



Short Term Disability Insurance Current 2026 Rates

Your Age	\$1000 Benefit	\$1500 Benefit	\$2000 Benefit
Under 45	\$58.80	\$88.20	\$117.60
45-59	\$106.80	\$160.20	\$213.60
60-69*	\$219.00	\$328.50	\$438.00

*Rates for age 60-69 are renewal rates only.

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 benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the AOA.