

Current 2021 Quarterly Premium Rates Per \$150 Monthly Benefit		
Member Age	Career Plan	Five-Year Plan
30-DAY WAITING PERIOD		
<30	\$3.27	\$2.55
30-39	3.75	2.73
40-49	5.88	4.05
50-59	9.33	7.50
60-62*	12.81	12.57
63-69*+‡	11.49	11.40
70-74*+‡	19.20	19.20
90-DAY WAITING PERIOD		
<30	\$2.58	\$1.62
30-39	3.03	1.77
40-49	4.92	2.91
50-59	7.95	6.12
60-62*	10.68	10.41
63-69*+‡	9.39	9.30
70-74*+‡	15.18	15.18
180-DAY WAITING PERIOD		
<30	\$2.19	\$1.26
30-39	2.49	1.38
40-49	4.20	2.40
50-59	6.48	4.98
60-62*	8.73	8.52
63-69*+‡	7.11	7.02
70-74*+‡	11.49	11.49
365-DAY WAITING PERIOD		
<30	\$1.92	\$1.08
30-39	2.19	1.20
40-49	3.75	2.04
50-59	5.64	4.47
60-62*	7.74	7.53
63-69*+‡	6.42	6.33
70-74*+‡	10.41	10.41

Quarterly Premium Rate for \$500 Spouse Monthly Benefit	
Spouse's Age	Rate
<35	\$16.20
35-39	24.84
40-44	41.04
45-49	60.48
50-54*	81.00
55-59	101.52
60-64#	122.04

* 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, depending on the plan chosen. Under the Career Plan, for a covered total disability starting before age 63, the maximum benefit period extends to insured's 65th birthday; and, for a covered total disability starting at age 63 but before the termination age date, the maximum benefit period is 24 months. Under the Five-Year Plan, for a covered total disability starting before age 60, the maximum benefit period is 60 months; for a covered total disability starting at age 60 but before age 63, the maximum benefit period extends to the insured's 65th birthday; and, for a covered total disability starting at age 63 but before the termination age date, the maximum benefit period is 24 months.

+ On the premium due date on or immediately after reaching age 65, benefits in excess of \$4,200 per month will reduce to \$4,200, and on the premium due date on or immediately after reaching age 70, benefits in excess of \$2,100 per month will reduce to \$2,100.

‡ 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.

Note: Premium rates for monthly benefits or other modes of payment not shown are exact multiples of the applicable premium rates shown.