

GROUP DISABILITY INCOME INSURANCE

Coverage Overview

Eligibility guidelines

You're eligible to apply if you're an AANA member under age 60, actively working full time (at least 30 hours per week), a resident of the United States (except NH, NV or VT), and not on active duty in the armed forces.

You must submit a completed application for insurance and New York Life must approve the insurance.

All applications are subject to medical underwriting. If a medical exam is required, it will be conducted at your convenience and at no cost to you. Payment of a premium contribution for insurance does not mean there is any coverage in force before the effective date as specified by New York Life Insurance Company.

What to expect after you submit your application

After we receive your application, you will be contacted, by phone, by ExamOne, New York Life's medical service provider, about your health history. If an exam is needed, it will be at your convenience and no expense to you.

Monthly benefit amount

Available monthly benefits range from \$1,000 to \$12,000, in multiples of \$100 (limited to a maximum of \$5,000 monthly benefit practicing as a CRNA or if you have been in your current occupational field for less than a year). The amount that can be issued is limited to 70% of your "Average Monthly Income" when combined with other disability insurance you have in force (or applying for), if any. Total disability insurance coverage across all companies must be less than \$20,000 monthly.

"Average Monthly Income" means a person's average monthly wages, salary, commissions, fees, and other amounts received for personal services (including the cost of his/her fringe benefits and share of total surplus, if any) for the immediately preceding period which produces the highest average: (a) the immediately preceding tax year; (b) the immediately preceding three tax years; (c) the entire period, if less than 12 months; (d) before deduction of any income taxes or social insurance taxes; and (e) after deduction of normal and usual business expenses that are deductible for income tax purposes. It does not include income from interest, dividends, annuities, rent, royalties, other insurance, or unearned income.

If your monthly benefit is greater than \$1,000 when you reach age 65, it will be reduced to \$1,000 at that time, and your premiums adjusted accordingly. However, this reduction will not occur if you are receiving benefits at that point.

Cost of Living Adjustment (COLA) option

If the COLA option is selected, the monthly benefit payable for a Covered Total Disability may be increased annually (up to 6%) to reflect changes in the cost of living based on the CPI-U. Years are measured from the start of the waiting period. If you have been disabled for 12 consecutive months and are entitled to receive a monthly benefit, you will be eligible for an adjustment each January 1. The monthly benefit can increase to a maximum of two times the initial monthly benefit amount. When you are no longer disabled, the monthly benefit will return to the original amount.

CPI-U means the Consumer Price Index for All Urban Consumers, All Items, as published by the Bureau of Labor Statistics. If the CPI-U, in New York Life's opinion, is no longer a valid index for the purpose of the COLA option or is no longer published by the Bureau of Labor Statistics, we will use a new index.

Tax advantages of having your own disability insurance

The cost of any disability insurance paid on your behalf by an employer is tax deductible for the company, but any disability benefit you receive would be taxed as ordinary income.

When you pay the premiums for this insurance, the cost is not tax deductible to you, but any benefits paid to you through this coverage will not be subject to Federal Income Tax (ask your accountant or tax advisor).

Advantage of portable coverage

Unlike most employer-provided disability coverage, your AANA Disability Income Insurance does not leave you exposed if your employee benefits package changes, or if you switch jobs or become self-employed.

DISABILITY INCOME INSURANCE

Choose your waiting period

The waiting period is the amount of time between onset of a qualifying disability and payment of first benefit.

Your benefits can begin 61, 91, or 180 days after a qualifying disability. Coverage with a 180-day waiting period will cost less than that same amount of coverage with a 60- or 90-day waiting period. If you suffer a disability as a result of an organ donation, there will be no waiting period.

Your choice of Maximum Benefit Period

Benefits for covered disabilities are payable for up to five or 10 years, or up to age 65 – the choice is yours.

Age 65 Plan:

- If a covered disability begins before age 63, benefits can be payable until age 65
- If it begins after attaining age 63 and before age 70, payable for up to two years

10-Year Plan:

- If a covered disability begins before age 56, benefits can be payable for up to 10 years
- If it begins after attaining age 56 and before age 63, can be payable until age 65
- If it begins after attaining age 63 and before age 70, payable for up to two years

5-Year Plan:

- If a covered disability begins before age 61, benefits can be payable for up to five years
- If it begins at age 61 but before age 62, benefits can be payable for up to four years
- If it begins after age 62 but before age 63, benefits can be payable for up to three years
- If it begins age 63 but before age 70, the maximum benefit period is two years

Disability benefit payments will end on the date of any of the following:

- The end of your covered total or residual disability
- The end of your Maximum Benefit Period
- Failure to provide required proof of your continuing total disability
- Failure to undergo an examination required by New York Life Insurance Company
- Your death

Important “own occupation” definition of Covered Total Disability

This coverage pays benefits for a Covered Total Disability caused by an illness, accidental injury or organ donation which makes you completely and continuously unable to perform the material and substantial duties of your regular occupation (the occupation you were performing the day before total disability began), not just any job. That is an important feature for you as a highly trained and educated nurse anesthetist.

For a disability to be considered a Covered Total Disability, the beginning of disability must happen while insured under this policy. For a Covered Total Disability to be considered to have resulted from an injury, the Covered Total Disability must begin within 90 days after an accident, provided the accident occurs while you are insured under the Policy. If more than 90 days has elapsed, such Covered Total Disability will be considered to have resulted from a sickness. Disability due to organ donation is covered if you have been insured for at least six consecutive months when you make the donation.

If you are eligible for a Covered Total Disability and are gainfully employed in an occupation other than your regular occupation, your payable benefit will be reduced by 50% of your monthly income from that employment.

Covered Residual Disability benefit

If you return to work (able to perform at least one of the duties of your own occupation) after a Covered Total Disability that equals or exceeds your waiting period, you may be eligible for Residual Disability benefits. To qualify: (a) you must be age 63 or younger and under the regular care of a physician, (b) it must occur after you have received Covered Total Disability benefits for the same illness, accidental injury or organ donation and not reached the Maximum Benefit Period, and (c) it results in an income loss of 20% or more.

What benefit is payable

For the benefit to be paid, you must provide satisfactory proof of total disability within 90 days: (a) after your waiting period for a Covered Total Disability, or (b) date of return to work for a Covered Residual Disability.

DISABILITY INCOME INSURANCE

If your disability benefits from all sources (i.e., salary continuance plan, workers compensation, retirement plan, etc.) are greater than 70% of Average Monthly Income, your monthly benefit for that month will be reduced, but will never be less than \$50.

Exception: If you are eligible to receive a Covered Total Disability benefit and are gainfully employed in an occupation other than your regular occupation, your benefit payable will be reduced by 50% of your monthly income from that employment.

If the Covered Total Disability is the result of an organ donation, any Covered Disability benefits otherwise payable will not include any increase in the monthly benefit or policy change that occurs within the six-month period immediately before the date such Covered Total Disability began.

Member-exclusive rates

Your group purchasing power as an AANA member is reflected in the member-exclusive rates seen in the calculator and the Coverage Overview.

