

**Current 2019 Monthly Premiums for the 2 Year CSEA Long Term Group Disability Insurance Plan**  
**Benefits for which you are eligible are based on your monthly earnings.**

Monthly Income*	Monthly Benefit	Your monthly premium will be determined by your age:						
		Under 40	40-44	45-49	50-54	55-59	60-64	65-69
\$2,000-\$2,199	\$1,100	\$9.46	\$15.07	\$21.23	\$26.84	\$36.08	\$55.88	\$63.80
\$2,200-\$2,349	\$1,200	\$10.32	\$16.44	\$23.16	\$29.28	\$39.36	\$60.96	\$69.60
\$2,350-\$2,499	\$1,300	\$11.18	\$17.81	\$25.09	\$31.72	\$42.64	\$66.04	\$75.40
\$2,500-\$2,699	\$1,400	\$12.04	\$19.18	\$27.02	\$34.16	\$45.92	\$71.12	\$81.20
\$2,700-\$2,799	\$1,500	\$12.90	\$20.55	\$28.95	\$36.60	\$49.20	\$76.20	\$87.00
\$2,800-\$2,999	\$1,600	\$13.76	\$21.92	\$30.88	\$39.04	\$52.48	\$81.28	\$92.80
\$3,000-\$3,199	\$1,700	\$14.62	\$23.29	\$32.81	\$41.48	\$55.76	\$86.36	\$98.60
\$3,200-\$3,399	\$1,800	\$15.48	\$24.66	\$34.74	\$43.92	\$59.04	\$91.44	\$104.40
\$3,400-\$3,599	\$1,900	\$16.34	\$26.03	\$36.67	\$46.36	\$62.32	\$96.52	\$110.20
\$3,600-\$3,799	\$2,000	\$17.20	\$27.40	\$38.60	\$48.80	\$65.60	\$101.60	\$116.00
\$3,800-\$3,999	\$2,100	\$18.06	\$28.77	\$40.53	\$51.24	\$68.88	\$106.68	\$121.80
\$4,000-\$4,199	\$2,200	\$18.92	\$30.14	\$42.46	\$53.68	\$72.16	\$111.76	\$127.60
\$4,200-\$4,399	\$2,300	\$19.78	\$31.51	\$44.39	\$56.12	\$75.44	\$116.84	\$133.40
\$4,400-\$4,599	\$2,400	\$20.64	\$32.88	\$46.32	\$58.56	\$78.72	\$121.92	\$139.20
\$4,600-\$4,799	\$2,500	\$21.50	\$34.25	\$48.25	\$61.00	\$82.00	\$127.00	\$145.00
\$4,800-\$4,899	\$2,600	\$22.36	\$35.62	\$50.18	\$63.44	\$85.28	\$132.08	\$150.80
\$4,900-\$5,099	\$2,700	\$23.22	\$36.99	\$52.11	\$65.88	\$88.56	\$137.16	\$156.60
\$5,100-\$5,299	\$2,800	\$24.08	\$38.36	\$54.04	\$68.32	\$91.84	\$142.24	\$162.40
\$5,300-\$5,499	\$2,900	\$24.94	\$39.73	\$55.97	\$70.76	\$95.12	\$147.32	\$168.20
\$5,500-\$5,699	\$3,000	\$25.80	\$41.10	\$57.90	\$73.20	\$98.40	\$152.40	\$174.00
\$5,700-\$5,899	\$3,100	\$26.66	\$42.47	\$59.83	\$75.64	\$101.68	\$157.48	\$179.80
\$5,900-\$6,099	\$3,200	\$27.52	\$43.84	\$61.76	\$78.08	\$104.96	\$162.56	\$185.60
\$6,100-\$6,299	\$3,300	\$28.38	\$45.21	\$63.69	\$80.52	\$108.24	\$167.64	\$191.40
\$6,300-\$6,499	\$3,400	\$29.24	\$46.58	\$65.62	\$82.96	\$111.52	\$172.72	\$197.20

**\*If your income is not listed on the chart above, please call one of our benefit representatives at 1-800-952-5283 for a personal rate quote.**

New York Life reserves the right to change rates on a classwide basis. Benefit amounts are not guaranteed and are subject to change by the Policyholder and New York Life.

The premiums shown reflect the current rates (as of December 1, 2005) and benefit structure. Premiums are subject to change by agreement between New York Life Insurance Company and the CSEA, but not more than twice in any twelve-month period. Your rates may change only if they are changed for others in the same class of insured under this group policy. For example, a class of insured is a group of people with the same age and gender. Premium for this plan is deducted from payroll with an authorization from each individual member. Future benefits are subject to change by agreement between New York Life Insurance Company and the CSEA.

State Disability Insurance covers 55% for 12 months.