



Long Term Disability Insurance
Current 2026 Rates

45 Day Waiting Period												
	2 Year – Plan 1				5 Year – Plan 2				To Age 65 Plus – Plan 3			
	No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+	
Member's Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
18-29	\$0.37	\$0.46	\$0.30	\$0.37	\$0.62	\$0.78	\$0.50	\$0.62	\$0.99	\$1.24	\$0.79	\$0.99
30-34	\$0.45	\$0.56	\$0.36	\$0.45	\$0.72	\$0.90	\$0.58	\$0.72	\$1.20	\$1.49	\$0.96	\$1.19
35-39	\$0.48	\$0.61	\$0.38	\$0.49	\$0.94	\$1.17	\$0.75	\$0.94	\$1.43	\$1.79	\$1.14	\$1.43
40-44	\$0.70	\$0.88	\$0.56	\$0.70	\$1.49	\$1.86	\$1.19	\$1.49	\$2.26	\$2.83	\$1.81	\$2.26
45-49	\$0.92	\$1.15	\$0.74	\$0.92	\$1.77	\$2.21	\$1.42	\$1.77	\$2.56	\$3.20	\$2.05	\$2.56
50-54	\$1.24	\$1.55	\$0.99	\$1.24	\$3.22	\$4.03	\$2.58	\$3.22	\$4.06	\$5.07	\$3.25	\$4.06
55-59**	\$2.05	\$2.56	\$1.64	\$2.05	\$3.63	\$4.53	\$2.90	\$3.62	\$4.30	\$5.37	\$3.44	\$4.30
60-64**	\$3.09	\$3.86	\$2.47	\$3.09	\$4.98	\$6.23	\$3.98	\$4.98	\$4.98	\$6.23	\$3.98	\$4.98
65-74***	\$4.24	\$5.30	\$3.39	\$4.24	\$4.24	\$5.30	\$3.39	\$4.24	\$4.24	\$5.30	\$3.39	\$4.24

60 Day Waiting Period												
	2 Year – Plan 1				5 Year – Plan 2				To Age 65 Plus – Plan 3			
	No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+	
Member's Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
18-29	\$0.30	\$0.37	\$0.24	\$0.30	\$0.50	\$0.62	\$0.40	\$0.50	\$0.79	\$0.99	\$0.63	\$0.79
30-34	\$0.36	\$0.45	\$0.29	\$0.36	\$0.57	\$0.72	\$0.46	\$0.58	\$0.96	\$1.20	\$0.77	\$0.96
35-39	\$0.39	\$0.48	\$0.31	\$0.38	\$0.75	\$0.94	\$0.60	\$0.75	\$1.14	\$1.43	\$0.91	\$1.14
40-44	\$0.56	\$0.70	\$0.45	\$0.56	\$1.19	\$1.49	\$0.95	\$1.19	\$1.81	\$2.26	\$1.45	\$1.81
45-49	\$0.74	\$0.92	\$0.59	\$0.74	\$1.42	\$1.77	\$1.14	\$1.42	\$2.05	\$2.56	\$1.64	\$2.05
50-54	\$0.99	\$1.24	\$0.79	\$0.99	\$2.58	\$3.22	\$2.06	\$2.58	\$3.25	\$4.06	\$2.60	\$3.25
55-59**	\$1.64	\$2.05	\$1.31	\$1.64	\$2.90	\$3.63	\$2.32	\$2.90	\$3.44	\$4.30	\$2.75	\$3.44
60-64**	\$2.47	\$3.09	\$1.98	\$2.47	\$3.99	\$4.98	\$3.19	\$3.98	\$3.99	\$4.98	\$3.19	\$3.98
65-74***	\$3.40	\$4.24	\$2.72	\$3.39	\$3.40	\$4.24	\$2.72	\$3.39	\$3.40	\$4.24	\$2.72	\$3.39

90 Day Waiting Period												
	2 Year – Plan 1				5 Year – Plan 2				To Age 65 Plus – Plan 3			
	No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+	
Member's Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
18-29	\$0.21	\$0.26	\$0.17	\$0.21	\$0.36	\$0.45	\$0.29	\$0.36	\$0.57	\$0.71	\$0.46	\$0.57
30-34	\$0.26	\$0.32	\$0.21	\$0.26	\$0.41	\$0.51	\$0.33	\$0.41	\$0.68	\$0.85	\$0.54	\$0.68
35-39	\$0.28	\$0.35	\$0.22	\$0.28	\$0.54	\$0.67	\$0.43	\$0.54	\$0.82	\$1.02	\$0.66	\$0.82
40-44	\$0.40	\$0.50	\$0.32	\$0.40	\$0.85	\$1.06	\$0.68	\$0.85	\$1.29	\$1.62	\$1.03	\$1.30
45-49	\$0.53	\$0.66	\$0.42	\$0.53	\$1.01	\$1.26	\$0.81	\$1.01	\$1.46	\$1.83	\$1.17	\$1.46
50-54	\$0.71	\$0.88	\$0.57	\$0.70	\$1.84	\$2.30	\$1.47	\$1.84	\$2.32	\$2.90	\$1.86	\$2.32
55-59**	\$1.17	\$1.46	\$0.94	\$1.17	\$2.07	\$2.59	\$1.66	\$2.07	\$2.46	\$3.07	\$1.97	\$2.46
60-64**	\$1.76	\$2.20	\$1.41	\$1.76	\$2.85	\$3.56	\$2.28	\$2.85	\$2.85	\$3.56	\$2.28	\$2.85
65-74***	\$2.43	\$3.03	\$1.94	\$2.42	\$2.43	\$3.03	\$1.94	\$2.42	\$2.43	\$3.03	\$1.94	\$2.42

