

GROUP SHORT-TERM DISABILITY INSURANCE

SCHEDULE
OF BENEFITS
AND CURRENT
PREMIUM RATES



Serving Civilian Federal Employees Since 1943



WAEPA Group Short-Term
Disability Insurance

Underwritten by New York Life Insurance Company

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.76	\$1.65	\$4.95
30-34	0.93	2.01	6.03
35-39	1.13	2.45	7.35
40-44	1.28	2.77	8.31
45-49	1.33	2.88	8.64
50-54	1.31	2.84	8.52
55-59	1.32	2.85	8.55
60-64	1.52	3.30	9.90
65-69	1.90	4.11	12.33

Female 14-Day Elimination Period

\$200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.52	\$3.30	\$9.90
30-34	1.86	4.02	12.06
35-39	2.26	4.90	14.70
40-44	2.56	5.54	16.62
45-49	2.66	5.76	17.28
50-54	2.62	5.68	17.04
55-59	2.63	5.70	17.10
60-64	3.05	6.60	19.80
65-69	3.79	8.22	24.66

Female 14-Day Elimination Period

\$300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.28	\$4.95	\$14.85
30-34	2.78	6.03	18.09
35-39	3.39	7.35	22.05
40-44	3.84	8.31	24.93
45-49	3.99	8.64	25.92
50-54	3.93	8.52	25.56
55-59	3.95	8.55	25.65
60-64	4.57	9.90	29.70
65-69	5.69	12.33	36.99

Female 30-Day Elimination Period

\$100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.35	\$0.75	\$2.25
30-34	0.45	0.97	2.91
35-39	0.59	1.27	3.81
40-44	0.70	1.51	4.53
45-49	0.75	1.63	4.89
50-54	0.78	1.68	5.04
55-59	0.84	1.81	5.43
60-64	1.08	2.33	6.99
65-69	1.45	3.14	9.42

Female 30-Day Elimination Period

\$200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.69	\$1.50	\$4.50
30-34	0.90	1.94	5.82
35-39	1.17	2.54	7.62
40-44	1.39	3.02	9.06
45-49	1.50	3.26	9.78
50-54	1.55	3.36	10.08
55-59	1.67	3.62	10.86
60-64	2.15	4.66	13.98
65-69	2.90	6.28	18.84

Female 30-Day Elimination Period

\$300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.04	\$2.25	\$6.75
30-34	1.34	2.91	8.73
35-39	1.76	3.81	11.43
40-44	2.09	4.53	13.59
45-49	2.26	4.89	14.67
50-54	2.33	5.04	15.12
55-59	2.51	5.43	16.29
60-64	3.23	6.99	20.97
65-69	4.35	9.42	28.26

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.45	\$0.97	\$2.91
30-34	0.48	1.03	3.09
35-39	0.51	1.11	3.33
40-44	0.59	1.27	3.81
45-49	0.72	1.56	4.68
50-54	0.93	2.02	6.06
55-59	1.23	2.66	7.98
60-64	1.62	3.50	10.50
65-69	2.08	4.51	13.53

Male 14-Day Elimination Period

\$200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.90	\$1.94	\$5.82
30-34	0.95	2.06	6.18
35-39	1.02	2.22	6.66
40-44	1.17	2.54	7.62
45-49	1.44	3.12	9.36
50-54	1.86	4.04	12.12
55-59	2.46	5.32	15.96
60-64	3.23	7.00	21.00
65-69	4.16	9.02	27.06

Male 14-Day Elimination Period

\$300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.34	\$2.91	\$8.73
30-34	1.43	3.09	9.27
35-39	1.54	3.33	9.99
40-44	1.76	3.81	11.43
45-49	2.16	4.68	14.04
50-54	2.80	6.06	18.18
55-59	3.68	7.98	23.94
60-64	4.85	10.50	31.50
65-69	6.24	13.53	40.59

Male 30-Day Elimination Period

\$100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.14	\$0.31	\$0.93
30-34	0.18	0.38	1.14
35-39	0.21	0.46	1.38
40-44	0.27	0.59	1.77
45-49	0.36	0.78	2.34
50-54	0.48	1.05	3.15
55-59	0.67	1.45	4.35
60-64	0.96	2.07	6.21
65-69	1.31	2.83	8.49

Male 30-Day Elimination Period

\$200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.29	\$0.62	\$1.86
30-34	0.35	0.76	2.28
35-39	0.42	0.92	2.76
40-44	0.54	1.18	3.54
45-49	0.72	1.56	4.68
50-54	0.97	2.10	6.30
55-59	1.34	2.90	8.70
60-64	1.91	4.14	12.42
65-69	2.61	5.66	16.98

Male 30-Day Elimination Period

\$300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.43	\$0.93	\$2.79
30-34	0.53	1.14	3.42
35-39	0.64	1.38	4.14
40-44	0.82	1.77	5.31
45-49	1.08	2.34	7.02
50-54	1.45	3.15	9.45
55-59	2.01	4.35	13.05
60-64	2.87	6.21	18.63
65-69	3.92	8.49	25.47

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.05	\$6.60	\$19.80
30-34	3.71	8.04	24.12
35-39	4.52	9.80	29.40
40-44	5.11	11.08	33.24
45-49	5.32	11.52	34.56
50-54	5.24	11.36	34.08
55-59	5.26	11.40	34.20
60-64	6.09	13.20	39.60
65-69	7.59	16.44	49.32

Female 14-Day Elimination Period

\$500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.81	\$8.25	\$24.75
30-34	4.64	10.05	30.15
35-39	5.65	12.25	36.75
40-44	6.39	13.85	41.55
45-49	6.65	14.40	43.20
50-54	6.55	14.20	42.60
55-59	6.58	14.25	42.75
60-64	7.62	16.50	49.50
65-69	9.48	20.55	61.65

Female 14-Day Elimination Period

\$600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.57	\$9.90	\$29.70
30-34	5.57	12.06	36.18
35-39	6.78	14.70	44.10
40-44	7.67	16.62	49.86
45-49	7.98	17.28	51.84
50-54	7.86	17.04	51.12
55-59	7.89	17.10	51.30
60-64	9.14	19.80	59.40
65-69	11.38	24.66	73.98

Female 30-Day Elimination Period

\$400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.38	\$3.00	\$9.00
30-34	1.79	3.88	11.64
35-39	2.34	5.08	15.24
40-44	2.79	6.04	18.12
45-49	3.01	6.52	19.56
50-54	3.10	6.72	20.16
55-59	3.34	7.24	21.72
60-64	4.30	9.32	27.96
65-69	5.80	12.56	37.68

Female 30-Day Elimination Period

\$500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.73	\$3.75	\$11.25
30-34	2.24	4.85	14.55
35-39	2.93	6.35	19.05
40-44	3.48	7.55	22.65
45-49	3.76	8.15	24.45
50-54	3.88	8.40	25.20
55-59	4.18	9.05	27.15
60-64	5.38	11.65	34.95
65-69	7.25	15.70	47.10

Female 30-Day Elimination Period

\$600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.08	\$4.50	\$13.50
30-34	2.69	5.82	17.46
35-39	3.52	7.62	22.86
40-44	4.18	9.06	27.18
45-49	4.51	9.78	29.34
50-54	4.65	10.08	30.24
55-59	5.01	10.86	32.58
60-64	6.45	13.98	41.94
65-69	8.70	18.84	56.52

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.79	\$3.88	\$11.64
30-34	1.90	4.12	12.36
35-39	2.05	4.44	13.32
40-44	2.34	5.08	15.24
45-49	2.88	6.24	18.72
50-54	3.73	8.08	24.24
55-59	4.91	10.64	31.92
60-64	6.46	14.00	42.00
65-69	8.33	18.04	54.12

