

**CURRENT 2023 QUARTERLY
PREMIUM CONTRIBUTIONS
PER \$150 MONTHLY BENEFIT**

30-Day Waiting Period

Member's Age	Career Policy No Premium Credit	Career Policy With 15% Premium Credit	Inflation-Fighter Career Policy No Premium Credit	Inflation-Fighter Career Policy With Premium Credit	Five-Year Policy No Premium Credit	Five-Year Policy With 15% Premium Credit
Under 30	\$4.15	\$3.52	\$5.00	\$4.25	\$3.30	\$2.81
30-39	\$4.40	\$3.74	\$5.30	\$4.51	\$4.05	\$3.44
40-49	\$6.95	\$5.91	\$8.05	\$6.84	\$5.10	\$4.34
50-59	\$10.40	\$8.84	\$11.55	\$9.82	\$8.75	\$7.44
60-62*	\$13.15	\$11.18	\$14.35	\$12.20	\$13.15	\$11.18
63-69**	\$11.90	\$10.12	\$11.90**	\$10.12**	\$11.90	\$10.12
70-74**	\$16.80	\$14.28	\$16.80**	\$14.28**	\$16.80	\$14.28

90-Day Waiting Period

Member's Age	Career Policy No Premium Credit	Career Policy With 15% Premium Credit	Inflation-Fighter Career Policy No Premium Credit	Inflation-Fighter Career Policy With Premium Credit	Five-Year Policy No Premium Credit	Five-Year Policy With 15% Premium Credit
Under 30	\$2.30	\$1.96	\$3.15	\$2.68	\$1.65	\$1.40
30-39	\$2.45	\$2.08	\$3.35	\$2.85	\$2.20	\$1.87
40-49	\$4.30	\$3.66	\$5.40	\$4.59	\$2.90	\$2.47
50-59	\$7.15	\$6.08	\$8.30	\$7.06	\$5.70	\$4.85
60-62*	\$9.00	\$7.65	\$10.20	\$8.67	\$9.00	\$7.65
63-69**	\$7.90	\$6.72	\$7.90**	\$6.72**	\$7.90	\$6.72
70-74**	\$12.40	\$10.54	\$12.40**	\$10.54**	\$12.40	\$10.54

180-Day Waiting Period

Member's Age	Career Policy No Premium Credit	Career Policy With 15% Premium Credit	Inflation-Fighter Career Policy No Premium Credit	Inflation-Fighter Career Policy With Premium Credit	Five-Year Policy No Premium Credit	Five-Year Policy With 15% Premium Credit
Under 30	\$1.90	\$1.75	\$2.75	\$2.60	\$1.25	\$1.10
30-39	\$2.05	\$1.90	\$2.95	\$2.80	\$1.60	\$1.45
40-49	\$3.70	\$3.55	\$4.80	\$4.65	\$2.05	\$1.90
50-59	\$5.85	\$5.70	\$7.00	\$6.85	\$4.30	\$4.15
60-62*	\$7.40	\$7.25	\$8.60	\$8.45	\$7.40	\$7.25
63-69**	\$6.00	\$5.85	\$6.00**	\$5.85**	\$6.00	\$5.85
70-74**	\$9.60	\$9.45	\$9.60**	\$9.45**	\$9.60	\$9.45

365-Day Waiting Period

Member's Age	Career Policy No Premium Credit	Career Policy With 15% Premium Credit	Inflation-Fighter Career Policy No Premium Credit	Inflation-Fighter Career Policy With Premium Credit	Five-Year Policy No Premium Credit	Five-Year Policy With 15% Premium Credit
Under 30	\$1.70	\$1.45	\$2.55	\$2.17	\$1.05	\$0.89
30-39	\$1.85	\$1.57	\$2.75	\$2.34	\$1.35	\$1.15
40-49	\$3.35	\$2.85	\$4.45	\$3.78	\$1.80	\$1.53
50-59	\$5.55	\$4.72	\$6.70	\$5.70	\$3.80	\$3.23
60-62*	\$6.45	\$5.48	\$7.65	\$6.50	\$6.45	\$5.48
63-69*+	\$5.40	\$4.59	\$5.40**	\$4.59**	\$5.40	\$4.59
70-74*+	\$8.80	\$7.48	\$8.80**	\$7.48**	\$8.80	\$7.48

QUARTERLY PREMIUM CONTRIBUTIONS FOR \$500 SPOUSE MONTHLY BENEFIT OPTION 30-Day Waiting Period Maximum Benefits payable up to 2 years

Spouse's Age	Career Policy No Premium Credit	Career Policy With 15% Premium Credit
Under 35	\$15.00	\$12.75
30-39	\$23.00	\$19.55
40-44	\$38.00	\$32.30
45-49	\$56.00	\$47.60
50-54	\$75.00	\$63.75
55-59	\$94.00	\$79.90
60-64++	\$113.00	\$96.05

The 15% premium credit is effective through 4/30/2023. Future premium credits are based on experience and are not guaranteed.

*For disabilities commencing on or after the premium due date on or immediately after reaching ages 60 and 63, the maximum benefit period is reduced as previously described.

**Inflation-Fighter benefits apply only to disabilities beginning prior to age 63. Starting with age 63, benefits revert back to those provided by the basic Career Policy.

+On the premium due date on or immediately after reaching age 65, coverage in excess of \$3,750 per month will reduce to \$3,750, and on the premium due date on or immediately after reaching age 70, benefits in excess of \$1,800 per month will reduce to \$1,800.

■ Renewal only at age 70 and after. Coverage terminates at member age 75.

++Renewal only starting at age 60. Coverage terminates on the premium due date on or immediately after the spouse reaches age 65.

How to Calculate the Quarterly Cost

To find the quarterly insurance cost for benefits in excess of \$150 (one unit) per month, multiply the cost shown at your age, for your choice of benefits, policy, and waiting period, by the number of \$150 units desired.

FOR EXAMPLE: If you are age 44 and choose the Career Policy with a 30-day waiting period, and a \$1,050 monthly benefit (7 units), multiply \$6.95 (\$5.91 with the 15% premium credit) by 7 = \$48.65 (\$41.37 with the 15% premium credit). This is your quarterly cost.

If you wish to pay annually, the premium is four times the quarterly premium; if you prefer to pay semiannually, the premium is two times the quarterly cost. If you wish to pay monthly with the Electronic Funds Transfer (EFT) Option, divide the quarterly cost by three.