



Business Overhead Expense Current 2026 Rates

Age	\$1,000.00		\$2,500.00		\$5,000.00		\$7,500.00		\$15,000.00	
	15-day wait	30-day wait	15-day wait	30-day wait	15-day wait	30-day wait	15-day wait	30-day wait	15-day wait	30-day wait
Under 34	\$8.10	\$6.30	\$20.25	\$15.75	\$40.50	\$31.50	\$60.75	\$47.25	\$121.50	\$94.50
35-39	\$9.23	\$6.98	\$23.06	\$17.44	\$46.13	\$35.88	\$69.19	\$52.31	\$138.38	\$104.63
40-44	\$10.13	\$7.88	\$25.31	\$19.69	\$50.63	\$39.38	\$75.94	\$59.06	\$151.88	\$118.13
45-49	\$11.25	\$8.33	\$28.13	\$20.81	\$56.25	\$41.63	\$84.38	\$62.44	\$168.75	\$124.88
50-54	\$14.40	\$10.13	\$36.00	\$25.31	\$72.00	\$50.63	\$108.00	\$75.94	\$216.00	\$151.88
55-59	\$15.53	\$11.25	\$38.81	\$28.13	\$77.63	\$56.25	\$116.44	\$84.38	\$232.88	\$168.75
60-64	\$22.73	\$17.78	\$56.81	\$44.44	\$113.63	\$88.88	\$170.44	\$133.31	\$340.88	\$266.63
65-69*	\$25.40	\$19.80	\$63.50	\$49.50	\$127.12	\$99.00	\$190.68	\$148.50	\$381.38	\$297.00

*Renewal only. Billed rates may differ slightly due to rounding

At age 70, insured members are transferred into the senior coverage.

Premium is \$3.172 per \$100.

The premium contributions shown reflect the current rate and benefit structure. Premiums increase on the premium due date coinciding with or next following the date that a member enters a new age bracket. Premium contributions may be changed by New York Life Insurance Company on any premium due date and 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 under this group policy. For example, a class of insureds is a group of people all with the same issue age, waiting period, and benefit option. Amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the AOA.