

Affordable Rates

To find your personal rate, simply find your monthly earnings range and age. Benefit availability is based on your monthly earnings.

**PAYMENT HANDLED VIA
PAYROLL DEDUCTION** **SEND
NO MONEY**

Current 2017 Monthly Premiums for the One-Year CSEA Group Short Term Disability Plan

Monthly Income	Monthly ¹ Benefit 1-6	Monthly ² Benefit 7-12	New Plan Rates								
			Under 40	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65-69	Ages ³ 70-74	Ages ³ 75 & over
Less than \$ 600	\$ 120	\$ 180	\$ 5.82	\$ 6.83	\$ 8.32	\$ 9.55	\$ 12.50	\$ 16.48	\$ 20.59	\$ 24.71	\$ 29.66
\$ 600 - \$ 699	\$ 140	\$ 210	\$ 6.79	\$ 7.97	\$ 9.70	\$ 11.14	\$ 14.59	\$ 19.22	\$ 24.02	\$ 28.83	\$ 34.61
\$ 700 - \$ 799	\$ 160	\$ 240	\$ 7.76	\$ 9.10	\$ 11.09	\$ 12.74	\$ 16.67	\$ 21.97	\$ 27.46	\$ 32.94	\$ 39.55
\$ 800 - \$ 899	\$ 180	\$ 270	\$ 8.73	\$ 10.24	\$ 12.47	\$ 14.33	\$ 18.76	\$ 24.71	\$ 30.89	\$ 37.06	\$ 44.50
\$ 900 - \$ 999	\$ 200	\$ 300	\$ 9.70	\$ 11.38	\$ 13.86	\$ 15.92	\$ 20.84	\$ 27.46	\$ 34.32	\$ 41.18	\$ 49.44
\$1,000 - \$1,099	\$ 220	\$ 330	\$ 10.67	\$ 12.52	\$ 15.25	\$ 17.51	\$ 22.92	\$ 30.21	\$ 37.75	\$ 45.30	\$ 54.38
\$1,100 - \$1,199	\$ 240	\$ 360	\$ 11.64	\$ 13.66	\$ 16.63	\$ 19.10	\$ 25.01	\$ 32.95	\$ 41.18	\$ 49.42	\$ 59.33
\$1,200 - \$1,399	\$ 280	\$ 420	\$ 13.58	\$ 15.93	\$ 19.40	\$ 22.29	\$ 29.18	\$ 38.44	\$ 48.05	\$ 57.65	\$ 69.22
\$1,400 - \$1,599	\$ 320	\$ 480	\$ 15.52	\$ 18.21	\$ 22.18	\$ 25.47	\$ 33.34	\$ 43.94	\$ 54.91	\$ 65.89	\$ 79.10
\$1,600 - \$1,799	\$ 360	\$ 540	\$ 17.46	\$ 20.48	\$ 24.95	\$ 28.66	\$ 37.51	\$ 49.43	\$ 61.78	\$ 74.12	\$ 88.99
\$1,800 - \$1,999	\$ 400	\$ 600	\$ 19.40	\$ 22.76	\$ 27.72	\$ 31.84	\$ 41.68	\$ 54.92	\$ 68.64	\$ 82.36	\$ 98.88
\$2,000 - \$2,199	\$ 440	\$ 660	\$ 21.34	\$ 25.04	\$ 30.49	\$ 35.02	\$ 45.85	\$ 60.41	\$ 75.50	\$ 90.60	\$108.77
\$2,200 - \$2,349	\$ 470	\$ 705	\$ 22.80	\$ 26.74	\$ 32.57	\$ 37.41	\$ 48.97	\$ 64.53	\$ 80.65	\$ 96.77	\$116.18
\$2,350 - \$2,499	\$ 500	\$ 750	\$ 24.25	\$ 28.45	\$ 34.65	\$ 39.80	\$ 52.10	\$ 68.65	\$ 85.80	\$102.95	\$123.60
\$2,500 - \$2,699	\$ 540	\$ 810	\$ 26.19	\$ 30.73	\$ 37.42	\$ 42.98	\$ 56.27	\$ 74.14	\$ 92.66	\$111.19	\$133.49
\$2,700 - \$2,799	\$ 560	\$ 840	\$ 27.16	\$ 31.86	\$ 38.81	\$ 44.58	\$ 58.35	\$ 76.89	\$ 96.10	\$115.30	\$138.43