Benefit payments come straight to you

Benefits are paid monthly, directly to you, to use any way you want.

This coverage belongs to you, not your employer

Unlike with most employer-provided coverage, this insurance protection does not stop if you change jobs or your employee benefits change. Provided you meet the conditions to keep your insurance in force, you can continue your coverage until age 70.

Vocational Rehabilitation benefit

Participation in an approved vocational rehabilitation program does not on its own represent the end of a covered total disability, and the full benefit can continue to be paid. New York Life Insurance Company must approve both the program and the extent of your participation. The company may initially approve your participation for up to three consecutive months and may approve extensions for up to a total of 24 months.

Workplace Modification benefit

If you are disabled and receiving a benefit, New York Life Insurance Company can reimburse up to 100% of the reasonable costs incurred by you or your employer for modification(s) to accommodate you returning to work and remaining at work. This amount will not exceed the lesser of six monthly benefits or the cost of the modification(s). You or your employer must submit a written proposal of the modification(s), including purpose, cost, expected completion date, and input from your physician.

Communicable Disease benefit

You can receive covered residual benefits without any waiting period if you are under age 65 and lose 25% or more of your monthly income due to a covered contagious sickness.

No individual rate changes

Your premium can't be increased because of changes in your health. Your rates change only when you enter a new age bracket or due to an adjustment for everyone in your age bracket and rate class. New York Life Insurance Company reserves the right to change premiums or benefits on a group or class basis.

Multiple periods of disability

Successive periods of disability will be considered one period of Total Covered Disability if they are due to the same or related causes and separated by less than 90 days of return to full-time work while not totally disabled.

A disability resulting from a different or unrelated cause which is not separated by a return to full-time work, will be considered the same disability.

Premium waiver

Your premiums will be waived if you suffer a Covered Total Disability for at least six consecutive months. Coverage continues in full, but you are not required to pay premium payments for as long as your disability lasts. When your Covered Total Disability benefit ends, you must again pay premiums when due to continue coverage.

DISABILITY INCOME INSURANCE

Pre-existing conditions

An injury, sickness, or organ donation for which you received medical services or supplies, consulted a doctor or took prescribed drugs within 12 months before the effective date of your insurance is a pre-existing condition if such injury, sickness or condition was not fully disclosed when the request for insurance is made. If total disability is due to a pre-existing condition, and it begins within two years of the date you become insured, no benefits will be paid unless you have not received any medical care for the condition or any complications for 12 continuous months while insured.

Pre-existing conditions do not include any of the following:

- An injury or sickness for which you have not consulted a doctor or received medical care during the 12 months before becoming insured
- Any such injury or sickness after you have been continuously insured under the policy for 24 months
- Any injury, sickness, or condition classified as an impairment restriction

An impairment restriction is a limitation of your insurance established by New York Life Insurance Company and continued if in effect the day before you become covered or a change in insurance takes effect. All impairment restrictions are stated in the insurance certificate. Insurance with such restrictions is subject to your acceptance, and payment of one premium constitutes acceptance.

Exclusions

Benefits will not be paid for disabilities that occur during, are due to, or are related to:

- Participation in or incarceration resulting from (a) commission of a felony, or (b) illegal occupation or activity, insurrection, terrorist activity, or riot, in a role other than as a victim
- Engagement in a war, an act of war, or armed conflict in a role other than as a victim
- Service in the military for any country, alliance, or international organization or in a civilian unit which serves such forces
- Travel in, travel on or a fall from an aircraft while in flight, unless traveling solely as a fare-paying passenger on a licensed commercial regularly scheduled flight and certain other covered situations and aircraft types which will be described in the Certificate of Insurance
- Intentional self-inflicted injury while sane or insane
- Pregnancy, childbirth or related conditions, except for complications of pregnancy

Benefits will not be paid for (a) a disability that does not require a doctor's regular care or attendance (not including yourself or immediate family members), or (b) a disability that is due to or related to a condition which has an Impairment Restriction established by New York Life Insurance Company when coverage is issued.

Loss of license does not by itself represent inability to participate in your own profession or enable coverage for total disability.

The Maximum Benefit Period for disabilities related to a mental, nervous or emotional disorder, or alcoholism or drug addiction, is 12 months unless you are confined to a licensed facility to provide medical care for the disability.

DISABILITY INCOME INSURANCE

Effective Date

Coverage will be effective on the 1st of the month on or following the date your application is approved by New York Life Insurance Company, provided your first premium is paid when due and you are actively working full time (at least 30 hours per week) on such effective date. For a person who is not actively working full time on that date, the certificate effective date is the first day of the month on or after the day you return to full-time work for at least 90 consecutive days, provided you are still eligible to obtain the insurance on that day. If these requirements are not satisfied, insurance will not take effect.

When insurance ends

Coverage ends on the earliest of the following dates:

- You reach age 70
- You retire or are no longer at full-time work
- You enter active duty in the armed forces
- You cease to be an AANA member
- You submit written request to end insurance
- The date the period ends after the last insurance period you paid for
- The policy ends insurance for your group of insureds

30-day free look

If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it without claim within 30 days. Your coverage will be invalidated and you will receive a full refund – no questions asked!

Still have questions?

Call the administrator at 1-877-273-6588.

Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Group Policy Form GMR.

This summary is a brief description of principal provisions and features only and is subject to the terms, conditions, exclusions and limitations of Group Policy G-29285-0/GMR-FACE. Coverage may vary or may not be available in all states. AANA incurs costs in connection with providing oversight and administrative support for this sponsored program. To provide and maintain this valuable membership benefit, AANA is reimbursed for these costs.

Program administered by – Hagan Insurance Group, PO Box 4315, Clinton, IA 52733-4315, 1-877-273-6588.