Male 14-Day Elimination Period

\$500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.24	\$4.85	\$14.55
30-34	2.38	5.15	15.45
35-39	2.56	5.55	16.65
40-44	2.93	6.35	19.05
45-49	3.60	7.80	23.40
50-54	4.66	10.10	30.30
55-59	6.14	13.30	39.90
60-64	8.08	17.50	52.50
65-69	10.41	22.55	67.65

Male 14-Day Elimination Period

\$600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.69	\$5.82	\$17.46
30-34	2.85	6.18	18.54
35-39	3.07	6.66	19.98
40-44	3.52	7.62	22.86
45-49	4.32	9.36	28.08
50-54	5.59	12.12	36.36
55-59	7.37	15.96	47.88
60-64	9.69	21.00	63.00
65-69	12.49	27.06	81.18

Male 30-Day Elimination Period

\$400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.57	\$1.24	\$3.72
30-34	0.70	1.52	4.56
35-39	0.85	1.84	5.52
40-44	1.09	2.36	7.08
45-49	1.44	3.12	9.36
50-54	1.94	4.20	12.60
55-59	2.68	5.80	17.40
60-64	3.82	8.28	24.84
65-69	5.22	11.32	33.96

Male 30-Day Elimination Period

\$500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.72	\$1.55	\$4.65
30-34	0.88	1.90	5.70
35-39	1.06	2.30	6.90
40-44	1.36	2.95	8.85
45-49	1.80	3.90	11.70
50-54	2.42	5.25	15.75
55-59	3.35	7.25	21.75
60-64	4.78	10.35	31.05
65-69	6.53	14.15	42.45

Male 30-Day Elimination Period

\$600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$0.86	\$1.86	\$5.58
30-34	1.05	2.28	6.84
35-39	1.27	2.76	8.28
40-44	1.63	3.54	10.62
45-49	2.16	4.68	14.04
50-54	2.91	6.30	18.90
55-59	4.02	8.70	26.10
60-64	5.73	12.42	37.26
65-69	7.84	16.98	50.94

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.33	\$11.55	\$34.65
30-34	6.49	14.07	42.21
35-39	7.92	17.15	51.45
40-44	8.95	19.39	58.17
45-49	9.30	20.16	60.48
50-54	9.18	19.88	59.64
55-59	9.21	19.95	59.85
60-64	10.66	23.10	69.30
65-69	13.28	28.77	86.31

Female 14-Day Elimination Period

\$800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.09	\$13.20	\$39.60
30-34	7.42	16.08	48.24
35-39	9.05	19.60	58.80
40-44	10.23	22.16	66.48
45-49	10.63	23.04	69.12
50-54	10.49	22.72	68.16
55-59	10.52	22.80	68.40
60-64	12.18	26.40	79.20
65-69	15.18	32.88	98.64

Female 14-Day Elimination Period

\$900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.85	\$14.85	\$44.55
30-34	8.35	18.09	54.27
35-39	10.18	22.05	66.15
40-44	11.51	24.93	74.79
45-49	11.96	25.92	77.76
50-54	11.80	25.56	76.68
55-59	11.84	25.65	76.95
60-64	13.71	29.70	89.10
65-69	17.07	36.99	110.97

Female 30-Day Elimination Period

\$700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.42	\$5.25	\$15.75
30-34	3.13	6.79	20.37
35-39	4.10	8.89	26.67
40-44	4.88	10.57	31.71
45-49	5.27	11.41	34.23
50-54	5.43	11.76	35.28
55-59	5.85	12.67	38.01
60-64	7.53	16.31	48.93
65-69	10.14	21.98	65.94

Female 30-Day Elimination Period

\$800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.77	\$6.00	\$18.00
30-34	3.58	7.76	23.28
35-39	4.69	10.16	30.48
40-44	5.58	12.08	36.24
45-49	6.02	13.04	39.12
50-54	6.20	13.44	40.32
55-59	6.68	14.48	43.44
60-64	8.60	18.64	55.92
65-69	11.59	25.12	75.36

Female 30-Day Elimination Period

\$900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.12	\$6.75	\$20.25
30-34	4.03	8.73	26.19
35-39	5.28	11.43	34.29
40-44	6.27	13.59	40.77
45-49	6.77	14.67	44.01
50-54	6.98	15.12	45.36
55-59	7.52	16.29	48.87
60-64	9.68	20.97	62.91
65-69	13.04	28.26	84.78

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.13	\$6.79	\$20.37
30-34	3.33	7.21	21.63
35-39	3.59	7.77	23.31
40-44	4.10	8.89	26.67
45-49	5.04	10.92	32.76
50-54	6.53	14.14	42.42
55-59	8.59	18.62	55.86
60-64	11.31	24.50	73.50
65-69	14.57	31.57	94.71

Male 14-Day Elimination Period

\$800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.58	\$7.76	\$23.28
30-34	3.80	8.24	24.72
35-39	4.10	8.88	26.64
40-44	4.69	10.16	30.48
45-49	5.76	12.48	37.44
50-54	7.46	16.16	48.48
55-59	9.82	21.28	63.84
60-64	12.92	28.00	84.00
65-69	16.65	36.08	108.24

Male 14-Day Elimination Period

\$900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.03	\$8.73	\$26.19
30-34	4.28	9.27	27.81
35-39	4.61	9.99	29.97
40-44	5.28	11.43	34.29
45-49	6.48	14.04	42.12
50-54	8.39	18.18	54.54
55-59	11.05	23.94	71.82
60-64	14.54	31.50	94.50
65-69	18.73	40.59	121.77

Male 30-Day Elimination Period

\$700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.00	\$2.17	\$6.51
30-34	1.23	2.66	7.98
35-39	1.49	3.22	9.66
40-44	1.91	4.13	12.39
45-49	2.52	5.46	16.38
50-54	3.39	7.35	22.05
55-59	4.68	10.15	30.45
60-64	6.69	14.49	43.47
65-69	9.14	19.81	59.43

Male 30-Day Elimination Period

\$800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.14	\$2.48	\$7.44
30-34	1.40	3.04	9.12
35-39	1.70	3.68	11.04
40-44	2.18	4.72	14.16
45-49	2.88	6.24	18.72
50-54	3.88	8.40	25.20
55-59	5.35	11.60	34.80
60-64	7.64	16.56	49.68
65-69	10.45	22.64	67.92

Male 30-Day Elimination Period

\$900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.29	\$2.79	\$8.37
30-34	1.58	3.42	10.26
35-39	1.91	4.14	12.42
40-44	2.45	5.31	15.93
45-49	3.24	7.02	21.06
50-54	4.36	9.45	28.35
55-59	6.02	13.05	39.15
60-64	8.60	18.63	55.89
65-69	11.76	25.47	76.41

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$1,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.62	\$16.50	\$49.50
30-34	9.28	20.10	60.30
35-39	11.31	24.50	73.50
40-44	12.78	27.70	83.10
45-49	13.29	28.80	86.40
50-54	13.11	28.40	85.20
55-59	13.15	28.50	85.50
60-64	15.23	33.00	99.00
65-69	18.97	41.10	123.30

Female 14-Day Elimination Period

\$1,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.38	\$18.15	\$54.45
30-34	10.20	22.11	66.33
35-39	12.44	26.95	80.85
40-44	14.06	30.47	91.41
45-49	14.62	31.68	95.04
50-54	14.42	31.24	93.72
55-59	14.47	31.35	94.05
60-64	16.75	36.30	108.90
65-69	20.87	45.21	135.63