\$2,800 - \$2,999	\$ 600	\$ 900	\$ 29.10	\$ 34.14	\$ 41.58	\$ 47.76	\$ 62.52	\$ 82.38	\$102.96	\$123.54	\$148.32
\$3,000 - \$3,199	\$ 640	\$ 960	\$ 31.04	\$ 36.42	\$ 44.35	\$ 50.94	\$ 66.69	\$ 87.87	\$109.82	\$131.78	\$158.21
\$3,200 - \$3,399	\$ 680	\$1,020	\$ 32.98	\$ 38.69	\$ 47.12	\$ 54.13	\$ 70.86	\$ 93.36	\$116.69	\$140.01	\$168.10
\$3,400 - \$3,599	\$ 720	\$1,080	\$ 34.92	\$ 40.97	\$ 49.90	\$ 57.31	\$ 75.02	\$ 98.86	\$123.55	\$148.25	\$177.98
\$3,600 - \$3,799	\$ 760	\$1,140	\$ 36.86	\$ 43.24	\$ 52.67	\$ 60.50	\$ 79.19	\$104.35	\$130.42	\$156.48	\$187.87
\$3,800 - \$3,999	\$ 800	\$1,200	\$ 38.80	\$ 45.52	\$ 55.44	\$ 63.68	\$ 83.36	\$109.84	\$137.28	\$164.72	\$197.76
\$4,000 - \$4,199	\$ 840	\$1,260	\$ 40.74	\$ 47.80	\$ 58.21	\$ 66.86	\$ 87.53	\$115.33	\$144.14	\$172.96	\$207.65
\$4,200 - \$4,399	\$ 880	\$1,320	\$ 42.68	\$ 50.07	\$ 60.98	\$ 70.05	\$ 91.70	\$120.82	\$151.01	\$181.19	\$217.54
\$4,400 - \$4,599	\$ 920	\$1,380	\$ 44.62	\$ 52.35	\$ 63.76	\$ 73.23	\$ 95.86	\$126.32	\$157.87	\$189.43	\$227.42
\$4,600 - \$4,799	\$ 960	\$1,440	\$ 46.56	\$ 54.62	\$ 66.53	\$ 76.42	\$100.03	\$131.81	\$164.74	\$197.66	\$237.31
\$4,800 - \$4,899	\$ 980	\$1,470	\$ 47.53	\$ 55.76	\$ 67.91	\$ 78.01	\$102.12	\$134.55	\$168.17	\$201.78	\$242.26
\$4,900 - \$5,099	\$1,020	\$1,530	\$ 49.47	\$ 58.04	\$ 70.69	\$ 81.19	\$106.28	\$140.05	\$175.03	\$210.02	\$252.14
\$5,100 - \$5,299	\$1,060	\$1,590	\$ 51.41	\$ 60.31	\$ 73.46	\$ 84.38	\$110.45	\$145.54	\$181.90	\$218.25	\$262.03
\$5,300 - \$5,499	\$1,100	\$1,650	\$ 53.35	\$ 62.59	\$ 76.23	\$ 87.56	\$114.62	\$151.03	\$188.76	\$226.49	\$271.92
\$5,500 - \$5,699	\$1,140	\$1,710	\$ 55.29	\$ 64.87	\$ 79.00	\$ 90.74	\$118.79	\$156.52	\$195.62	\$234.73	\$281.81
\$5,700 - \$5,899	\$1,180	\$1,770	\$ 57.23	\$ 67.14	\$ 81.77	\$ 93.93	\$122.96	\$162.01	\$202.49	\$242.49	\$291.70
\$5,900 - \$6,099	\$1,220	\$1,830	\$ 59.17	\$ 69.42	\$ 84.55	\$ 97.11	\$127.12	\$167.51	\$209.35	\$251.20	\$301.58
\$6,100 - \$6,299	\$1,260	\$1,890	\$ 61.11	\$ 71.69	\$ 87.32	\$100.30	\$131.29	\$173.00	\$216.22	\$259.43	\$311.47
\$6,300 - \$6,499	\$1,300	\$1,950	\$ 63.05	\$ 73.97	\$ 90.09	\$103.48	\$135.46	\$178.49	\$223.08	\$267.67	\$321.36