CA Insurance License #OH62489;
AR Insurance License #94726

DISABILITY INCOME INSURANCE

**Current Monthly Rates
without Optional COLA
(To Age 65 Plan)
(Rates current as of 3/1/2025)**

60-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 28.30	\$ 40.45	\$ 56.60	\$ 80.90	\$ 84.90	\$121.35	\$ 113.20	\$ 161.80	\$ 141.50	\$ 202.25	\$ 169.80	\$ 242.70
30-39	37.52	52.92	75.03	105.83	112.55	158.75	150.07	211.67	187.58	264.58	225.10	317.50
40-44	61.90	87.32	123.80	174.63	185.70	261.95	247.60	349.27	309.50	436.58	371.40	523.90
45-49	100.88	135.33	201.77	270.67	302.65	406.00	403.53	541.33	504.42	676.67	605.30	812.00
50-54	156.38	162.42	312.77	324.83	469.15	487.25	625.53	649.67	781.92	812.08	938.30	974.50
55-59	172.02	178.65	344.03	357.30	516.05	535.95	688.07	714.60	860.08	893.25	1,032.10	1,071.90
60-64*	165.98	141.72	331.97	283.43	497.95	425.15	663.93	566.87	829.92	708.58	995.90	850.30
65-69*	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 198.10	\$ 283.15	\$ 226.40	\$ 323.60	\$ 254.70	\$ 364.05	\$ 283.00	\$ 404.50	\$ 311.30	\$ 444.95	\$ 339.60	\$ 485.40
30-39	262.62	370.42	300.13	423.33	337.65	476.25	375.17	529.17	412.68	582.08	450.20	635.00
40-44	433.30	611.22	495.20	698.53	557.10	785.85	619.00	873.17	680.90	960.48	742.80	1,047.80
45-49	706.18	947.33	807.07	1,082.67	907.95	1,218.00	1,008.83	1,353.33	1,109.72	1,488.67	1,210.60	1,624.00
50-54	1,094.68	1,136.92	1,251.07	1,299.33	1,407.45	1,461.75	1,563.83	1,624.17	1,720.22	1,786.58	1,876.60	1,949.00
55-59	1,204.12	1,250.55	1,376.13	1,429.20	1,548.15	1,607.85	1,720.17	1,786.50	1,892.18	1,965.15	2,064.20	2,143.80
60-64*	1,161.88	992.02	1,327.87	1,133.73	1,493.85	1,275.45	1,659.83	1,417.17	1,825.82	1,558.88	1,991.80	1,700.60
65-69*	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73

Male rates apply to residents of Montana, regardless of gender.

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
with Optional COLA
(To Age 65 Plan)**

(Rates current as of 3/1/2025)

60-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 35.94	\$ 51.37	\$ 71.88	\$ 102.74	\$ 107.82	\$ 154.11	\$ 143.76	\$ 205.49	\$ 179.71	\$ 256.86	\$ 215.65	\$ 308.23
30-39	47.65	67.20	95.29	134.41	142.94	201.61	190.58	268.82	238.23	336.02	285.88	403.23
40-44	78.61	110.89	157.23	221.78	235.84	332.68	314.45	443.57	393.07	554.46	471.68	665.35
45-49	128.12	171.87	256.24	343.75	384.37	515.62	512.49	687.49	640.61	859.37	768.73	1,031.24
50-54	198.61	206.27	397.21	412.54	595.82	618.81	794.43	825.08	993.03	1,031.35	1,191.64	1,237.62
55-59	218.46	226.89	436.92	453.77	655.38	680.66	873.84	907.54	1,092.31	1,134.43	1,310.77	1,361.31
60-64*	210.80	179.98	421.60	359.96	632.40	539.94	843.20	719.92	1,053.99	899.90	1,264.79	1,079.88
65-69*	162.18	134.28	162.18	134.28	162.18	134.28	162.18	134.28	162.18	134.28	162.18	134.28
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 251.59	\$ 359.60	\$ 287.53	\$ 410.97	\$ 323.47	\$ 462.34	\$ 359.41	\$ 513.72	\$ 395.35	\$ 565.09	\$ 431.29	\$ 616.46
30-39	333.52	470.43	381.17	537.63	428.82	604.84	476.46	672.04	524.11	739.25	571.75	806.45
40-44	550.29	776.25	628.90	887.14	707.52	998.03	786.13	1,108.92	864.74	1,219.81	943.36	1,330.71
45-49	896.85	1,203.11	1,024.97	1,374.99	1,153.10	1,546.86	1,281.22	1,718.73	1,409.34	1,890.61	1,537.46	2,062.48
50-54	1,390.25	1,443.88	1,588.85	1,650.15	1,787.46	1,856.42	1,986.07	2,062.69	2,184.68	2,268.96	2,383.28	2,475.23
55-59	1,529.23	1,588.20	1,747.69	1,815.08	1,966.15	2,041.97	2,184.61	2,268.86	2,403.07	2,495.74	2,621.53	2,722.63
60-64*	1,475.59	1,259.86	1,686.39	1,439.84	1,897.19	1,619.82	2,107.99	1,799.80	2,318.79	1,979.78	2,529.59	2,159.76
65-69*	162.18	134.28	162.18	134.28	162.18	134.28	162.18	134.28	162.18	134.28	162.18	134.28

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
without Optional COLA
(To Age 65 Plan)**

(Rates current as of 3/1/2025)

90-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 17.27	\$ 25.35	\$ 34.53	\$ 50.70	\$ 51.80	\$ 76.05	\$ 69.07	\$ 101.40	\$ 86.33	\$ 126.75	\$ 103.60	\$ 152.10
30-39	21.68	31.97	43.37	63.93	65.05	95.90	86.73	127.87	108.42	159.83	130.10	191.80
40-44	35.78	49.53	71.57	99.07	107.35	148.60	143.13	198.13	178.92	247.67	214.70	297.20
45-49	59.03	79.25	118.07	158.50	177.10	237.75	236.13	317.00	295.17	396.25	354.20	475.50
50-54	100.37	103.03	200.73	206.07	301.10	309.10	401.47	412.13	501.83	515.17	602.20	618.20
55-59	125.45	131.88	250.90	263.77	376.35	395.65	501.80	527.53	627.25	659.42	752.70	791.30
60-64*	114.12	97.28	228.23	194.57	342.35	291.85	456.47	389.13	570.58	486.42	684.70	583.70
65-69*	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 120.87	\$ 177.45	\$ 138.13	\$ 202.80	\$ 155.40	\$ 228.15	\$ 172.67	\$ 253.50	\$ 189.93	\$ 278.85	\$ 207.20	\$ 304.20
30-39	151.78	223.77	173.47	255.73	195.15	287.70	216.83	319.67	238.52	351.63	260.20	383.60
40-44	250.48	346.73	286.27	396.27	322.05	445.80	357.83	495.33	393.62	544.87	429.40	594.40
45-49	413.23	554.75	472.27	634.00	531.30	713.25	590.33	792.50	649.37	871.75	708.40	951.00
50-54	702.57	721.23	802.93	824.27	903.30	927.30	1,003.67	1,030.33	1,104.03	1,133.37	1,204.40	1,236.40
55-59	878.15	923.18	1,003.60	1,055.07	1,129.05	1,186.95	1,254.50	1,318.83	1,379.95	1,450.72	1,505.40	1,582.60
60-64*	798.82	680.98	912.93	778.27	1,027.05	875.55	1,141.17	972.83	1,255.28	1,070.12	1,369.40	1,167.40
65-69*	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37

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(Rates current as of 3/1/2025)