Female 14-Day Elimination Period

\$1,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.14	\$19.80	\$59.40
30-34	11.13	24.12	72.36
35-39	13.57	29.40	88.20
40-44	15.34	33.24	99.72
45-49	15.95	34.56	103.68
50-54	15.73	34.08	102.24
55-59	15.78	34.20	102.60
60-64	18.28	39.60	118.80
65-69	22.76	49.32	147.96

Female 30-Day Elimination Period

\$1,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.46	\$7.50	\$22.50
30-34	4.48	9.70	29.10
35-39	5.86	12.70	38.10
40-44	6.97	15.10	45.30
45-49	7.52	16.30	48.90
50-54	7.75	16.80	50.40
55-59	8.35	18.10	54.30
60-64	10.75	23.30	69.90
65-69	14.49	31.40	94.20

Female 30-Day Elimination Period

\$1,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.81	\$8.25	\$24.75
30-34	4.92	10.67	32.01
35-39	6.45	13.97	41.91
40-44	7.67	16.61	49.83
45-49	8.28	17.93	53.79
50-54	8.53	18.48	55.44
55-59	9.19	19.91	59.73
60-64	11.83	25.63	76.89
65-69	15.94	34.54	103.62

Female 30-Day Elimination Period

\$1,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.15	\$9.00	\$27.00
30-34	5.37	11.64	34.92
35-39	7.03	15.24	45.72
40-44	8.36	18.12	54.36
45-49	9.03	19.56	58.68
50-54	9.30	20.16	60.48
55-59	10.02	21.72	65.16
60-64	12.90	27.96	83.88
65-69	17.39	37.68	113.04

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$1,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.48	\$9.70	\$29.10
30-34	4.75	10.30	30.90
35-39	5.12	11.10	33.30
40-44	5.86	12.70	38.10
45-49	7.20	15.60	46.80
50-54	9.32	20.20	60.60
55-59	12.28	26.60	79.80
60-64	16.15	35.00	105.00
65-69	20.82	45.10	135.30

Male 14-Day Elimination Period

\$1,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.92	\$10.67	\$32.01
30-34	5.23	11.33	33.99
35-39	5.64	12.21	36.63
40-44	6.45	13.97	41.91
45-49	7.92	17.16	51.48
50-54	10.26	22.22	66.66
55-59	13.50	29.26	87.78
60-64	17.77	38.50	115.50
65-69	22.90	49.61	148.83

Male 14-Day Elimination Period

\$1,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.37	\$11.64	\$34.92
30-34	5.70	12.36	37.08
35-39	6.15	13.32	39.96
40-44	7.03	15.24	45.72
45-49	8.64	18.72	56.16
50-54	11.19	24.24	72.72
55-59	14.73	31.92	95.76
60-64	19.38	42.00	126.00
65-69	24.98	54.12	162.36

Male 30-Day Elimination Period

\$1,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.43	\$3.10	\$9.30
30-34	1.75	3.80	11.40
35-39	2.12	4.60	13.80
40-44	2.72	5.90	17.70
45-49	3.60	7.80	23.40
50-54	4.85	10.50	31.50
55-59	6.69	14.50	43.50
60-64	9.55	20.70	62.10
65-69	13.06	28.30	84.90

Male 30-Day Elimination Period

\$1,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.57	\$3.41	\$10.23
30-34	1.93	4.18	12.54
35-39	2.34	5.06	15.18
40-44	3.00	6.49	19.47
45-49	3.96	8.58	25.74
50-54	5.33	11.55	34.65
55-59	7.36	15.95	47.85
60-64	10.51	22.77	68.31
65-69	14.37	31.13	93.39

Male 30-Day Elimination Period

\$1,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.72	\$3.72	\$11.16
30-34	2.10	4.56	13.68
35-39	2.55	5.52	16.56
40-44	3.27	7.08	21.24
45-49	4.32	9.36	28.08
50-54	5.82	12.60	37.80
55-59	8.03	17.40	52.20
60-64	11.46	24.84	74.52
65-69	15.67	33.96	101.88

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$1,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.90	\$21.45	\$64.35
30-34	12.06	26.13	78.39
35-39	14.70	31.85	95.55
40-44	16.62	36.01	108.03
45-49	17.28	37.44	112.32
50-54	17.04	36.92	110.76
55-59	17.10	37.05	111.15
60-64	19.80	42.90	128.70
65-69	24.66	53.43	160.29

Female 14-Day Elimination Period

\$1,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$10.66	\$23.10	\$69.30
30-34	12.99	28.14	84.42
35-39	15.83	34.30	102.90
40-44	17.90	38.78	116.34
45-49	18.61	40.32	120.96
50-54	18.35	39.76	119.28
55-59	18.42	39.90	119.70
60-64	21.32	46.20	138.60
65-69	26.56	57.54	172.62

Female 14-Day Elimination Period

\$1,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$11.42	\$24.75	\$74.25
30-34	13.92	30.15	90.45
35-39	16.96	36.75	110.25
40-44	19.18	41.55	124.65
45-49	19.94	43.20	129.60
50-54	19.66	42.60	127.80
55-59	19.73	42.75	128.25
60-64	22.85	49.50	148.50
65-69	28.45	61.65	184.95

Female 30-Day Elimination Period

\$1,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.50	\$9.75	\$29.25
30-34	5.82	12.61	37.83
35-39	7.62	16.51	49.53
40-44	9.06	19.63	58.89
45-49	9.78	21.19	63.57
50-54	10.08	21.84	65.52
55-59	10.86	23.53	70.59
60-64	13.98	30.29	90.87
65-69	18.84	40.82	122.46

Female 30-Day Elimination Period

\$1,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.85	\$10.50	\$31.50
30-34	6.27	13.58	40.74
35-39	8.21	17.78	53.34
40-44	9.76	21.14	63.42
45-49	10.53	22.82	68.46
50-54	10.86	23.52	70.56
55-59	11.70	25.34	76.02
60-64	15.06	32.62	97.86
65-69	20.29	43.96	131.88

Female 30-Day Elimination Period

\$1,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.19	\$11.25	\$33.75
30-34	6.72	14.55	43.65
35-39	8.79	19.05	57.15
40-44	10.45	22.65	67.95
45-49	11.28	24.45	73.35
50-54	11.63	25.20	75.60
55-59	12.53	27.15	81.45
60-64	16.13	34.95	104.85
65-69	21.74	47.10	141.30

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$1,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.82	\$12.61	\$37.83
30-34	6.18	13.39	40.17
35-39	6.66	14.43	43.29
40-44	7.62	16.51	49.53
45-49	9.36	20.28	60.84
50-54	12.12	26.26	78.78
55-59	15.96	34.58	103.74
60-64	21.00	45.50	136.50
65-69	27.06	58.63	175.89

Male 14-Day Elimination Period

\$1,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.27	\$13.58	\$40.74
30-34	6.66	14.42	43.26
35-39	7.17	15.54	46.62
40-44	8.21	17.78	53.34
45-49	10.08	21.84	65.52
50-54	13.05	28.28	84.84
55-59	17.19	37.24	111.72
60-64	22.62	49.00	147.00
65-69	29.14	63.14	189.42

Male 14-Day Elimination Period

\$1,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.72	\$14.55	\$43.65
30-34	7.13	15.45	46.35
35-39	7.68	16.65	49.95
40-44	8.79	19.05	57.15
45-49	10.80	23.40	70.20
50-54	13.98	30.30	90.90
55-59	18.42	39.90	119.70
60-64	24.23	52.50	157.50
65-69	31.22	67.65	202.95

