Current 2026-2027 Quarterly Premiums
Per $1,000 Benefit

Age	30 Day Waiting Period	90 Day Waiting Period	180 Day Waiting Period
Under Age 30	$20.70	$14.30	$12.65
30—34	29.40	20.30	17.95
35—39	40.80	28.15	24.90
40—44	50.70	35.00	30.95
45—49	86.40	59.60	52.70
50—54	126.90	87.55	77.40
55—59	186.30	128.55	113.65

Premiums apply at your age when insurance becomes effective and increase as you enter a higher age bracket. Note: You will never be singled out for a rate increase, although the Insurance Company reserves the right to modify premiums on a collective basis if necessary.

Only those under age 60 may apply.

Coverage terminates at age 70.

To compute your premium: Multiply the premium for your age group by the number of $1,000 units of monthly benefits you select.

The monthly benefit you elect cannot exceed 70% of your Basic Monthly pay. Each monthly benefit you receive will be reduced by the sum of any other income you receive from that month from other sources (as described in the Certificate of Insurance).