90-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 21.93	\$ 32.19	\$ 43.86	\$ 64.39	\$ 65.79	\$ 96.58	\$ 87.71	\$ 128.78	\$ 109.64	\$ 160.97	\$ 131.57	\$ 193.17
30-39	27.54	40.60	55.08	81.20	82.61	121.79	110.15	162.39	137.69	202.99	165.23	243.59
40-44	45.44	62.91	90.89	125.81	136.33	188.72	181.78	251.63	227.22	314.54	272.67	377.44
45-49	74.97	100.65	149.94	201.30	224.92	301.94	299.89	402.59	374.86	503.24	449.83	603.89
50-54	127.47	130.85	254.93	261.70	382.40	392.56	509.86	523.41	637.33	654.26	764.79	785.11
55-59	159.32	167.49	318.64	334.98	477.96	502.48	637.29	669.97	796.61	837.46	955.93	1,004.95
60-64*	144.93	123.55	289.86	247.10	434.78	370.65	579.71	494.20	724.64	617.75	869.57	741.30
65-69*	106.38	89.37	106.38	89.37	106.38	89.37	106.38	89.37	106.38	89.37	106.38	89.37
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 153.50	\$ 225.36	\$ 175.43	\$ 257.56	\$ 197.36	\$ 289.75	\$ 219.29	\$ 321.95	\$ 241.22	\$ 354.14	\$ 263.14	\$ 386.33
30-39	192.76	284.18	220.30	324.78	247.84	365.38	275.38	405.98	302.92	446.57	330.45	487.17
40-44	318.11	440.35	363.56	503.26	409.00	566.17	454.45	629.07	499.89	691.98	545.34	754.89
45-49	524.81	704.53	599.78	805.18	674.75	905.83	749.72	1,006.48	824.70	1,107.12	899.67	1,207.77
50-54	892.26	915.97	1,019.73	1,046.82	1,147.19	1,177.67	1,274.66	1,308.52	1,402.12	1,439.38	1,529.59	1,570.23
55-59	1,115.25	1,172.44	1,274.57	1,339.93	1,433.89	1,507.43	1,593.22	1,674.92	1,752.54	1,842.41	1,911.86	2,009.90
60-64*	1,014.50	864.85	1,159.43	988.40	1,304.35	1,111.95	1,449.28	1,235.50	1,594.21	1,359.05	1,739.14	1,482.60
65-69*	106.38	89.37	106.38	89.37	106.38	89.37	106.38	89.37	106.38	89.37	106.38	89.37

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
without Optional COLA
(To Age 65 Plan)**

(Rates current as of 3/1/2025)

180-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 14.33	\$ 19.92	\$ 28.67	\$ 39.83	\$ 43.00	\$ 59.75	\$ 57.33	\$ 79.67	\$ 71.67	\$ 99.58	\$ 86.00	\$ 119.50
30-39	18.07	24.60	36.13	49.20	54.20	73.80	72.27	98.40	90.33	123.00	108.40	147.60
40-44	28.90	39.35	57.80	78.70	86.70	118.05	115.60	157.40	144.50	196.75	173.40	236.10
45-49	49.13	62.97	98.27	125.93	147.40	188.90	196.53	251.87	245.67	314.83	294.80	377.80
50-54	83.53	88.15	167.07	176.30	250.60	264.45	334.13	352.60	417.67	440.75	501.20	528.90
55-59	108.60	114.60	217.20	229.20	325.80	343.80	434.40	458.40	543.00	573.00	651.60	687.60
60-64*	102.62	87.47	205.23	174.93	307.85	262.40	410.47	349.87	513.08	437.33	615.70	524.80
65-69*	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 100.33	\$ 139.42	\$ 114.67	\$ 159.33	\$ 129.00	\$ 179.25	\$ 143.33	\$ 199.17	\$ 157.67	\$ 219.08	\$ 172.00	\$ 239.00
30-39	126.47	172.20	144.53	196.80	162.60	221.40	180.67	246.00	198.73	270.60	216.80	295.20
40-44	202.30	275.45	231.20	314.80	260.10	354.15	289.00	393.50	317.90	432.85	346.80	472.20
45-49	343.93	440.77	393.07	503.73	442.20	566.70	491.33	629.67	540.47	692.63	589.60	755.60
50-54	584.73	617.05	668.27	705.20	751.80	793.35	835.33	881.50	918.87	969.65	1,002.40	1,057.80
55-59	760.20	802.20	868.80	916.80	977.40	1,031.40	1,086.00	1,146.00	1,194.60	1,260.60	1,303.20	1,375.20
60-64*	718.32	612.27	820.93	699.73	923.55	787.20	1,026.17	874.67	1,128.78	962.13	1,231.40	1,049.60
65-69*	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
with Optional COLA
(To Age 65 Plan)**

(Rates current as of 3/1/2025)

180-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 18.20	\$ 25.29	\$ 36.41	\$ 50.59	\$ 54.61	\$ 75.88	\$ 72.81	\$ 101.18	\$ 91.02	\$ 126.47	\$ 109.22	\$ 151.77
30-39	22.94	31.24	45.89	62.48	68.83	93.73	91.78	124.97	114.72	156.21	137.67	187.45
40-44	36.70	49.97	73.41	99.95	110.11	149.92	146.81	199.90	183.52	249.87	220.22	299.85
45-49	62.40	79.97	124.80	159.94	187.20	239.90	249.60	319.87	312.00	399.84	374.40	479.81
50-54	106.09	111.95	212.17	223.90	318.26	335.85	424.35	447.80	530.44	559.75	636.52	671.70
55-59	137.92	145.54	275.84	291.08	413.77	436.63	551.69	582.17	689.61	727.71	827.53	873.25
60-64*	130.32	111.08	260.65	222.17	390.97	333.25	521.29	444.33	651.62	555.41	781.94	666.50
65-69*	96.05	81.09	96.05	81.09	96.05	81.09	96.05	81.09	96.05	81.09	96.05	81.09
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 127.42	\$ 177.06	\$ 145.63	\$ 202.35	\$ 163.83	\$ 227.65	\$ 182.03	\$ 252.94	\$ 200.24	\$ 278.24	\$ 218.44	\$ 303.53
30-39	160.61	218.69	183.56	249.94	206.50	281.18	229.45	312.42	252.39	343.66	275.34	374.90
40-44	256.92	349.82	293.62	399.80	330.33	449.77	367.03	499.75	403.73	549.72	440.44	599.69
45-49	436.80	559.77	499.19	639.74	561.59	719.71	623.99	799.68	686.39	879.64	748.79	959.61
50-54	742.61	783.65	848.70	895.60	954.79	1,007.55	1,060.87	1,119.51	1,166.96	1,231.46	1,273.05	1,343.41
55-59	965.45	1,018.79	1,103.38	1,164.34	1,241.30	1,309.88	1,379.22	1,455.42	1,517.14	1,600.96	1,655.06	1,746.50
60-64*	912.26	777.58	1,042.59	888.66	1,172.91	999.74	1,303.23	1,110.83	1,433.55	1,221.91	1,563.88	1,332.99
65-69*	96.05	81.09	96.05	81.09	96.05	81.09	96.05	81.09	96.05	81.09	96.05	81.09

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
without Optional COLA
(10-Year Plan)**

(Rates current as of 3/1/2025)