Male 30-Day Elimination Period

\$1,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$1.86	\$4.03	\$12.09
30-34	2.28	4.94	14.82
35-39	2.76	5.98	17.94
40-44	3.54	7.67	23.01
45-49	4.68	10.14	30.42
50-54	6.30	13.65	40.95
55-59	8.70	18.85	56.55
60-64	12.42	26.91	80.73
65-69	16.98	36.79	110.37

Male 30-Day Elimination Period

\$1,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.00	\$4.34	\$13.02
30-34	2.46	5.32	15.96
35-39	2.97	6.44	19.32
40-44	3.81	8.26	24.78
45-49	5.04	10.92	32.76
50-54	6.78	14.70	44.10
55-59	9.37	20.30	60.90
60-64	13.38	28.98	86.94
65-69	18.29	39.62	118.86

Male 30-Day Elimination Period

\$1,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.15	\$4.65	\$13.95
30-34	2.63	5.70	17.10
35-39	3.18	6.90	20.70
40-44	4.08	8.85	26.55
45-49	5.40	11.70	35.10
50-54	7.27	15.75	47.25
55-59	10.04	21.75	65.25
60-64	14.33	31.05	93.15
65-69	19.59	42.45	127.35

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$1,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$12.18	\$26.40	\$79.20
30-34	14.84	32.16	96.48
35-39	18.09	39.20	117.60
40-44	20.46	44.32	132.96
45-49	21.27	46.08	138.24
50-54	20.97	45.44	136.32
55-59	21.05	45.60	136.80
60-64	24.37	52.80	158.40
65-69	30.35	65.76	197.28

Female 14-Day Elimination Period

\$1,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$12.95	\$28.05	\$84.15
30-34	15.77	34.17	102.51
35-39	19.22	41.65	124.95
40-44	21.73	47.09	141.27
45-49	22.60	48.96	146.88
50-54	22.28	48.28	144.84
55-59	22.36	48.45	145.35
60-64	25.89	56.10	168.30
65-69	32.25	69.87	209.61

Female 14-Day Elimination Period

\$1,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$13.71	\$29.70	\$89.10
30-34	16.70	36.18	108.54
35-39	20.35	44.10	132.30
40-44	23.01	49.86	149.58
45-49	23.93	51.84	155.52
50-54	23.59	51.12	153.36
55-59	23.68	51.30	153.90
60-64	27.42	59.40	178.20
65-69	34.14	73.98	221.94

Female 30-Day Elimination Period

\$1,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.54	\$12.00	\$36.00
30-34	7.16	15.52	46.56
35-39	9.38	20.32	60.96
40-44	11.15	24.16	72.48
45-49	12.04	26.08	78.24
50-54	12.41	26.88	80.64
55-59	13.37	28.96	86.88
60-64	17.21	37.28	111.84
65-69	23.19	50.24	150.72

Female 30-Day Elimination Period

\$1,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.88	\$12.75	\$38.25
30-34	7.61	16.49	49.47
35-39	9.96	21.59	64.77
40-44	11.85	25.67	77.01
45-49	12.79	27.71	83.13
50-54	13.18	28.56	85.68
55-59	14.20	30.77	92.31
60-64	18.28	39.61	118.83
65-69	24.64	53.38	160.14

Female 30-Day Elimination Period

\$1,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.23	\$13.50	\$40.50
30-34	8.06	17.46	52.38
35-39	10.55	22.86	68.58
40-44	12.54	27.18	81.54
45-49	13.54	29.34	88.02
50-54	13.96	30.24	90.72
55-59	15.04	32.58	97.74
60-64	19.36	41.94	125.82
65-69	26.09	56.52	169.56

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$1,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.16	\$15.52	\$46.56
30-34	7.61	16.48	49.44
35-39	8.20	17.76	53.28
40-44	9.38	20.32	60.96
45-49	11.52	24.96	74.88
50-54	14.92	32.32	96.96
55-59	19.64	42.56	127.68
60-64	25.85	56.00	168.00
65-69	33.30	72.16	216.48

Male 14-Day Elimination Period

\$1,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.61	\$16.49	\$49.47
30-34	8.08	17.51	52.53
35-39	8.71	18.87	56.61
40-44	9.96	21.59	64.77
45-49	12.24	26.52	79.56
50-54	15.85	34.34	103.02
55-59	20.87	45.22	135.66
60-64	27.46	59.50	178.50
65-69	35.39	76.67	230.01

Male 14-Day Elimination Period

\$1,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.06	\$17.46	\$52.38
30-34	8.56	18.54	55.62
35-39	9.22	19.98	59.94
40-44	10.55	22.86	68.58
45-49	12.96	28.08	84.24
50-54	16.78	36.36	109.08
55-59	22.10	47.88	143.64
60-64	29.08	63.00	189.00
65-69	37.47	81.18	243.54

Male 30-Day Elimination Period

\$1,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.29	\$4.96	\$14.88
30-34	2.81	6.08	18.24
35-39	3.40	7.36	22.08
40-44	4.36	9.44	28.32
45-49	5.76	12.48	37.44
50-54	7.75	16.80	50.40
55-59	10.71	23.20	69.60
60-64	15.29	33.12	99.36
65-69	20.90	45.28	135.84

Male 30-Day Elimination Period

\$1,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.43	\$5.27	\$15.81
30-34	2.98	6.46	19.38
35-39	3.61	7.82	23.46
40-44	4.63	10.03	30.09
45-49	6.12	13.26	39.78
50-54	8.24	17.85	53.55
55-59	11.38	24.65	73.95
60-64	16.24	35.19	105.57
65-69	22.20	48.11	144.33

Male 30-Day Elimination Period

\$1,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.58	\$5.58	\$16.74
30-34	3.16	6.84	20.52
35-39	3.82	8.28	24.84
40-44	4.90	10.62	31.86
45-49	6.48	14.04	42.12
50-54	8.72	18.90	56.70
55-59	12.05	26.10	78.30
60-64	17.20	37.26	111.78
65-69	23.51	50.94	152.82

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$1,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$14.47	\$31.35	\$94.05
30-34	17.63	38.19	114.57
35-39	21.48	46.55	139.65
40-44	24.29	52.63	157.89
45-49	25.26	54.72	164.16
50-54	24.90	53.96	161.88
55-59	24.99	54.15	162.45
60-64	28.94	62.70	188.10
65-69	36.04	78.09	234.27

Female 14-Day Elimination Period

\$2,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$15.23	\$33.00	\$99.00
30-34	18.55	40.20	120.60
35-39	22.62	49.00	147.00
40-44	25.57	55.40	166.20
45-49	26.58	57.60	172.80
50-54	26.22	56.80	170.40
55-59	26.31	57.00	171.00
60-64	30.46	66.00	198.00
65-69	37.94	82.20	246.60

Female 14-Day Elimination Period

\$2,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$15.99	\$34.65	\$103.95
30-34	19.48	42.21	126.63
35-39	23.75	51.45	154.35
40-44	26.85	58.17	174.51
45-49	27.91	60.48	181.44
50-54	27.53	59.64	178.92
55-59	27.62	59.85	179.55
60-64	31.98	69.30	207.90
65-69	39.84	86.31	258.93

Female 30-Day Elimination Period

\$1,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.58	\$14.25	\$42.75
30-34	8.51	18.43	55.29
35-39	11.14	24.13	72.39
40-44	13.24	28.69	86.07
45-49	14.29	30.97	92.91
50-54	14.73	31.92	95.76
55-59	15.87	34.39	103.17
60-64	20.43	44.27	132.81
65-69	27.54	59.66	178.98

