

Current 2019 Competitive Group Rates

The initial cost of insurance for a member is based on the member's attained age when insurance becomes effective, the amount of insurance selected and the member's tobacco/nicotine use. The cost increases as the member grows older. Premium contributions will vary depending upon the options chosen.

MONTHLY RATES

\$25,000 Life Benefit				
	Member Only Plan		Family Plan	
Age	Nonsmoker	Smoker	Nonsmoker	Smoker
20-29	\$1.04	\$1.26	\$1.54	\$1.76
30-39	1.66	2.04	2.29	2.67
40-49	3.60	4.42	4.85	5.67
50-54	9.00	11.06	12.33	14.39
55-59	12.90	15.86	17.90	20.86
60-64	19.94	24.52	28.27	32.85
\$12,500 Life Benefit – For Renewal Only (At age 65 benefits reduce to 50% of your benefit amount or \$50,000, whichever is less.)				
65-69*	22.50	27.67	28.75	33.92
70-74*	36.00	44.28	48.50	56.78
75-79*	45.00	55.35	57.50	67.85
80-84*	61.58	75.74	74.08	88.24

\$100,000 Life Benefit				
	Member Only Plan		Family Plan	
Age	Nonsmoker	Smoker	Nonsmoker	Smoker
20-29	\$4.16	\$5.04	\$6.16	\$7.04
30-39	6.64	8.16	9.16	10.68
40-49	14.40	17.68	19.40	22.68
50-54	36.00	44.24	49.32	57.56
55-59	51.60	63.44	71.60	83.44
60-64	79.76	98.08	113.08	131.40
\$50,000 Life Benefit – For Renewal Only (At age 65, benefits reduce to 50% of Benefit amount or \$50,000, whichever is less.)				
65-69*	90.00	110.68	115.00	135.68
70-74*	144.00	177.12	194.00	227.12
75-79*	180.00	221.40	230.00	271.40
80-84*	246.32	302.96	296.32	352.96

\$200,000 Life Benefit				
	Member Only Plan		Family Plan	
Age	Nonsmoker	Smoker	Nonsmoker	Smoker
20-29	\$8.32	\$10.08	\$12.32	\$14.08
30-39	13.28	16.32	18.32	21.36
40-49	28.80	35.36	38.80	45.36
50-54	72.00	88.48	98.64	115.12
55-59	103.20	126.88	143.20	166.88
60-64	159.52	196.16	226.16	262.80
\$50,000 Life Benefit – For Renewal Only (At age 65, benefits reduce to 50% of Benefit amount or \$50,000, whichever is less.)				
65-69*	90.00	110.68	115.00	135.68
70-74*	144.00	177.12	194.00	227.12
75-79*	180.00	221.40	230.00	271.40
80-84*	246.32	302.96	296.32	352.96

\$300,000 Life Benefit				
	Member Only Plan		Family Plan	
Age	Nonsmoker	Smoker	Nonsmoker	Smoker
20-29	\$12.48	\$15.12	\$18.48	\$21.12
30-39	19.92	24.48	27.48	32.04
40-49	43.20	53.04	58.20	68.04
50-54	108.00	132.72	147.96	172.68
55-59	154.80	190.32	214.80	250.32
60-64	239.28	294.24	339.24	394.20
\$50,000 Life Benefit – For Renewal Only (At age 65, benefits reduce to 50% of Benefit amount or \$50,000, whichever is less.)				
65-69*	90.00	110.68	115.00	135.68
70-74*	144.00	177.12	194.00	227.12
75-79*	180.00	221.40	230.00	271.40
80-84*	246.32	302.96	296.32	352.96

*For Renewal Only. Members under age 65 are eligible to apply for coverage. Once approved, coverage is renewable to age 85. At age 65, your coverage reduces to 50% of your benefit amount or \$50,000, whichever is less.

You will be billed on a quarterly basis. **NOTE:** Higher benefit amounts for members only are available up to \$500,000 (in \$25,000 increments). For a complete rate schedule, please contact the Plan Administrator at 1-800-291-8480.

Family Plan rates include coverage for individual and eligible dependents. Spouse benefit is 50% of individual benefit. Coverage for each eligible child between ages 6 months and 25 years if unmarried and a full-time student (age 19 if unmarried and supported by you) is \$5,000. Children under 6 months are provided with \$250 coverage once they are 15 days old and have been discharged from the hospital.

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 insurance under this group policy. For example, a class of insureds is a group of people all with the same issue age, and tobacco/nicotine use. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Air Force Association.