

# Voluntary product costs.

Prepared for the employees of The Millennia Companies.

**How to use this cost sheet: review the table below;  
select your age and your desired coverage amount.**

**Voluntary Term Life and Accidental Death & Dismemberment (AD&D) Insurance  
from New York Life Group Benefit Solutions (NYL GBS).**

## Employee Coverage Amounts

Term life can help protect your loved ones' financial health if you are no longer there to support them. Accidental Death & Dismemberment (AD&D) insurance pays benefits if you die or are seriously injured as a result of a covered accident. Employee guarantee issue amount is \$200,000. You may purchase up to this amount without having to provide proof of good health.

Coverage amounts	Bi-Weekly Rates per elected amount													
	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$10,000	\$0.37	\$0.37	\$0.37	\$0.37	\$0.51	\$0.65	\$0.97	\$1.80	\$2.95	\$3.60	\$6.18	\$13.16	\$50.79	\$50.79
\$20,000	\$0.74	\$0.74	\$0.74	\$0.74	\$1.02	\$1.29	\$1.94	\$3.60	\$5.91	\$7.20	\$12.37	\$26.32	\$101.58	\$101.58
\$30,000	\$1.11	\$1.11	\$1.11	\$1.11	\$1.52	\$1.94	\$2.91	\$5.40	\$8.86	\$10.80	\$18.55	\$39.48	\$152.38	\$152.38
\$40,000	\$1.48	\$1.48	\$1.48	\$1.48	\$2.03	\$2.58	\$3.88	\$7.20	\$11.82	\$14.40	\$24.74	\$52.63	\$203.17	\$203.17
\$50,000	\$1.85	\$1.85	\$1.85	\$1.85	\$2.54	\$3.23	\$4.85	\$9.00	\$14.77	\$18.00	\$30.92	\$65.79	\$253.96	\$253.96
\$60,000	\$2.22	\$2.22	\$2.22	\$2.22	\$3.05	\$3.88	\$5.82	\$10.80	\$17.72	\$21.60	\$37.11	\$78.95	\$304.75	\$304.75
\$70,000	\$2.58	\$2.58	\$2.58	\$2.58	\$3.55	\$4.52	\$6.78	\$12.60	\$20.68	\$25.20	\$43.29	\$92.11	\$355.55	\$355.55
\$80,000	\$2.95	\$2.95	\$2.95	\$2.95	\$4.06	\$5.17	\$7.75	\$14.40	\$23.63	\$28.80	\$49.48	\$105.27	\$406.34	\$406.34
\$90,000	\$3.32	\$3.32	\$3.32	\$3.32	\$4.57	\$5.82	\$8.72	\$16.20	\$26.58	\$32.40	\$55.66	\$118.43	\$457.13	\$457.13
\$100,000	\$3.69	\$3.69	\$3.69	\$3.69	\$5.08	\$6.46	\$9.69	\$18.00	\$29.54	\$36.00	\$61.85	\$131.58	\$507.92	\$507.92
\$110,000	\$4.06	\$4.06	\$4.06	\$4.06	\$5.58	\$7.11	\$10.66	\$19.80	\$32.49	\$39.60	\$68.03	\$144.74	\$558.72	\$558.72
\$120,000	\$4.43	\$4.43	\$4.43	\$4.43	\$6.09	\$7.75	\$11.63	\$21.60	\$35.45	\$43.20	\$74.22	\$157.90	\$609.51	\$609.51
\$130,000	\$4.80	\$4.80	\$4.80	\$4.80	\$6.60	\$8.40	\$12.60	\$23.40	\$38.40	\$46.80	\$80.40	\$171.06	\$660.30	\$660.30
\$140,000	\$5.17	\$5.17	\$5.17	\$5.17	\$7.11	\$9.05	\$13.57	\$25.20	\$41.35	\$50.40	\$86.58	\$184.22	\$711.09	\$711.09
\$150,000	\$5.54	\$5.54	\$5.54	\$5.54	\$7.62	\$9.69	\$14.54	\$27.00	\$44.31	\$54.00	\$92.77	\$197.38	\$761.88	\$761.88
\$160,000	\$5.91	\$5.91	\$5.91	\$5.91	\$8.12	\$10.34	\$15.51	\$28.80	\$47.26	\$57.60	\$98.95	\$210.54	\$812.68	\$812.68
\$170,000	\$6.28	\$6.28	\$6.28	\$6.28	\$8.63	\$10.98	\$16.48	\$30.60	\$50.22	\$61.20	\$105.14	\$223.69	\$863.47	\$863.47
\$200,000	\$7.38	\$7.38	\$7.38	\$7.38	\$10.15	\$12.92	\$19.38	\$36.00	\$59.08	\$72.00	\$123.69	\$263.17	\$1,015.85	\$1,015.85
\$250,000	\$9.23	\$9.23	\$9.23	\$9.23	\$12.69	\$16.15	\$24.23	\$45.00	\$73.85	\$90.00	\$154.62	\$328.96	\$1,269.81	\$1,269.81
\$290,000	\$10.71	\$10.71	\$10.71	\$10.71	\$14.72	\$18.74	\$28.11	\$52.20	\$85.66	\$104.40	\$179.35	\$381.60	\$1,472.98	\$1,472.98
\$330,000	\$12.18	\$12.18	\$12.18	\$12.18	\$16.75	\$21.32	\$31.98	\$59.40	\$97.48	\$118.80	\$204.09	\$434.23	\$1,676.15	\$1,676.15
\$370,000	\$13.66	\$13.66	\$13.66	\$13.66	\$18.78	\$23.91	\$35.86	\$66.60	\$109.29	\$133.20	\$228.83	\$486.86	\$1,879.32	\$1,879.32
\$410,000	\$15.14	\$15.14	\$15.14	\$15.14	\$20.82	\$26.49	\$39.74	\$73.80	\$121.11	\$147.60	\$253.57	\$539.50	\$2,082.48	\$2,082.48
\$450,000	\$16.62	\$16.62	\$16.62	\$16.62	\$22.85	\$29.08	\$43.62	\$81.00	\$132.92	\$162.00	\$278.31	\$592.13	\$2,285.65	\$2,285.65
\$500,000	\$18.46	\$18.46	\$18.46	\$18.46	\$25.38	\$32.31	\$48.46	\$90.00	\$147.69	\$180.00	\$309.23	\$657.92	\$2,539.62	\$2,539.62

