

CURRENT 2019 RATE TABLE OF BENEFITS AND PREMIUMS

Four plans to choose from...there's one to fit your needs.

Remember, premiums do not increase as you grow older!

The four plans are offered below at the monthly rate shown. Your premiums do not increase as you grow older. Your current age will determine your coverage amount. As you move into a new age bracket, coverage amounts decrease in accordance to age brackets below.

Plan:	Select	High Option Plus	High Option	Standard	Family Coverage: This optional family coverage may be added to any of the 4 plans for just \$2.50 per month	
Premium:	\$30/mo	\$20/mo	\$15/mo	\$10/mo		
Member's Attained Age	Coverage	Coverage	Coverage	Coverage	Coverage For Spouse	Coverage For Each Child
20-24	n/a	\$400,000	\$300,000	\$200,000	\$50,000	\$5,000
25-29	n/a	350,000	262,500	175,000	50,000	5,000
30-34	n/a	250,000	187,500	125,000	40,000	5,000
35-39	n/a	180,000	135,000	90,000	30,000	5,000
40-44	\$150,000	100,000	75,000	50,000	20,000	5,000
45-49	90,000	60,000	45,000	30,000	10,000	5,000
50-54	60,000	40,000	30,000	20,000	7,500	5,000
55-59	42,000	28,000	21,000	14,000	5,000	5,000
60-64	27,000	18,000	13,500	9,000	3,000	5,000
RENEWAL ONLY						
65-69	12,000	8,000	6,000	4,000	2,000	5,000
70-74	7,500	5,000	3,750	2,500	1,000	5,000
75-79	6,000	4,000	3,000	2,000	1,000	5,000
80-84	4,500	3,000	2,250	1,500	1,000	5,000
85-89	3,750	2,500	1,825	1,250	1,000	5,000
90-94	3,000	2,000	1,500	1,000	1,000	5,000
*95+	1,000	1,000	1,000	1,000	1,000	5,000

Between the ages of 6 months and 21 years, each dependent unmarried child is provided \$5,000 coverage. Children under 6 months are provided with \$250 coverage once they are 15 days old and discharged from the hospital.

*Coverage is complimentary from age 95 on. AFA will pay the premiums to the underwriter on your behalf.

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. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Air Force Association.