

GROUP SHORT-TERM DISABILITY INSURANCE

Underwritten by New York Life Insurance Company

2024 Monthly Rates

Monthly Rates per \$100 Monthly Benefit

Members may apply for monthly benefits between \$1,200 and \$4,000 in \$100 increments. Your spouse or domestic partner* is also eligible to apply for monthly benefits between \$1,200 and \$4,000, not to exceed the benefit amount you select.

How to Calculate Your Cost

1. Determine how much monthly coverage you think you'll need.**
2. Divide that amount by 100 to find the number of \$100 units desired.
3. Find your age in the "Age" column at right.
4. Multiply the cost shown by the number of \$100 units desired.

Example: If you are age 30 and choose a \$2,500 monthly benefit, divide 2,500 by 100 to get 25 units. Then multiply \$5.49 x 25 units = \$137.25. This is your monthly cost.

Age	Current 2024 Monthly Rates per \$100 Monthly Benefit Including the 50% Premium Credit ¹
Under 30	\$4.59
30-34	2.75
35-39	1.99
40-44	1.97
45-49	2.26
50-54	2.75
55-59	3.24
60-64***	3.80
65-69***	4.48

These monthly premium rates are based on your actual age as of the effective date of your insurance; scheduled increases will occur as you enter each new age bracket; coverage terminates at age 70. For your convenience, premiums are billed on a monthly, quarterly, semi-annual or annual basis. To calculate quarterly premiums, multiply by 3; for semi-annual premiums, multiply by 6; and for annual premiums, multiply by 12.

* Wherever the term spouse appears will read as Domestic Partner throughout.

** Monthly benefits, when added to income from any other sources, including other disability insurance, cannot exceed 66 2/3% of your pre-disability monthly pre-tax income.

*** For renewal purposes only.

If you have any questions or need help estimating your cost, call the plan administrator at 1.800.982.9491.

¹ Due to positive financial experience, as an APTA member, you can receive a 50% SAVINGS on this coverage in the form of premium credits. The credit applies to all premiums (including your spouse, if insured). Because the credit is dependent upon actual experience, it cannot be promised or guaranteed. The Trustees review the experience semi-annually to ensure a credit can continue beyond this date, however the credit can change if experience warrants. The 50% premium credit is currently in effect through June 30, 2026.

This policy is underwritten by New York Life Insurance Company, New York, NY 10010 on group policy form GMR.