60-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 18.13	\$ 25.92	\$ 36.27	\$ 51.83	\$ 54.40	\$ 77.75	\$ 72.53	\$ 103.67	\$ 90.67	\$ 129.58	\$ 108.80	\$ 155.50
30-39	24.03	33.92	48.07	67.83	72.10	101.75	96.13	135.67	120.17	169.58	144.20	203.50
40-44	39.67	55.95	79.33	111.90	119.00	167.85	158.67	223.80	198.33	279.75	238.00	335.70
45-49	64.65	86.73	129.30	173.47	193.95	260.20	258.60	346.93	323.25	433.67	387.90	520.40
50-54	100.20	104.07	200.40	208.13	300.60	312.20	400.80	416.27	501.00	520.33	601.20	624.40
55-59	154.82	160.78	309.63	321.57	464.45	482.35	619.27	643.13	774.08	803.92	928.90	964.70
60-64*	165.98	141.72	331.97	283.43	497.95	425.15	663.93	566.87	829.92	708.58	995.90	850.30
65-69*	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 126.93	\$ 181.42	\$ 145.07	\$ 207.33	\$ 163.20	\$ 233.25	\$ 181.33	\$ 259.17	\$ 199.47	\$ 285.08	\$ 217.60	\$ 311.00
30-39	168.23	237.42	192.27	271.33	216.30	305.25	240.33	339.17	264.37	373.08	288.40	407.00
40-44	277.67	391.65	317.33	447.60	357.00	503.55	396.67	559.50	436.33	615.45	476.00	671.40
45-49	452.55	607.13	517.20	693.87	581.85	780.60	646.50	867.33	711.15	954.07	775.80	1,040.80
50-54	701.40	728.47	801.60	832.53	901.80	936.60	1,002.00	1,040.67	1,102.20	1,144.73	1,202.40	1,248.80
55-59	1,083.72	1,125.48	1,238.53	1,286.27	1,393.35	1,447.05	1,548.17	1,607.83	1,702.98	1,768.62	1,857.80	1,929.40
60-64*	1,161.88	992.02	1,327.87	1,133.73	1,493.85	1,275.45	1,659.83	1,417.17	1,825.82	1,558.88	1,991.80	1,700.60
65-69*	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
with Optional COLA
(10-Year Plan)**

(Rates current as of 3/1/2025)

60-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 22.12	\$ 31.62	\$ 44.25	\$ 63.24	\$ 66.37	\$ 94.86	\$ 88.49	\$ 126.47	\$ 110.61	\$ 158.09	\$ 132.74	\$ 189.71
30-39	29.32	41.38	58.64	82.76	87.96	124.14	117.28	165.51	146.60	206.89	175.92	248.27
40-44	48.39	68.26	96.79	136.52	145.18	204.78	193.57	273.04	241.97	341.30	290.36	409.55
45-49	78.87	105.81	157.75	211.63	236.62	317.44	315.49	423.26	394.37	529.07	473.24	634.89
50-54	122.24	126.96	244.49	253.92	366.73	380.88	488.98	507.85	611.22	634.81	733.46	761.77
55-59	188.88	196.16	377.75	392.31	566.63	588.47	755.51	784.62	944.38	980.78	1,133.26	1,176.93
60-64*	202.50	172.89	405.00	345.79	607.50	518.68	810.00	691.58	1,012.50	864.47	1,215.00	1,037.37
65-69*	155.79	128.99	155.79	128.99	155.79	128.99	155.79	128.99	155.79	128.99	155.79	128.99
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 154.86	\$ 221.33	\$ 176.98	\$ 252.95	\$ 199.10	\$ 284.57	\$ 221.23	\$ 316.18	\$ 243.35	\$ 347.80	\$ 265.47	\$ 379.42
30-39	205.24	289.65	234.57	331.03	263.89	372.41	293.21	413.78	322.53	455.16	351.85	496.54
40-44	338.75	477.81	387.15	546.07	435.54	614.33	483.93	682.59	532.33	750.85	580.72	819.11
45-49	552.11	740.70	630.98	846.52	709.86	952.33	788.73	1,058.15	867.60	1,163.96	946.48	1,269.78
50-54	855.71	888.73	977.95	1,015.69	1,100.20	1,142.65	1,222.44	1,269.61	1,344.68	1,396.57	1,466.93	1,523.54
55-59	1,322.13	1,373.09	1,511.01	1,569.25	1,699.89	1,765.40	1,888.76	1,961.56	2,077.64	2,157.71	2,266.52	2,353.87
60-64*	1,417.50	1,210.26	1,620.00	1,383.15	1,822.50	1,556.05	2,025.00	1,728.94	2,227.50	1,901.84	2,430.00	2,074.73
65-69*	155.79	128.99	155.79	128.99	155.79	128.99	155.79	128.99	155.79	128.99	155.79	128.99

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
without Optional COLA
(10-Year Plan)**

(Rates current as of 3/1/2025)

90-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 11.07	\$ 16.23	\$ 22.13	\$ 32.47	\$ 33.20	\$ 48.70	\$ 44.27	\$ 64.93	\$ 55.33	\$ 81.17	\$ 66.40	\$ 97.40
30-39	13.90	20.48	27.80	40.97	41.70	61.45	55.60	81.93	69.50	102.42	83.40	122.90
40-44	22.93	31.75	45.87	63.50	68.80	95.25	91.73	127.00	114.67	158.75	137.60	190.50
45-49	37.83	50.78	75.67	101.57	113.50	152.35	151.33	203.13	189.17	253.92	227.00	304.70
50-54	64.32	66.02	128.63	132.03	192.95	198.05	257.27	264.07	321.58	330.08	385.90	396.10
55-59	112.90	109.47	225.80	218.93	338.70	328.40	451.60	437.87	564.50	547.33	677.40	656.80
60-64*	114.12	97.28	228.23	194.57	342.35	291.85	456.47	389.13	570.58	486.42	684.70	583.70
65-69*	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 77.47	\$ 113.63	\$ 88.53	\$ 129.87	\$ 99.60	\$ 146.10	\$ 110.67	\$ 162.33	\$ 121.73	\$ 178.57	\$ 132.80	\$ 194.80
30-39	97.30	143.38	111.20	163.87	125.10	184.35	139.00	204.83	152.90	225.32	166.80	245.80
40-44	160.53	222.25	183.47	254.00	206.40	285.75	229.33	317.50	252.27	349.25	275.20	381.00
45-49	264.83	355.48	302.67	406.27	340.50	457.05	378.33	507.83	416.17	558.62	454.00	609.40
50-54	450.22	462.12	514.53	528.13	578.85	594.15	643.17	660.17	707.48	726.18	771.80	792.20
55-59	790.30	766.27	903.20	875.73	1,016.10	985.20	1,129.00	1,094.67	1,241.90	1,204.13	1,354.80	1,313.60
60-64*	798.82	680.98	912.93	778.27	1,027.05	875.55	1,141.17	972.83	1,255.28	1,070.12	1,369.40	1,167.40
65-69*	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
with Optional COLA
(10-Year Plan)**

(Rates current as of 3/1/2025)