The employee's Voluntary Term Life insurance costs above include an equal amount of Voluntary Accident Death & Dismemberment (AD&D) insurance.

Shaded costs above indicate your benefits will reduce at age 65. See your benefit summary for details.



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## Spouse Coverage Amounts

Spouse guarantee issue amount is \$30,000. You may purchase up to this amount without having to provide proof of good health.

Bi-Weekly Rates per elected amount											
Coverage amounts	Rates are calculated using the Employee Age										
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	\$0.18	\$0.18	\$0.18	\$0.18	\$0.25	\$0.32	\$0.48	\$0.90	\$1.48	\$1.80	\$3.09
\$10,000	\$0.37	\$0.37	\$0.37	\$0.37	\$0.51	\$0.65	\$0.97	\$1.80	\$2.95	\$3.60	\$6.18
\$15,000	\$0.55	\$0.55	\$0.55	\$0.55	\$0.76	\$0.97	\$1.45	\$2.70	\$4.43	\$5.40	\$9.28
\$20,000	\$0.74	\$0.74	\$0.74	\$0.74	\$1.02	\$1.29	\$1.94	\$3.60	\$5.91	\$7.20	\$12.37
\$25,000	\$0.92	\$0.92	\$0.92	\$0.92	\$1.27	\$1.62	\$2.42	\$4.50	\$7.38	\$9.00	\$15.46
\$30,000	\$1.11	\$1.11	\$1.11	\$1.11	\$1.52	\$1.94	\$2.91	\$5.40	\$8.86	\$10.80	\$18.55

The Voluntary Term Life Insurance costs above include an equal amount of Voluntary Accident Death & Dismemberment (AD&D) Insurance.

## Child Coverage Amounts

All amounts of child coverage are guarantee issue without providing proof of good health.

Bi-Weekly rates per elected amount for Dependent Child Benefit	
\$10,000	
\$.95	

The child's Voluntary Term Life insurance costs above include an equal amount of Voluntary Accident Death & Dismemberment (AD&D) insurance.

## Voluntary Short Term Disability (STD) Insurance

Short-term disability coverage pays benefits when you're disabled due to a covered injury or illness and are unable to work.

