

Group Business Overhead Expense Insurance Rates

Monthly Benefits & Semiannual Rates for 14-day Waiting Period

Rates current as of 2023

Option A 14-day Waiting Period

MONTHLY BENEFITS	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
AGE					
<30	\$23.00	\$46.00	\$69.00	\$92.00	\$115.00
30-39	\$33.50	\$67.00	\$100.50	\$134.00	\$167.50
40-49	\$61.00	\$122.00	\$183.00	\$244.00	\$305.00
50-54	\$96.50	\$193.00	\$289.50	\$386.00	\$482.50
55-59	\$152.50	\$305.00	\$457.50	\$610.00	\$762.50
60-64*	\$208.50	\$417.00	\$625.50	\$834.00	\$1,042.50
65-69*	\$282.00	\$564.00	\$846.00	\$1,128.00	\$1,410.00

MONTHLY BENEFITS	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
AGE					
<30	\$138.00	\$161.00	\$184.00	\$207.00	\$230.00
30-39	\$201.00	\$234.50	\$268.00	\$301.50	\$335.00
40-49	\$366.00	\$427.00	\$488.00	\$549.00	\$610.00
50-54	\$579.00	\$675.50	\$772.00	\$868.50	\$965.00
55-59	\$915.00	\$1,067.50	\$1,220.00	\$1,372.50	\$1,525.00
60-64*	\$1,251.00	\$1,459.50	\$1,668.00	\$1,876.50	\$2,085.00
65-69*	\$1,692.00	\$1,974.00	\$2,256.00	\$2,538.00	\$2,820.00

MONTHLY BENEFITS	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
AGE					
<30	\$253.00	\$276.00	\$299.00	\$322.00	\$345.00
30-39	\$368.50	\$402.00	\$435.50	\$469.00	\$502.50
40-49	\$671.00	\$732.00	\$793.00	\$854.00	\$915.00
50-54	\$1,061.50	\$1,158.00	\$1,254.50	\$1,351.00	\$1,447.50
55-59	\$1,677.50	\$1,830.00	\$1,982.50	\$2,135.00	\$2,287.50
60-64*	\$2,293.50	\$2,502.00	\$2,710.50	\$2,919.00	\$3,127.50
65-69*	\$3,102.00	\$3,384.00	\$3,666.00	\$3,948.00	\$4,230.00

All rates are based upon insureds attained age at both effective and renewal date and the selected Waiting Period. Premiums will increase as the insured enters each successive age category. Rates are subject to change on a class-wide basis.

* For renewal purposes only

IMPORTANT TAX INFORMATION FOR RESIDENTS OF MANITOBA AND ONTARIO, CANADA: Ontario and Manitoba have enacted laws requiring taxation of all group insurance purchased by individuals (Manitoba 7% and Ontario 8%). This tax will be added to the amount of any premium due (in U.S. dollars).

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 on 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 insureds. For example, a class of insureds is a group of people 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 ACOG.



Group Business Overhead Expense Insurance Rates

Monthly Benefits & Semiannual Rates for 30-day Waiting Period

Rates current as of 2023

Option B 30-day Waiting Period

MONTHLY BENEFITS	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
AGE					
<30	\$16.00	\$32.00	\$48.00	\$64.00	\$80.00
30-39	\$24.50	\$49.00	\$73.50	\$98.00	\$122.50
40-49	\$46.00	\$92.00	\$138.00	\$184.00	\$230.00
50-54	\$76.50	\$153.00	\$229.50	\$306.00	\$382.50
55-59	\$121.00	\$242.00	\$363.00	\$484.00	\$605.00
60-64*	\$168.00	\$336.00	\$504.00	\$672.00	\$840.00
65-69*	\$235.00	\$470.00	\$705.00	\$940.00	\$1,175.00

MONTHLY BENEFITS	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
AGE					
<30	\$96.00	\$112.00	\$128.00	\$144.00	\$160.00
30-39	\$147.00	\$171.50	\$196.00	\$220.50	\$245.00
40-49	\$276.00	\$322.00	\$368.00	\$414.00	\$460.00
50-54	\$459.00	\$535.50	\$612.00	\$688.50	\$765.00
55-59	\$726.00	\$847.00	\$968.00	\$1,089.00	\$1,210.00
60-64*	\$1,008.00	\$1,176.00	\$1,344.00	\$1,512.50	\$1,680.00
65-69*	\$1,410.00	\$1,645.00	\$1,880.00	\$2,115.00	\$2,350.00

MONTHLY BENEFITS	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
AGE					
<30	\$176.00	\$192.00	\$208.00	\$224.00	\$240.00
30-39	\$269.50	\$294.00	\$318.50	\$343.00	\$367.50
40-49	\$506.00	\$552.00	\$598.00	\$644.00	\$690.00
50-54	\$841.50	\$918.00	\$994.50	\$1,071.00	\$1,147.50
55-59	\$1,331.00	\$1,452.00	\$1,573.00	\$1,694.00	\$1,815.00
60-64*	\$1,848.00	\$2,016.00	\$2,184.50	\$2,352.00	\$2,520.00
65-69*	\$2,585.00	\$2,820.00	\$3,055.00	\$3,290.00	\$3,525.00

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