180 Day Waiting Period												
	2 Year – Plan 1				5 Year – Plan 2				To Age 65 Plus – Plan 3			
	No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+	
Member's Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
18-29	\$0.20	\$0.25	\$0.16	\$0.20	\$0.33	\$0.41	\$0.26	\$0.33	\$0.52	\$0.65	\$0.42	\$0.52
30-34	\$0.24	\$0.30	\$0.19	\$0.24	\$0.38	\$0.47	\$0.30	\$0.38	\$0.70	\$0.79	\$0.56	\$0.63
35-39	\$0.26	\$0.32	\$0.21	\$0.26	\$0.50	\$0.62	\$0.40	\$0.50	\$0.76	\$0.95	\$0.61	\$0.76
40-44	\$0.37	\$0.46	\$0.30	\$0.37	\$0.79	\$0.98	\$0.63	\$0.78	\$1.20	\$1.49	\$0.96	\$1.19
45-49	\$0.49	\$0.61	\$0.39	\$0.49	\$0.94	\$1.17	\$0.75	\$0.94	\$1.36	\$1.69	\$1.09	\$1.35
50-54	\$0.65	\$0.82	\$0.52	\$0.66	\$1.70	\$2.13	\$1.36	\$1.70	\$2.15	\$2.68	\$1.72	\$2.14
55-59**	\$1.08	\$1.35	\$0.86	\$1.08	\$1.92	\$2.40	\$1.54	\$1.92	\$2.27	\$2.84	\$1.82	\$2.27
60-64**	\$1.63	\$2.04	\$1.30	\$1.63	\$2.63	\$3.29	\$2.10	\$2.63	\$2.63	\$3.29	\$2.10	\$2.63
65-74***	\$2.24	\$2.80	\$1.79	\$2.24	\$2.24	\$2.80	\$1.79	\$2.24	\$2.24	\$2.80	\$1.79	\$2.24

365 Day Waiting Period												
Member's Age	2 Year – Plan 1				5 Year – Plan 2				To Age 65 Plus – Plan 3			
	No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+		No Premium Credit		20% Premium Credit+	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
18-29	\$0.19	\$0.23	\$0.15	\$0.18	\$0.31	\$0.39	\$0.25	\$0.31	\$0.50	\$0.62	\$0.40	\$0.50
30-34	\$0.23	\$0.28	\$0.18	\$0.22	\$0.36	\$0.45	\$0.29	\$0.36	\$0.60	\$0.75	\$0.48	\$0.60
35-39	\$0.24	\$0.30	\$0.19	\$0.24	\$0.47	\$0.59	\$0.38	\$0.47	\$0.72	\$0.89	\$0.58	\$0.71
40-44	\$0.35	\$0.44	\$0.28	\$0.35	\$0.74	\$0.93	\$0.59	\$0.74	\$1.13	\$1.41	\$0.90	\$1.13
45-49	\$0.46	\$0.58	\$0.37	\$0.46	\$0.88	\$1.11	\$0.70	\$0.89	\$1.28	\$1.60	\$1.02	\$1.28
50-54	\$0.62	\$0.77	\$0.50	\$0.62	\$1.61	\$2.01	\$1.29	\$1.61	\$2.03	\$2.54	\$1.62	\$2.03
55-59**	\$1.02	\$1.28	\$0.82	\$1.02	\$1.81	\$2.27	\$1.45	\$1.82	\$2.15	\$2.69	\$1.72	\$2.15
60-64**	\$1.54	\$1.93	\$1.23	\$1.54	\$2.49	\$3.11	\$1.99	\$2.49	\$2.49	\$3.11	\$1.99	\$2.49
65-74***	\$2.12	\$2.65	\$1.70	\$2.12	\$2.12	\$2.65	\$1.70	\$2.12	\$2.12	\$2.65	\$1.70	\$2.12

* Rates listed are applicable to AOA Members
** The Age 55-74 rate are for renewals only
*** Benefits are payable for up to one year for covered disabilities commencing after age 64 but before age 75

*The current 20% premium credit is not guaranteed and subject to change, however, the AOA Member Disability Income Insurance has returned premium credits for several years.

Note: If you’re under 45 and have been inactive for 6 months or less, your maximum benefit is \$2,000

The premium contributions shown reflect the current rate and benefit structure. Premiums increase on the premium 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 other 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 plan benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the AOA.