

Group TermPLUS Life Insurance 2026 Premium Rates

Member Guaranteed Coverage

Available if you've been employed less than 7 months by the State of California.

Gross Monthly Income:		Less than \$1,800		\$1,800-\$2,499.99	\$2,500+
You are Eligible for Minimum Guaranteed Coverage Amount of:		\$25,000	\$50,000	\$75,000	\$100,000
Monthly Cost Based on your Attained Age:	Under 25	\$ 1.50	\$ 3.00	\$ 4.50	\$ 6.00
	25-29	\$ 1.50	\$ 3.00	\$ 4.50	\$ 6.00
	30-34	\$ 1.80	\$ 3.60	\$ 5.40	\$ 7.20
	35-39	\$ 2.40	\$ 4.80	\$ 7.20	\$ 9.60
	40-44	\$ 3.30	\$ 6.60	\$ 9.90	\$ 13.20
	45-49	\$ 5.10	\$ 10.20	\$ 15.30	\$ 20.40
	50-54	\$ 8.40	\$ 16.80	\$ 25.20	\$ 33.60
	55-59	\$ 14.10	\$ 28.20	\$ 42.30	\$ 56.40
	60-64	\$ 19.20	\$ 38.40	\$ 57.60	\$ 76.80
Benefits at Age 65-69*		\$12,500	\$25,000	\$37,500	\$50,000
	65-69	\$ 16.75	\$ 33.50	\$ 50.25	\$ 67.00
Benefits at Age 70+**		\$15,000			
	70-74	\$ 34.80			
	75-79	\$ 55.95			
	80-84	\$ 87.00			
	85-89	\$ 149.10			
	90-94	\$ 217.65			
	95+	\$ 399.75			

The current rates shown above reflect the current rates and benefit structure.

Changes to the Group Policy are subject to agreement between New York Life and the Policyholder. The Policyholder or New York Life may terminate the plan on any premium due date by giving 60 days advance notice. Rates may be changed by New York Life on any premium due date and on any date on which benefits are changed. You cannot be singled out for a rate increase. Rates can only change on a class-wide basis. A class is a group of people with the same age and gender.

* When the member reaches age 65, coverage is reduced by 50%.

** At age 70, coverage is reduced to \$15,000.