Female 30-Day Elimination Period

\$2,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.92	\$15.00	\$45.00
30-34	8.95	19.40	58.20
35-39	11.72	25.40	76.20
40-44	13.94	30.20	90.60
45-49	15.05	32.60	97.80
50-54	15.51	33.60	100.80
55-59	16.71	36.20	108.60
60-64	21.51	46.60	139.80
65-69	28.98	62.80	188.40

Female 30-Day Elimination Period

\$2,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.27	\$15.75	\$47.25
30-34	9.40	20.37	61.11
35-39	12.31	26.67	80.01
40-44	14.64	31.71	95.13
45-49	15.80	34.23	102.69
50-54	16.28	35.28	105.84
55-59	17.54	38.01	114.03
60-64	22.58	48.93	146.79
65-69	30.43	65.94	197.82

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$1,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.51	\$18.43	\$55.29
30-34	9.03	19.57	58.71
35-39	9.73	21.09	63.27
40-44	11.14	24.13	72.39
45-49	13.68	29.64	88.92
50-54	17.71	38.38	115.14
55-59	23.33	50.54	151.62
60-64	30.69	66.50	199.50
65-69	39.55	85.69	257.07

Male 14-Day Elimination Period

\$2,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.95	\$19.40	\$58.20
30-34	9.51	20.60	61.80
35-39	10.25	22.20	66.60
40-44	11.72	25.40	76.20
45-49	14.40	31.20	93.60
50-54	18.65	40.40	121.20
55-59	24.55	53.20	159.60
60-64	32.31	70.00	210.00
65-69	41.63	90.20	270.60

Male 14-Day Elimination Period

\$2,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.40	\$20.37	\$61.11
30-34	9.98	21.63	64.89
35-39	10.76	23.31	69.93
40-44	12.31	26.67	80.01
45-49	15.12	32.76	98.28
50-54	19.58	42.42	127.26
55-59	25.78	55.86	167.58
60-64	33.92	73.50	220.50
65-69	43.71	94.71	284.13

Male 30-Day Elimination Period

\$1,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.72	\$5.89	\$17.67
30-34	3.33	7.22	21.66
35-39	4.03	8.74	26.22
40-44	5.17	11.21	33.63
45-49	6.84	14.82	44.46
50-54	9.21	19.95	59.85
55-59	12.72	27.55	82.65
60-64	18.15	39.33	117.99
65-69	24.82	53.77	161.31

Male 30-Day Elimination Period

\$2,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$2.86	\$6.20	\$18.60
30-34	3.51	7.60	22.80
35-39	4.25	9.20	27.60
40-44	5.45	11.80	35.40
45-49	7.20	15.60	46.80
50-54	9.69	21.00	63.00
55-59	13.38	29.00	87.00
60-64	19.11	41.40	124.20
65-69	26.12	56.60	169.80

Male 30-Day Elimination Period

\$2,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.00	\$6.51	\$19.53
30-34	3.68	7.98	23.94
35-39	4.46	9.66	28.98
40-44	5.72	12.39	37.17
45-49	7.56	16.38	49.14
50-54	10.18	22.05	66.15
55-59	14.05	30.45	91.35
60-64	20.06	43.47	130.41
65-69	27.43	59.43	178.29

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$2,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$16.75	\$36.30	\$108.90
30-34	20.41	44.22	132.66
35-39	24.88	53.90	161.70
40-44	28.13	60.94	182.82
45-49	29.24	63.36	190.08
50-54	28.84	62.48	187.44
55-59	28.94	62.70	188.10
60-64	33.51	72.60	217.80
65-69	41.73	90.42	271.26

Female 14-Day Elimination Period

\$2,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$17.52	\$37.95	\$113.85
30-34	21.34	46.23	138.69
35-39	26.01	56.35	169.05
40-44	29.40	63.71	191.13
45-49	30.57	66.24	198.72
50-54	30.15	65.32	195.96
55-59	30.25	65.55	196.65
60-64	35.03	75.90	227.70
65-69	43.63	94.53	283.59

Female 14-Day Elimination Period

\$2,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$18.28	\$39.60	\$118.80
30-34	22.26	48.24	144.72
35-39	27.14	58.80	176.40
40-44	30.68	66.48	199.44
45-49	31.90	69.12	207.36
50-54	31.46	68.16	204.48
55-59	31.57	68.40	205.20
60-64	36.55	79.20	237.60
65-69	45.53	98.64	295.92

Female 30-Day Elimination Period

\$2,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.62	\$16.50	\$49.50
30-34	9.85	21.34	64.02
35-39	12.90	27.94	83.82
40-44	15.33	33.22	99.66
45-49	16.55	35.86	107.58
50-54	17.06	36.96	110.88
55-59	18.38	39.82	119.46
60-64	23.66	51.26	153.78
65-69	31.88	69.08	207.24

Female 30-Day Elimination Period

\$2,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.96	\$17.25	\$51.75
30-34	10.30	22.31	66.93
35-39	13.48	29.21	87.63
40-44	16.03	34.73	104.19
45-49	17.30	37.49	112.47
50-54	17.83	38.64	115.92
55-59	19.21	41.63	124.89
60-64	24.73	53.59	160.77
65-69	33.33	72.22	216.66

Female 30-Day Elimination Period

\$2,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.31	\$18.00	\$54.00
30-34	10.74	23.28	69.84
35-39	14.07	30.48	91.44
40-44	16.73	36.24	108.72
45-49	18.06	39.12	117.36
50-54	18.61	40.32	120.96
55-59	20.05	43.44	130.32
60-64	25.81	55.92	167.76
65-69	34.78	75.36	226.08

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$2,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.85	\$21.34	\$64.02
30-34	10.46	22.66	67.98
35-39	11.27	24.42	73.26
40-44	12.90	27.94	83.82
45-49	15.84	34.32	102.96
50-54	20.51	44.44	133.32
55-59	27.01	58.52	175.56
60-64	35.54	77.00	231.00
65-69	45.79	99.22	297.66

Male 14-Day Elimination Period

\$2,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$10.30	\$22.31	\$66.93
30-34	10.93	23.69	71.07
35-39	11.78	25.53	76.59
40-44	13.48	29.21	87.63
45-49	16.56	35.88	107.64
50-54	21.44	46.46	139.38
55-59	28.24	61.18	183.54
60-64	37.15	80.50	241.50
65-69	47.88	103.73	311.19

Male 14-Day Elimination Period

\$2,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$10.74	\$23.28	\$69.84
30-34	11.41	24.72	74.16
35-39	12.30	26.64	79.92
40-44	14.07	30.48	91.44
45-49	17.28	37.44	112.32
50-54	22.38	48.48	145.44
55-59	29.46	63.84	191.52
60-64	38.77	84.00	252.00
65-69	49.96	108.24	324.72

Male 30-Day Elimination Period

\$2,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.15	\$6.82	\$20.46
30-34	3.86	8.36	25.08
35-39	4.67	10.12	30.36
40-44	5.99	12.98	38.94
45-49	7.92	17.16	51.48
50-54	10.66	23.10	69.30
55-59	14.72	31.90	95.70
60-64	21.02	45.54	136.62
65-69	28.74	62.26	186.78

Male 30-Day Elimination Period

\$2,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.29	\$7.13	\$21.39
30-34	4.03	8.74	26.22
35-39	4.88	10.58	31.74
40-44	6.26	13.57	40.71
45-49	8.28	17.94	53.82
50-54	11.15	24.15	72.45
55-59	15.39	33.35	100.05
60-64	21.97	47.61	142.83
65-69	30.04	65.09	195.27