\$6,500 - \$6,699	\$1,340	\$2,010	\$ 64.99	\$ 76.25	\$ 92.86	\$106.66	\$139.63	\$183.98	\$229.94	\$275.91	\$331.25
\$6,700 - \$6,899	\$1,380	\$2,070	\$ 66.93	\$ 78.52	\$ 95.63	\$109.85	\$143.80	\$189.47	\$236.81	\$284.14	\$341.14
\$6,900 - \$7,099	\$1,420	\$2,130	\$ 68.87	\$ 80.80	\$ 98.41	\$113.03	\$147.96	\$194.97	\$243.67	\$292.38	\$351.02
\$7,100 - \$7,299	\$1,460	\$2,190	\$ 70.81	\$ 83.07	\$101.18	\$116.22	\$152.13	\$200.46	\$250.54	\$300.61	\$360.91
\$7,300 - \$7,499	\$1,500	\$2,250	\$ 72.75	\$ 85.35	\$103.95	\$119.40	\$156.30	\$205.95	\$257.40	\$308.85	\$370.80
\$7,500 - \$7,699	\$1,540	\$2,310	\$ 74.69	\$ 87.63	\$106.72	\$122.58	\$160.47	\$211.44	\$264.26	\$317.09	\$380.69
\$7,700 - \$7,899	\$1,580	\$2,370	\$ 76.63	\$ 89.90	\$109.49	\$125.77	\$164.64	\$216.93	\$271.13	\$325.32	\$390.58
\$7,900 - \$8,099	\$1,620	\$2,430	\$ 78.57	\$ 92.18	\$112.27	\$128.95	\$168.80	\$222.43	\$277.99	\$333.56	\$400.46
\$8,100 - \$8,299	\$1,660	\$2,490	\$ 80.51	\$ 94.45	\$115.04	\$132.14	\$172.97	\$227.92	\$284.86	\$341.79	\$410.35
\$8,300 - \$8,499	\$1,700	\$2,550	\$ 82.45	\$ 96.73	\$117.81	\$135.32	\$177.14	\$233.41	\$291.72	\$350.03	\$420.24
\$8,500 - \$8,699	\$1,740	\$2,610	\$ 84.39	\$ 99.01	\$120.58	\$138.50	\$181.31	\$238.90	\$298.58	\$358.27	\$430.13
\$8,700 - \$8,899	\$1,780	\$2,670	\$ 86.33	\$101.28	\$123.35	\$141.69	\$185.48	\$244.39	\$305.45	\$366.50	\$440.02
\$8,900 - \$9,099	\$1,820	\$2,730	\$ 88.27	\$103.56	\$126.13	\$144.87	\$189.64	\$249.89	\$312.31	\$374.74	\$449.90
\$9,100 - \$9,299	\$1,860	\$2,790	\$ 90.21	\$105.83	\$128.90	\$148.06	\$193.81	\$255.38	\$319.18	\$382.97	\$459.79
\$9,300 - \$9,499	\$1,900	\$2,850	\$ 92.15	\$108.11	\$131.67	\$151.24	\$197.98	\$260.87	\$326.04	\$391.21	\$469.68
\$9,500 and over	\$1,940	\$2,910	\$ 94.09	\$110.39	\$134.44	\$154.42	\$202.15	\$266.36	\$332.90	\$399.45	\$479.57

¹20% coverage, subject to maximum coverage of 75% of pre-disability income after integration with 55% SDI for months 1 - 6.

²30% coverage, subject to maximum coverage of 85% of pre-disability income after integration with 55% SDI for months 7 - 12.

³Renewals only.

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 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.