

Cost of insurance



To determine the cost of coverage, find your age or your spouse's age in the left column of the chart below, then read across to find the semi-monthly or bi-weekly cost of insurance for each \$1,000 of coverage. If you leave, retire or change employers, higher rates may apply.

Age of employee or spouse	Semi-monthly 24 week (Rates per \$1,000)	Bi-weekly 26 week (Rates per \$1,000)
Under 35	\$0.0220	\$0.0203
35–39	\$0.0315	\$0.0291
40–44	\$0.0385	\$0.0355
45–49	\$0.0615	\$0.0568
50–54	\$0.0910	\$0.0840
55–59	\$0.1600	\$0.1477
60–64	\$0.1760	\$0.1625
65–69	\$0.2290	\$0.2114

Rates for age 70 and over are available upon request.

Your age for calculating monthly cost of insurance will be updated on each January 1.

NYL GBS Voluntary Term Life insurance premiums are paid for with after-tax dollars.