



## City of New York Management Benefits Fund

# Group Universal Life (GUL) Rate Sheet – Active Member and Members on Leave of Absence (LOA)

Coverages are issued by **The Prudential Insurance Company of America (Prudential)**. Rates are effective **April 1, 2018**.

### GUL (Active Member, Members on LOA and Spouse\*) — Coverage Rates per \$1,000

#### Monthly Cost of Insurance

(Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.)

Age	Non-Smoker	Smoker	Spouse
20-29	\$0.039	\$0.045	\$0.030
30-34	\$0.043	\$0.052	\$0.035
35-39	\$0.054	\$0.058	\$0.057
40-44	\$0.071	\$0.079	\$0.083
45-49	\$0.101	\$0.117	\$0.140
50-54	\$0.164	\$0.192	\$0.201
55-59	\$0.241	\$0.288	\$0.314
60-64	\$0.401	\$0.482	\$0.436
65-69	\$0.696	\$0.824	\$0.602
70-74	\$0.839	\$1.078	\$1.081
75-79	\$1.058	\$1.382	\$1.391
80-84	\$2.310	\$2.796	\$2.974
85-89	\$3.609	\$4.347	\$5.037
90-94	\$5.159	\$6.235	\$7.315
95-99	\$6.859	\$8.295	\$9.713

### Optional Dependent Term Life Insurance (Children—Regardless of the number of children)

Coverage Amount	Monthly Cost of Insurance
\$10,000	\$0.024 per \$1,000 of coverage
\$15,000	\$0.024 per \$1,000 of coverage
\$20,000	\$0.024 per \$1,000 of coverage

If you are an Active Member or a Member on LOA, the rates shown above apply. All coverages noted are optional and the entire cost of the coverage is paid by the member. Rates may change as the insured enters a higher age category. Rates may also change if plan experience requires a change for all insureds. If you have questions, please call **212-306-7290** from 9am to 5pm ET to speak to a Management Benefits Fund Representative.

These rates do not apply if you are a Retiree or Former/Terminated Member. If you are a Retiree, please see the rate chart applicable to your class. If you are a Former/Terminated Member, please contact Prudential directly at **800-562-9874** for rate information.



\*Spouse rate based on spouse's age.

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Group Universal Life and Group Term Life Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ. Contract Series: 96945, 83500.

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