90-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 13.50	\$ 19.80	\$ 27.00	\$ 39.61	\$ 40.50	\$ 59.41	\$ 54.01	\$ 79.22	\$ 67.51	\$ 99.02	\$ 81.01	\$ 118.83
30–39	16.96	24.99	33.92	49.98	50.87	74.97	67.83	99.96	84.79	124.95	101.75	149.94
40–44	27.98	38.74	55.96	77.47	83.94	116.21	111.91	154.94	139.89	193.68	167.87	232.41
45–49	46.16	61.96	92.31	123.91	138.47	185.87	184.63	247.82	230.78	309.78	276.94	371.73
50–54	78.47	80.54	156.93	161.08	235.40	241.62	313.87	322.16	392.33	402.70	470.80	483.24
55–59	137.74	133.55	275.48	267.10	413.21	400.65	550.95	534.20	688.69	667.75	826.43	801.30
60–64*	139.22	118.69	278.44	237.37	417.67	356.06	556.89	474.74	696.11	593.43	835.33	712.11
65–69*	102.20	85.85	102.20	85.85	102.20	85.85	102.20	85.85	102.20	85.85	102.20	85.85
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 94.51	\$ 138.63	\$ 108.01	\$ 158.44	\$ 121.51	\$ 178.24	\$ 135.01	\$ 198.05	\$ 148.51	\$ 217.85	\$ 162.02	\$ 237.66
30–39	118.71	174.93	135.66	199.92	152.62	224.91	169.58	249.90	186.54	274.89	203.50	299.88
40–44	195.85	271.15	223.83	309.88	251.81	348.62	279.79	387.35	307.77	426.09	335.74	464.82
45–49	323.10	433.69	369.25	495.65	415.41	557.60	461.57	619.56	507.72	681.51	553.88	743.47
50–54	549.26	563.78	627.73	644.32	706.20	724.86	784.66	805.40	863.13	885.94	941.60	966.48
55–59	964.17	934.85	1,101.90	1,068.39	1,239.64	1,201.94	1,377.38	1,335.49	1,515.12	1,469.04	1,652.86	1,602.59
60–64*	974.56	830.80	1,113.78	949.49	1,253.00	1,068.17	1,392.22	1,186.86	1,531.45	1,305.54	1,670.67	1,424.23
65–69*	102.20	85.85	102.20	85.85	102.20	85.85	102.20	85.85	102.20	85.85	102.20	85.85

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
without Optional COLA
(10-Year Plan)**

(Rates current as of 3/1/2025)

180-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 9.25	\$ 12.85	\$ 18.50	\$ 25.70	\$ 27.75	\$ 38.55	\$ 37.00	\$ 51.40	\$ 46.25	\$ 64.25	\$ 55.50	\$ 77.10
30-39	11.58	15.87	23.17	31.73	34.75	47.60	46.33	63.47	57.92	79.33	69.50	95.20
40-44	18.52	25.22	37.03	50.43	55.55	75.65	74.07	100.87	92.58	126.08	111.10	151.30
45-49	31.48	40.35	62.97	80.70	94.45	121.05	125.93	161.40	157.42	201.75	188.90	242.10
50-54	53.53	56.48	107.07	112.97	160.60	169.45	214.13	225.93	267.67	282.42	321.20	338.90
55-59	90.13	95.12	180.27	190.23	270.40	285.35	360.53	380.47	450.67	475.58	540.80	570.70
60-64*	102.62	87.47	205.23	174.93	307.85	262.40	410.47	349.87	513.08	437.33	615.70	524.80
65-69*	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 64.75	\$ 89.95	\$ 74.00	\$ 102.80	\$ 83.25	\$ 115.65	\$ 92.50	\$ 128.50	\$ 101.75	\$ 141.35	\$ 111.00	\$ 154.20
30-39	81.08	111.07	92.67	126.93	104.25	142.80	115.83	158.67	127.42	174.53	139.00	190.40
40-44	129.62	176.52	148.13	201.73	166.65	226.95	185.17	252.17	203.68	277.38	222.20	302.60
45-49	220.38	282.45	251.87	322.80	283.35	363.15	314.83	403.50	346.32	443.85	377.80	484.20
50-54	374.73	395.38	428.27	451.87	481.80	508.35	535.33	564.83	588.87	621.32	642.40	677.80
55-59	630.93	665.82	721.07	760.93	811.20	856.05	901.33	951.17	991.47	1,046.28	1,081.60	1,141.40
60-64*	718.32	612.27	820.93	699.73	923.55	787.20	1,026.17	874.67	1,128.78	962.13	1,231.40	1,049.60
65-69*	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
with Optional COLA
(10-Year Plan)**

(Rates current as of 3/1/2025)

180-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 11.29	\$ 15.68	\$ 22.57	\$ 31.35	\$ 33.86	\$ 47.03	\$ 45.14	\$ 62.71	\$ 56.43	\$ 78.39	\$ 67.71	\$ 94.06
30-39	14.13	19.36	28.26	38.71	42.40	58.07	56.53	77.43	70.66	96.79	84.79	116.14
40-44	22.59	30.76	45.18	61.53	67.77	92.29	90.36	123.06	112.95	153.82	135.54	184.59
45-49	38.41	49.23	76.82	98.45	115.23	147.68	153.64	196.91	192.05	246.14	230.46	295.36
50-54	65.31	68.91	130.62	137.82	195.93	206.73	261.24	275.64	326.55	344.55	391.86	413.46
55-59	109.96	116.04	219.93	232.08	329.89	348.13	439.85	464.17	549.81	580.21	659.78	696.25
60-64*	125.19	106.71	250.38	213.42	375.58	320.13	500.77	426.84	625.96	533.55	751.15	640.26
65-69*	92.27	77.90	92.27	77.90	92.27	77.90	92.27	77.90	92.27	77.90	92.27	77.90
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 79.00	\$ 109.74	\$ 90.28	\$ 125.42	\$ 101.57	\$ 141.09	\$ 112.85	\$ 156.77	\$ 124.14	\$ 172.45	\$ 135.42	\$ 188.12
30-39	98.92	135.50	113.05	154.86	127.19	174.22	141.32	193.57	155.45	212.93	169.58	232.29
40-44	158.13	215.35	180.72	246.11	203.31	276.88	225.90	307.64	248.49	338.41	271.08	369.17
45-49	268.87	344.59	307.28	393.82	345.69	443.04	384.10	492.27	422.51	541.50	460.92	590.72
50-54	457.17	482.37	522.49	551.28	587.80	620.19	653.11	689.10	718.42	758.01	783.73	826.92
55-59	769.74	812.30	879.70	928.34	989.66	1,044.38	1,099.63	1,160.42	1,209.59	1,276.47	1,319.55	1,392.51
60-64*	876.35	746.97	1,001.54	853.67	1,126.73	960.38	1,251.92	1,067.09	1,377.12	1,173.80	1,502.31	1,280.51
65-69*	92.27	77.90	92.27	77.90	92.27	77.90	92.27	77.90	92.27	77.90	92.27	77.90

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
without Optional COLA
(5-Year Plan)**

(Rates current as of 3/1/2025)