Male 30-Day Elimination Period

\$2,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.43	\$7.44	\$22.32
30-34	4.21	9.12	27.36
35-39	5.10	11.04	33.12
40-44	6.54	14.16	42.48
45-49	8.64	18.72	56.16
50-54	11.63	25.20	75.60
55-59	16.06	34.80	104.40
60-64	22.93	49.68	149.04
65-69	31.35	67.92	203.76

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$2,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$19.04	\$41.25	\$123.75
30-34	23.19	50.25	150.75
35-39	28.27	61.25	183.75
40-44	31.96	69.25	207.75
45-49	33.23	72.00	216.00
50-54	32.77	71.00	213.00
55-59	32.88	71.25	213.75
60-64	38.08	82.50	247.50
65-69	47.42	102.75	308.25

Female 14-Day Elimination Period

\$2,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$19.80	\$42.90	\$128.70
30-34	24.12	52.26	156.78
35-39	29.40	63.70	191.10
40-44	33.24	72.02	216.06
45-49	34.56	74.88	224.64
50-54	34.08	73.84	221.52
55-59	34.20	74.10	222.30
60-64	39.60	85.80	257.40
65-69	49.32	106.86	320.58

Female 14-Day Elimination Period

\$2,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$20.56	\$44.55	\$133.65
30-34	25.05	54.27	162.81
35-39	30.53	66.15	198.45
40-44	34.52	74.79	224.37
45-49	35.89	77.76	233.28
50-54	35.39	76.68	230.04
55-59	35.52	76.95	230.85
60-64	41.12	89.10	267.30
65-69	51.22	110.97	332.91

Female 30-Day Elimination Period

\$2,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.65	\$18.75	\$56.25
30-34	11.19	24.25	72.75
35-39	14.65	31.75	95.25
40-44	17.42	37.75	113.25
45-49	18.81	40.75	122.25
50-54	19.38	42.00	126.00
55-59	20.88	45.25	135.75
60-64	26.88	58.25	174.75
65-69	36.23	78.50	235.50

Female 30-Day Elimination Period

\$2,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.00	\$19.50	\$58.50
30-34	11.64	25.22	75.66
35-39	15.24	33.02	99.06
40-44	18.12	39.26	117.78
45-49	19.56	42.38	127.14
50-54	20.16	43.68	131.04
55-59	21.72	47.06	141.18
60-64	27.96	60.58	181.74
65-69	37.68	81.64	244.92

Female 30-Day Elimination Period

\$2,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.35	\$20.25	\$60.75
30-34	12.09	26.19	78.57
35-39	15.83	34.29	102.87
40-44	18.82	40.77	122.31
45-49	20.31	44.01	132.03
50-54	20.94	45.36	136.08
55-59	22.56	48.87	146.61
60-64	29.04	62.91	188.73
65-69	39.13	84.78	254.34

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$2,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$11.19	\$24.25	\$72.75
30-34	11.88	25.75	77.25
35-39	12.81	27.75	83.25
40-44	14.65	31.75	95.25
45-49	18.00	39.00	117.00
50-54	23.31	50.50	151.50
55-59	30.69	66.50	199.50
60-64	40.38	87.50	262.50
65-69	52.04	112.75	338.25

Male 14-Day Elimination Period

\$2,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$11.64	\$25.22	\$75.66
30-34	12.36	26.78	80.34
35-39	13.32	28.86	86.58
40-44	15.24	33.02	99.06
45-49	18.72	40.56	121.68
50-54	24.24	52.52	157.56
55-59	31.92	69.16	207.48
60-64	42.00	91.00	273.00
65-69	54.12	117.26	351.78

Male 14-Day Elimination Period

\$2,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$12.09	\$26.19	\$78.57
30-34	12.84	27.81	83.43
35-39	13.83	29.97	89.91
40-44	15.83	34.29	102.87
45-49	19.44	42.12	126.36
50-54	25.17	54.54	163.62
55-59	33.15	71.82	215.46
60-64	43.62	94.50	283.50
65-69	56.20	121.77	365.31

Male 30-Day Elimination Period

\$2,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.58	\$7.75	\$23.25
30-34	4.38	9.50	28.50
35-39	5.31	11.50	34.50
40-44	6.81	14.75	44.25
45-49	9.00	19.50	58.50
50-54	12.12	26.25	78.75
55-59	16.73	36.25	108.75
60-64	23.88	51.75	155.25
65-69	32.65	70.75	212.25

Male 30-Day Elimination Period

\$2,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.72	\$8.06	\$24.18
30-34	4.56	9.88	29.64
35-39	5.52	11.96	35.88
40-44	7.08	15.34	46.02
45-49	9.36	20.28	60.84
50-54	12.60	27.30	81.90
55-59	17.40	37.70	113.10
60-64	24.84	53.82	161.46
65-69	33.96	73.58	220.74

Male 30-Day Elimination Period

\$2,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$3.86	\$8.37	\$25.11
30-34	4.74	10.26	30.78
35-39	5.73	12.42	37.26
40-44	7.35	15.93	47.79
45-49	9.72	21.06	63.18
50-54	13.08	28.35	85.05
55-59	18.07	39.15	117.45
60-64	25.80	55.89	167.67
65-69	35.27	76.41	229.23

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$2,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$21.32	\$46.20	\$138.60
30-34	25.98	56.28	168.84
35-39	31.66	68.60	205.80
40-44	35.80	77.56	232.68
45-49	37.22	80.64	241.92
50-54	36.70	79.52	238.56
55-59	36.83	79.80	239.40
60-64	42.65	92.40	277.20
65-69	53.11	115.08	345.24

Female 14-Day Elimination Period

\$2,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$22.08	\$47.85	\$143.55
30-34	26.90	58.29	174.87
35-39	32.79	71.05	213.15
40-44	37.08	80.33	240.99
45-49	38.55	83.52	250.56
50-54	38.01	82.36	247.08
55-59	38.15	82.65	247.95
60-64	44.17	95.70	287.10
65-69	55.01	119.19	357.57

Female 14-Day Elimination Period

\$3,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$22.85	\$49.50	\$148.50
30-34	27.83	60.30	180.90
35-39	33.92	73.50	220.50
40-44	38.35	83.10	249.30
45-49	39.88	86.40	259.20
50-54	39.32	85.20	255.60
55-59	39.46	85.50	256.50
60-64	45.69	99.00	297.00
65-69	56.91	123.30	369.90

Female 30-Day Elimination Period

\$2,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.69	\$21.00	\$63.00
30-34	12.54	27.16	81.48
35-39	16.41	35.56	106.68
40-44	19.51	42.28	126.84
45-49	21.06	45.64	136.92
50-54	21.71	47.04	141.12
55-59	23.39	50.68	152.04
60-64	30.11	65.24	195.72
65-69	40.58	87.92	263.76

Female 30-Day Elimination Period

\$2,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$10.04	\$21.75	\$65.25
30-34	12.98	28.13	84.39
35-39	17.00	36.83	110.49
40-44	20.21	43.79	131.37
45-49	21.82	47.27	141.81
50-54	22.49	48.72	146.16
55-59	24.23	52.49	157.47
60-64	31.19	67.57	202.71
65-69	42.03	91.06	273.18

Female 30-Day Elimination Period

\$3,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$10.38	\$22.50	\$67.50
30-34	13.43	29.10	87.30
35-39	17.58	38.10	114.30
40-44	20.91	45.30	135.90
45-49	22.57	48.90	146.70
50-54	23.26	50.40	151.20
55-59	25.06	54.30	162.90
60-64	32.26	69.90	209.70
65-69	43.48	94.20	282.60

