

NYSSCPA Group Long-Term Disability Insurance Monthly Rates

(Members under age 70 may apply for this plan.)

To calculate your monthly premium, determine your monthly rate from the chart and multiply it by the number of \$100 units.
For annual premium, multiply the monthly premium by 12.

Long-Term Disability Rates

Monthly Rates Per \$100 Monthly Benefit

Plan 1: Rates				
Age	30 Days	90 Days	180 Days	365 Days
Under 40	\$1.71	\$1.27	\$1.10	\$1.03
40-49	\$1.94	\$1.43	\$1.24	\$1.16
50-59	\$4.17	\$3.05	\$2.64	\$2.47
60-69*	\$5.15	\$3.76	\$3.25	\$3.04

Plan 2: Rates	
Age	30 Days
Under 40	\$0.53
40-49	\$1.14
50-59	\$2.18
60-69*	\$4.12

*For renewals only. Coverage terminates at age 70. If you are over 60, you may only apply for \$500 per month in benefits.

Rates are based on each insured's attained age on the date their application is approved. These rates will remain constant until the insured reaches a higher age bracket; the new rate would be effective with the next renewal billing coinciding with or next following the insured entering a next age bracket. Rate and benefits are subject to change, but will not be changed more frequently than once in a 12-month period.