25	0.018	0.022	0.003	0.019	0.253
25-29	0.021	0.027	0.003	0.019	0.253
30-34	0.029	0.035	0.003	0.037	0.253
35-39	0.032	0.040	0.003	0.047	0.253
40-44	0.035	0.044	0.003	0.065	0.253
45-49	0.052	0.066	0.003	0.102	0.253
50-54	0.080	0.101	0.003	0.157	0.253
55-59	0.150	0.187	0.003	0.250	0.253
60-64	0.231	0.289	0.003	0.360	0.253
65-69	0.444	0.555	0.003	0.528	0.253
70 and older	0.721	0.901	0.003	0.658	0.253

* 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 $0.253 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 x 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	0.052	.052 X 339	$ 17.63
AD&D	$250,000	0.003	.003 X 250	$0.75
Spouse Life	$20,000	0.102	.102 X 20	$2.04
Children Life	$4,000	0.253	.253 X 4	$1.01
Biweekly Premium Cost				**$21.43**