60-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 13.13	\$ 19.15	\$ 26.27	\$ 38.30	\$ 39.40	\$ 57.45	\$ 52.53	\$ 76.60	\$ 65.67	\$ 95.75	\$ 78.80	\$ 114.90
30-39	16.10	22.37	32.20	44.73	48.30	67.10	64.40	89.47	80.50	111.83	96.60	134.20
40-44	24.97	34.68	49.93	69.37	74.90	104.05	99.87	138.73	124.83	173.42	149.80	208.10
45-49	40.45	53.75	80.90	107.50	121.35	161.25	161.80	215.00	202.25	268.75	242.70	322.50
50-54	62.68	64.50	125.37	129.00	188.05	193.50	250.73	258.00	313.42	322.50	376.10	387.00
55-59	94.03	93.52	188.07	187.03	282.10	280.55	376.13	374.07	470.17	467.58	564.20	561.10
60-64*	165.98	141.72	331.97	283.43	497.95	425.15	663.93	566.87	829.92	708.58	995.90	850.30
65-69*	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 91.93	\$ 134.05	\$ 105.07	\$ 153.20	\$ 118.20	\$ 172.35	\$ 131.33	\$ 191.50	\$ 144.47	\$ 210.65	\$ 157.60	\$ 229.80
30-39	112.70	156.57	128.80	178.93	144.90	201.30	161.00	223.67	177.10	246.03	193.20	268.40
40-44	174.77	242.78	199.73	277.47	224.70	312.15	249.67	346.83	274.63	381.52	299.60	416.20
45-49	283.15	376.25	323.60	430.00	364.05	483.75	404.50	537.50	444.95	591.25	485.40	645.00
50-54	438.78	451.50	501.47	516.00	564.15	580.50	626.83	645.00	689.52	709.50	752.20	774.00
55-59	658.23	654.62	752.27	748.13	846.30	841.65	940.33	935.17	1,034.37	1,028.68	1,128.40	1,122.20
60-64*	1,161.88	992.02	1,327.87	1,133.73	1,493.85	1,275.45	1,659.83	1,417.17	1,825.82	1,558.88	1,991.80	1,700.60
65-69*	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73	127.70	105.73

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
with Optional COLA
(5-Year Plan)**

(Rates current as of 3/1/2025)

60-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 15.50	\$ 22.60	\$ 30.99	\$ 45.19	\$ 46.49	\$ 67.79	\$ 61.99	\$ 90.39	\$ 77.49	\$ 112.99	\$ 92.98	\$ 135.58
30-39	19.00	26.39	38.00	52.79	56.99	79.18	75.99	105.57	94.99	131.96	113.99	158.36
40-44	29.46	40.93	58.92	81.85	88.38	122.78	117.84	163.71	147.30	204.63	176.76	245.56
45-49	47.73	63.43	95.46	126.85	143.19	190.28	190.92	253.70	238.66	317.13	286.39	380.55
50-54	73.97	76.11	147.93	152.22	221.90	228.33	295.87	304.44	369.83	380.55	443.80	456.66
55-59	110.96	110.35	221.92	220.70	332.88	331.05	443.84	441.40	554.80	551.75	665.76	662.10
60-64*	195.86	167.23	391.72	334.45	587.58	501.68	783.44	668.90	979.30	836.13	1,175.16	1,003.35
65-69*	150.69	124.77	150.69	124.77	150.69	124.77	150.69	124.77	150.69	124.77	150.69	124.77
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 108.48	\$ 158.18	\$ 123.98	\$ 180.78	\$ 139.48	\$ 203.37	\$ 154.97	\$ 225.97	\$ 170.47	\$ 248.57	\$ 185.97	\$ 271.16
30-39	132.99	184.75	151.98	211.14	170.98	237.53	189.98	263.93	208.98	290.32	227.98	316.71
40-44	206.22	286.48	235.69	327.41	265.15	368.34	294.61	409.26	324.07	450.19	353.53	491.12
45-49	334.12	443.98	381.85	507.40	429.58	570.83	477.31	634.25	525.04	697.68	572.77	761.10
50-54	517.76	532.77	591.73	608.88	665.70	684.99	739.66	761.10	813.63	837.21	887.60	913.32
55-59	776.72	772.45	887.67	882.80	998.63	993.15	1,109.59	1,103.50	1,220.55	1,213.85	1,331.51	1,324.20
60-64*	1,371.02	1,170.58	1,566.88	1,337.81	1,762.74	1,505.03	1,958.60	1,672.26	2,154.46	1,839.48	2,350.32	2,006.71
65-69*	150.69	124.77	150.69	124.77	150.69	124.77	150.69	124.77	150.69	124.77	150.69	124.77

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
without Optional COLA
(5-Year Plan)**

(Rates current as of 3/1/2025)

90-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 7.97	\$ 11.70	\$ 15.93	\$ 23.40	\$ 23.90	\$ 35.10	\$ 31.87	\$ 46.80	\$ 39.83	\$ 58.50	\$ 47.80	\$ 70.20
30-39	9.13	13.50	18.27	27.00	27.40	40.50	36.53	54.00	45.67	67.50	54.80	81.00
40-44	15.08	20.92	30.17	41.83	45.25	62.75	60.33	83.67	75.42	104.58	90.50	125.50
45-49	24.12	31.38	48.23	62.77	72.35	94.15	96.47	125.53	120.58	156.92	144.70	188.30
50-54	41.02	42.37	82.03	84.73	123.05	127.10	164.07	169.47	205.08	211.83	246.10	254.20
55-59	67.67	61.43	135.33	122.87	203.00	184.30	270.67	245.73	338.33	307.17	406.00	368.60
60-64*	114.12	97.28	228.23	194.57	342.35	291.85	456.47	389.13	570.58	486.42	684.70	583.70
65-69*	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 55.77	\$ 81.90	\$ 63.73	\$ 93.60	\$ 71.70	\$ 105.30	\$ 79.67	\$ 117.00	\$ 87.63	\$ 128.70	\$ 95.60	\$ 140.40
30-39	63.93	94.50	73.07	108.00	82.20	121.50	91.33	135.00	100.47	148.50	109.60	162.00
40-44	105.58	146.42	120.67	167.33	135.75	188.25	150.83	209.17	165.92	230.08	181.00	251.00
45-49	168.82	219.68	192.93	251.07	217.05	282.45	241.17	313.83	265.28	345.22	289.40	376.60
50-54	287.12	296.57	328.13	338.93	369.15	381.30	410.17	423.67	451.18	466.03	492.20	508.40
55-59	473.67	430.03	541.33	491.47	609.00	552.90	676.67	614.33	744.33	675.77	812.00	737.20
60-64*	798.82	680.98	912.93	778.27	1,027.05	875.55	1,141.17	972.83	1,255.28	1,070.12	1,369.40	1,167.40
65-69*	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37	83.77	70.37

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
with Optional COLA
(5-Year Plan)**

(Rates current as of 3/1/2025)