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$2,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$12.54	\$27.16	\$81.48
30-34	13.31	28.84	86.52
35-39	14.34	31.08	93.24
40-44	16.41	35.56	106.68
45-49	20.16	43.68	131.04
50-54	26.10	56.56	169.68
55-59	34.38	74.48	223.44
60-64	45.23	98.00	294.00
65-69	58.28	126.28	378.84

Male 14-Day Elimination Period

\$2,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$12.98	\$28.13	\$84.39
30-34	13.79	29.87	89.61
35-39	14.86	32.19	96.57
40-44	17.00	36.83	110.49
45-49	20.88	45.24	135.72
50-54	27.04	58.58	175.74
55-59	35.60	77.14	231.42
60-64	46.85	101.50	304.50
65-69	60.36	130.79	392.37

Male 14-Day Elimination Period

\$3,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$13.43	\$29.10	\$87.30
30-34	14.26	30.90	92.70
35-39	15.37	33.30	99.90
40-44	17.58	38.10	114.30
45-49	21.60	46.80	140.40
50-54	27.97	60.60	181.80
55-59	36.83	79.80	239.40
60-64	48.46	105.00	315.00
65-69	62.45	135.30	405.90

Male 30-Day Elimination Period

\$2,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.01	\$8.68	\$26.04
30-34	4.91	10.64	31.92
35-39	5.94	12.88	38.64
40-44	7.62	16.52	49.56
45-49	10.08	21.84	65.52
50-54	13.57	29.40	88.20
55-59	18.74	40.60	121.80
60-64	26.75	57.96	173.88
65-69	36.57	79.24	237.72

Male 30-Day Elimination Period

\$2,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.15	\$8.99	\$26.97
30-34	5.09	11.02	33.06
35-39	6.16	13.34	40.02
40-44	7.90	17.11	51.33
45-49	10.44	22.62	67.86
50-54	14.05	30.45	91.35
55-59	19.41	42.05	126.15
60-64	27.71	60.03	180.09
65-69	37.88	82.07	246.21

Male 30-Day Elimination Period

\$3,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.29	\$9.30	\$27.90
30-34	5.26	11.40	34.20
35-39	6.37	13.80	41.40
40-44	8.17	17.70	53.10
45-49	10.80	23.40	70.20
50-54	14.54	31.50	94.50
55-59	20.08	43.50	130.50
60-64	28.66	62.10	186.30
65-69	39.18	84.90	254.70

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$3,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$23.61	\$51.15	\$153.45
30-34	28.76	62.31	186.93
35-39	35.05	75.95	227.85
40-44	39.63	85.87	257.61
45-49	41.21	89.28	267.84
50-54	40.63	88.04	264.12
55-59	40.78	88.35	265.05
60-64	47.22	102.30	306.90
65-69	58.80	127.41	382.23

Female 14-Day Elimination Period

\$3,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$24.37	\$52.80	\$158.40
30-34	29.69	64.32	192.96
35-39	36.18	78.40	235.20
40-44	40.91	88.64	265.92
45-49	42.54	92.16	276.48
50-54	41.94	90.88	272.64
55-59	42.09	91.20	273.60
60-64	48.74	105.60	316.80
65-69	60.70	131.52	394.56

Female 14-Day Elimination Period

\$3,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$25.13	\$54.45	\$163.35
30-34	30.61	66.33	198.99
35-39	37.32	80.85	242.55
40-44	42.19	91.41	274.23
45-49	43.86	95.04	285.12
50-54	43.26	93.72	281.16
55-59	43.41	94.05	282.15
60-64	50.26	108.90	326.70
65-69	62.60	135.63	406.89

Female 30-Day Elimination Period

\$3,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$10.73	\$23.25	\$69.75
30-34	13.88	30.07	90.21
35-39	18.17	39.37	118.11
40-44	21.60	46.81	140.43
45-49	23.32	50.53	151.59
50-54	24.04	52.08	156.24
55-59	25.90	56.11	168.33
60-64	33.34	72.23	216.69
65-69	44.93	97.34	292.02

Female 30-Day Elimination Period

\$3,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$11.08	\$24.00	\$72.00
30-34	14.33	31.04	93.12
35-39	18.76	40.64	121.92
40-44	22.30	48.32	144.96
45-49	24.07	52.16	156.48
50-54	24.81	53.76	161.28
55-59	26.73	57.92	173.76
60-64	34.41	74.56	223.68
65-69	46.38	100.48	301.44

Female 30-Day Elimination Period

\$3,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$11.42	\$24.75	\$74.25
30-34	14.77	32.01	96.03
35-39	19.34	41.91	125.73
40-44	23.00	49.83	149.49
45-49	24.83	53.79	161.37
50-54	25.59	55.44	166.32
55-59	27.57	59.73	179.19
60-64	35.49	76.89	230.67
65-69	47.82	103.62	310.86

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$3,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$13.88	\$30.07	\$90.21
30-34	14.74	31.93	95.79
35-39	15.88	34.41	103.23
40-44	18.17	39.37	118.11
45-49	22.32	48.36	145.08
50-54	28.90	62.62	187.86
55-59	38.06	82.46	247.38
60-64	50.08	108.50	325.50
65-69	64.53	139.81	419.43

Male 14-Day Elimination Period

\$3,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$14.33	\$31.04	\$93.12
30-34	15.21	32.96	98.88
35-39	16.39	35.52	106.56
40-44	18.76	40.64	121.92
45-49	23.04	49.92	149.76
50-54	29.83	64.64	193.92
55-59	39.29	85.12	255.36
60-64	51.69	112.00	336.00
65-69	66.61	144.32	432.96

Male 14-Day Elimination Period

\$3,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$14.77	\$32.01	\$96.03
30-34	15.69	33.99	101.97
35-39	16.91	36.63	109.89
40-44	19.34	41.91	125.73
45-49	23.76	51.48	154.44
50-54	30.77	66.66	199.98
55-59	40.51	87.78	263.34
60-64	53.31	115.50	346.50
65-69	68.69	148.83	446.49

Male 30-Day Elimination Period

\$3,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.44	\$9.61	\$28.83
30-34	5.44	11.78	35.34
35-39	6.58	14.26	42.78
40-44	8.44	18.29	54.87
45-49	11.16	24.18	72.54
50-54	15.02	32.55	97.65
55-59	20.75	44.95	134.85
60-64	29.62	64.17	192.51
65-69	40.49	87.73	263.19

Male 30-Day Elimination Period

\$3,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.58	\$9.92	\$29.76
30-34	5.61	12.16	36.48
35-39	6.79	14.72	44.16
40-44	8.71	18.88	56.64
45-49	11.52	24.96	74.88
50-54	15.51	33.60	100.80
55-59	21.42	46.40	139.20
60-64	30.57	66.24	198.72
65-69	41.80	90.56	271.68

Male 30-Day Elimination Period

\$3,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.72	\$10.23	\$30.69
30-34	5.79	12.54	37.62
35-39	7.01	15.18	45.54
40-44	8.99	19.47	58.41
45-49	11.88	25.74	77.22
50-54	15.99	34.65	103.95
55-59	22.08	47.85	143.55
60-64	31.53	68.31	204.93
65-69	43.10	93.39	280.17

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$3,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$25.89	\$56.10	\$168.30
30-34	31.54	68.34	205.02
35-39	38.45	83.30	249.90
40-44	43.47	94.18	282.54
45-49	45.19	97.92	293.76
50-54	44.57	96.56	289.68
55-59	44.72	96.90	290.70
60-64	51.78	112.20	336.60
65-69	64.50	139.74	419.22