**Your STD plan covers 50% of weekly covered benefit to a maximum benefit of \$500 per week.**

Bi-Weekly Rates per elected amount															
Sample annual salary	Gross weekly benefit	Employee Age													
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$20,000	\$192.31	\$5.57	\$5.57	\$5.76	\$5.57	\$4.86	\$4.86	\$5.35	\$6.37	\$8.09	\$9.50	\$10.71	\$10.71	\$10.71	\$10.71
\$27,000	\$259.62	\$7.51	\$7.51	\$7.78	\$7.51	\$6.55	\$6.55	\$7.23	\$8.60	\$10.92	\$12.82	\$14.46	\$14.46	\$14.46	\$14.46
\$34,000	\$326.92	\$9.46	\$9.46	\$9.79	\$9.46	\$8.25	\$8.25	\$9.10	\$10.83	\$13.75	\$16.14	\$18.21	\$18.21	\$18.21	\$18.21
\$41,000	\$394.23	\$11.41	\$11.41	\$11.81	\$11.41	\$9.95	\$9.95	\$10.97	\$13.06	\$16.58	\$19.47	\$21.96	\$21.96	\$21.96	\$21.96
\$48,000	\$461.54	\$13.36	\$13.36	\$13.82	\$13.36	\$11.65	\$11.65	\$12.85	\$15.29	\$19.41	\$22.79	\$25.71	\$25.71	\$25.71	\$25.71
\$55,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$62,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$69,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$76,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$83,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$90,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$97,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$104,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$111,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$118,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$125,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$132,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$139,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$146,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$153,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$160,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$167,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$174,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$181,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85
\$200,000	\$500.00	\$14.47	\$14.47	\$14.98	\$14.47	\$12.62	\$12.62	\$13.92	\$16.57	\$21.02	\$24.69	\$27.85	\$27.85	\$27.85	\$27.85

## Voluntary Long Term Disability (LTD) Insurance

Long-term disability coverage pays benefits when you're disabled due to a covered injury or illness and are unable to work.

**Your LTD plan covers 60% of monthly covered payroll to a maximum benefit of \$5,000 per month.**

Sample annual salary	Gross monthly benefit	Bi-Weekly Rates per elected amount													
		Employee age													
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84
\$20,000	\$1,000.00	\$1.54	\$1.54	\$1.54	\$1.92	\$3.46	\$4.85	\$7.46	\$9.31	\$12.92	\$11.54	\$9.62	\$9.62	\$9.62	\$9.62
\$27,000	\$1,350.00	\$2.08	\$2.08	\$2.08	\$2.60	\$4.67	\$6.54	\$10.07	\$12.57	\$17.45	\$15.58	\$12.98	\$12.98	\$12.98	\$12.98
\$34,000	\$1,700.00	\$2.62	\$2.62	\$2.62	\$3.27	\$5.88	\$8.24	\$12.68	\$15.82	\$21.97	\$19.62	\$16.35	\$16.35	\$16.35	\$16.35
\$41,000	\$2,050.00	\$3.15	\$3.15	\$3.15	\$3.94	\$7.10	\$9.93	\$15.30	\$19.08	\$26.49	\$23.65	\$19.71	\$19.71	\$19.71	\$19.71
\$48,000	\$2,400.00	\$3.69	\$3.69	\$3.69	\$4.62	\$8.31	\$11.63	\$17.91	\$22.34	\$31.02	\$27.69	\$23.08	\$23.08	\$23.08	\$23.08
\$55,000	\$2,750.00	\$4.23	\$4.23	\$4.23	\$5.29	\$9.52	\$13.33	\$20.52	\$25.60	\$35.54	\$31.73	\$26.44	\$26.44	\$26.44	\$26.44
\$62,000	\$3,100.00	\$4.77	\$4.77	\$4.77	\$5.96	\$10.73	\$15.02	\$23.13	\$28.85	\$40.06	\$35.77	\$29.81	\$29.81	\$29.81	\$29.81
\$69,000	\$3,450.00	\$5.31	\$5.31	\$5.31	\$6.63	\$11.94	\$16.72	\$25.74	\$32.11	\$44.58	\$39.81	\$33.17	\$33.17	\$33.17	\$33.17
\$76,000	\$3,800.00	\$5.85	\$5.85	\$5.85	\$7.31	\$13.15	\$18.42	\$28.35	\$35.37	\$49.11	\$43.85	\$36.54	\$36.54	\$36.54	\$36.54
\$83,000	\$4,150.00	\$6.38	\$6.38	\$6.38	\$7.98	\$14.37	\$20.11	\$30.97	\$38.63	\$53.63	\$47.88	\$39.90	\$39.90	\$39.90	\$39.90
\$90,000	\$4,500.00	\$6.92	\$6.92	\$6.92	\$8.65	\$15.58	\$21.81	\$33.58	\$41.88	\$58.15	\$51.92	\$43.27	\$43.27	\$43.27	\$43.27
\$97,000	\$4,850.00	\$7.46	\$7.46	\$7.46	\$9.33	\$16.79	\$23.50	\$36.19	\$45.14	\$62.68	\$55.96	\$46.63	\$46.63	\$46.63	\$46.63
\$104,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$111,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$118,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$125,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$132,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$139,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$146,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$153,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$160,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$167,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$174,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$181,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08
\$200,000	\$5,000.00	\$7.69	\$7.69	\$7.69	\$9.62	\$17.31	\$24.23	\$37.31	\$46.54	\$64.62	\$57.69	\$48.08	\$48.08	\$48.08	\$48.08

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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**New York Life Insurance Company**

51 Madison Avenue  
New York, NY 10010

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