90-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 9.40	\$ 13.81	\$ 18.80	\$ 27.61	\$ 28.20	\$ 41.42	\$ 37.60	\$ 55.22	\$ 47.00	\$ 69.03	\$ 56.40	\$ 82.84
30-39	10.78	15.93	21.55	31.86	32.33	47.79	43.11	63.72	53.89	79.65	64.66	95.58
40-44	17.80	24.68	35.60	49.36	53.40	74.05	71.19	98.73	88.99	123.41	106.79	148.09
45-49	28.46	37.03	56.92	74.06	85.37	111.10	113.83	148.13	142.29	185.16	170.75	222.19
50-54	48.40	49.99	96.80	99.99	145.20	149.98	193.60	199.97	242.00	249.96	290.40	299.96
55-59	79.85	72.49	159.69	144.98	239.54	217.47	319.39	289.97	399.23	362.46	479.08	434.95
60-64*	134.66	114.79	269.32	229.59	403.97	344.38	538.63	459.18	673.29	573.97	807.95	688.77
65-69*	98.84	83.03	98.84	83.03	98.84	83.03	98.84	83.03	98.84	83.03	98.84	83.03
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 65.80	\$ 96.64	\$ 75.21	\$ 110.45	\$ 84.61	\$ 124.25	\$94.01	\$ 138.06	\$ 103.41	\$ 151.87	\$ 112.81	\$ 165.67
30-39	75.44	111.51	86.22	127.44	97.00	143.37	107.77	159.30	118.55	175.23	129.33	191.16
40-44	124.59	172.77	142.39	197.45	160.19	222.14	177.98	246.82	195.78	271.50	213.58	296.18
45-49	199.20	259.23	227.66	296.26	256.12	333.29	284.58	370.32	313.03	407.36	341.49	444.39
50-54	338.80	349.95	387.20	399.94	435.60	449.93	484.00	499.93	532.40	549.92	580.80	599.91
55-59	558.93	507.44	638.77	579.93	718.62	652.42	798.47	724.91	878.31	797.40	958.16	869.90
60-64*	942.60	803.56	1,077.26	918.35	1,211.92	1,033.15	1,346.58	1,147.94	1,481.23	1,262.74	1,615.89	1,377.53
65-69*	98.84	83.03	98.84	83.03	98.84	83.03	98.84	83.03	98.84	83.03	98.84	83.03

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
without Optional COLA
(5-Year Plan)**

(Rates current as of 3/1/2025)

180-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 6.30	\$ 8.77	\$12.60	\$ 17.53	\$ 18.90	\$ 26.30	\$ 25.20	\$ 35.07	\$ 31.50	\$ 43.83	\$ 37.80	\$ 52.60
30-39	7.60	10.40	15.20	20.80	22.80	31.20	30.40	41.60	38.00	52.00	45.60	62.40
40-44	11.78	16.12	23.57	32.23	35.35	48.35	47.13	64.47	58.92	80.58	70.70	96.70
45-49	19.08	24.97	38.17	49.93	57.25	74.90	76.33	99.87	95.42	124.83	114.50	149.80
50-54	32.07	34.95	64.13	69.90	96.20	104.85	128.27	139.80	160.33	174.75	192.40	209.70
55-59	55.48	54.18	110.97	108.37	166.45	162.55	221.93	216.73	277.42	270.92	332.90	325.10
60-64*	102.62	87.47	205.23	174.93	307.85	262.40	410.47	349.87	513.08	437.33	615.70	524.80
65-69*	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 44.10	\$ 61.37	\$ 50.40	\$ 70.13	\$ 56.70	\$ 78.90	\$ 63.00	\$ 87.67	\$ 69.30	\$ 96.43	\$ 75.60	\$ 105.20
30-39	53.20	72.80	60.80	83.20	68.40	93.60	76.00	104.00	83.60	114.40	91.20	124.80
40-44	82.48	112.82	94.27	128.93	106.05	145.05	117.83	161.17	129.62	177.28	141.40	193.40
45-49	133.58	174.77	152.67	199.73	171.75	224.70	190.83	249.67	209.92	274.63	229.00	299.60
50-54	224.47	244.65	256.53	279.60	288.60	314.55	320.67	349.50	352.73	384.45	384.80	419.40
55-59	388.38	379.28	443.87	433.47	499.35	487.65	554.83	541.83	610.32	596.02	665.80	650.20
60-64*	718.32	612.27	820.93	699.73	923.55	787.20	1,026.17	874.67	1,128.78	962.13	1,231.40	1,049.60
65-69*	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85	75.63	63.85

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DISABILITY INCOME INSURANCE

**Current Monthly Rates
with Optional COLA
(5-Year Plan)**

(Rates current as of 3/1/2025)

180-Day Waiting Period												
Age	\$1,000		\$2,000		\$3,000		\$4,000		\$5,000		\$6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 7.43	\$ 10.34	\$ 14.87	\$ 20.69	\$ 22.30	\$ 31.03	\$ 29.74	\$ 41.38	\$ 37.17	\$ 51.72	\$ 44.60	\$ 62.07
30-39	8.97	12.27	17.94	24.54	26.90	36.82	35.87	49.09	44.84	61.36	53.81	73.63
40-44	13.90	19.02	27.81	38.04	41.71	57.05	55.62	76.07	69.52	95.09	83.43	114.11
45-49	22.52	29.46	45.04	58.92	67.56	88.38	90.07	117.84	112.59	147.30	135.11	176.76
50-54	37.84	41.24	75.68	82.48	113.52	123.72	151.35	164.96	189.19	206.21	227.03	247.45
55-59	65.47	63.94	130.94	127.87	196.41	191.81	261.88	255.75	327.35	319.68	392.82	383.62
60-64*	121.09	103.21	242.18	206.42	363.26	309.63	484.35	412.84	605.44	516.05	726.53	619.26
65-69*	89.25	75.34	89.25	75.34	89.25	75.34	89.25	75.34	89.25	75.34	89.25	75.34
Age	\$7,000		\$8,000		\$9,000		\$10,000		\$11,000		\$12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$ 52.04	\$ 72.41	\$ 59.47	\$ 82.76	\$66.91	\$ 93.10	\$ 74.34	\$ 103.45	\$ 81.77	\$ 113.79	\$ 89.21	\$ 124.14
30-39	62.78	85.90	71.74	98.18	80.71	110.45	89.68	122.72	98.65	134.99	107.62	147.26
40-44	97.33	133.12	111.23	152.14	125.14	171.16	139.04	190.18	152.95	209.19	166.85	228.21
45-49	157.63	206.22	180.15	235.69	202.67	265.15	225.18	294.61	247.70	324.07	270.22	353.53
50-54	264.87	288.69	302.71	329.93	340.55	371.17	378.39	412.41	416.23	453.65	454.06	494.89
55-59	458.29	447.55	523.76	511.49	589.23	575.43	654.70	639.36	720.17	703.30	785.64	767.24
60-64*	847.61	722.47	968.70	825.69	1,089.79	928.90	1,210.88	1,032.11	1,331.96	1,135.32	1,453.05	1,238.53
65-69*	89.25	75.34	89.25	75.34	89.25	75.34	89.25	75.34	89.25	75.34	89.25	75.34

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