Female 14-Day Elimination Period

\$3,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$26.65	\$57.75	\$173.25
30-34	32.47	70.35	211.05
35-39	39.58	85.75	257.25
40-44	44.75	96.95	290.85
45-49	46.52	100.80	302.40
50-54	45.88	99.40	298.20
55-59	46.04	99.75	299.25
60-64	53.31	115.50	346.50
65-69	66.39	143.85	431.55

Female 14-Day Elimination Period

\$3,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$27.42	\$59.40	\$178.20
30-34	33.40	72.36	217.08
35-39	40.71	88.20	264.60
40-44	46.02	99.72	299.16
45-49	47.85	103.68	311.04
50-54	47.19	102.24	306.72
55-59	47.35	102.60	307.80
60-64	54.83	118.80	356.40
65-69	68.29	147.96	443.88

Female 30-Day Elimination Period

\$3,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$11.77	\$25.50	\$76.50
30-34	15.22	32.98	98.94
35-39	19.93	43.18	129.54
40-44	23.70	51.34	154.02
45-49	25.58	55.42	166.26
50-54	26.36	57.12	171.36
55-59	28.40	61.54	184.62
60-64	36.56	79.22	237.66
65-69	49.27	106.76	320.28

Female 30-Day Elimination Period

\$3,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$12.12	\$26.25	\$78.75
30-34	15.67	33.95	101.85
35-39	20.52	44.45	133.35
40-44	24.39	52.85	158.55
45-49	26.33	57.05	171.15
50-54	27.14	58.80	176.40
55-59	29.24	63.35	190.05
60-64	37.64	81.55	244.65
65-69	50.72	109.90	329.70

Female 30-Day Elimination Period

\$3,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$12.46	\$27.00	\$81.00
30-34	16.12	34.92	104.76
35-39	21.10	45.72	137.16
40-44	25.09	54.36	163.08
45-49	27.08	58.68	176.04
50-54	27.91	60.48	181.44
55-59	30.07	65.16	195.48
60-64	38.71	83.88	251.64
65-69	52.17	113.04	339.12

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$3,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$15.22	\$32.98	\$98.94
30-34	16.16	35.02	105.06
35-39	17.42	37.74	113.22
40-44	19.93	43.18	129.54
45-49	24.48	53.04	159.12
50-54	31.70	68.68	206.04
55-59	41.74	90.44	271.32
60-64	54.92	119.00	357.00
65-69	70.77	153.34	460.02

Male 14-Day Elimination Period

\$3,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$15.67	\$33.95	\$101.85
30-34	16.64	36.05	108.15
35-39	17.93	38.85	116.55
40-44	20.52	44.45	133.35
45-49	25.20	54.60	163.80
50-54	32.63	70.70	212.10
55-59	42.97	93.10	279.30
60-64	56.54	122.50	367.50
65-69	72.85	157.85	473.55

Male 14-Day Elimination Period

\$3,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$16.12	\$34.92	\$104.76
30-34	17.11	37.08	111.24
35-39	18.44	39.96	119.88
40-44	21.10	45.72	137.16
45-49	25.92	56.16	168.48
50-54	33.56	72.72	218.16
55-59	44.20	95.76	287.28
60-64	58.15	126.00	378.00
65-69	74.94	162.36	487.08

Male 30-Day Elimination Period

\$3,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$4.86	\$10.54	\$31.62
30-34	5.96	12.92	38.76
35-39	7.22	15.64	46.92
40-44	9.26	20.06	60.18
45-49	12.24	26.52	79.56
50-54	16.48	35.70	107.10
55-59	22.75	49.30	147.90
60-64	32.48	70.38	211.14
65-69	44.41	96.22	288.66

Male 30-Day Elimination Period

\$3,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.01	\$10.85	\$32.55
30-34	6.14	13.30	39.90
35-39	7.43	16.10	48.30
40-44	9.53	20.65	61.95
45-49	12.60	27.30	81.90
50-54	16.96	36.75	110.25
55-59	23.42	50.75	152.25
60-64	33.44	72.45	217.35
65-69	45.72	99.05	297.15

Male 30-Day Elimination Period

\$3,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.15	\$11.16	\$33.48
30-34	6.31	13.68	41.04
35-39	7.64	16.56	49.68
40-44	9.80	21.24	63.72
45-49	12.96	28.08	84.24
50-54	17.45	37.80	113.40
55-59	24.09	52.20	156.60
60-64	34.39	74.52	223.56
65-69	47.02	101.88	305.64

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$3,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$28.18	\$61.05	\$183.15
30-34	34.32	74.37	223.11
35-39	41.84	90.65	271.95
40-44	47.30	102.49	307.47
45-49	49.18	106.56	319.68
50-54	48.50	105.08	315.24
55-59	48.67	105.45	316.35
60-64	56.35	122.10	366.30
65-69	70.19	152.07	456.21

Female 14-Day Elimination Period

\$3,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$28.94	\$62.70	\$188.10
30-34	35.25	76.38	229.14
35-39	42.97	93.10	279.30
40-44	48.58	105.26	315.78
45-49	50.51	109.44	328.32
50-54	49.81	107.92	323.76
55-59	49.98	108.30	324.90
60-64	57.88	125.40	376.20
65-69	72.08	156.18	468.54

Female 14-Day Elimination Period

\$3,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$29.70	\$64.35	\$193.05
30-34	36.18	78.39	235.17
35-39	44.10	95.55	286.65
40-44	49.86	108.03	324.09
45-49	51.84	112.32	336.96
50-54	51.12	110.76	332.28
55-59	51.30	111.15	333.45
60-64	59.40	128.70	386.10
65-69	73.98	160.29	480.87

Female 30-Day Elimination Period

\$3,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$12.81	\$27.75	\$83.25
30-34	16.56	35.89	107.67
35-39	21.69	46.99	140.97
40-44	25.79	55.87	167.61
45-49	27.84	60.31	180.93
50-54	28.69	62.16	186.48
55-59	30.91	66.97	200.91
60-64	39.79	86.21	258.63
65-69	53.62	116.18	348.54

Female 30-Day Elimination Period

\$3,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$13.15	\$28.50	\$85.50
30-34	17.01	36.86	110.58
35-39	22.27	48.26	144.78
40-44	26.48	57.38	172.14
45-49	28.59	61.94	185.82
50-54	29.46	63.84	191.52
55-59	31.74	68.78	206.34
60-64	40.86	88.54	265.62
65-69	55.07	119.32	357.96

Female 30-Day Elimination Period

\$3,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$13.50	\$29.25	\$87.75
30-34	17.46	37.83	113.49
35-39	22.86	49.53	148.59
40-44	27.18	58.89	176.67
45-49	29.34	63.57	190.71
50-54	30.24	65.52	196.56
55-59	32.58	70.59	211.77
60-64	41.94	90.87	272.61
65-69	56.52	122.46	367.38

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$3,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$16.56	\$35.89	\$107.67
30-34	17.59	38.11	114.33
35-39	18.96	41.07	123.21
40-44	21.69	46.99	140.97
45-49	26.64	57.72	173.16
50-54	34.50	74.74	224.22
55-59	45.42	98.42	295.26
60-64	59.77	129.50	388.50
65-69	77.02	166.87	500.61

Male 14-Day Elimination Period

\$3,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$17.01	\$36.86	\$110.58
30-34	18.06	39.14	117.42
35-39	19.47	42.18	126.54
40-44	22.27	48.26	144.78
45-49	27.36	59.28	177.84
50-54	35.43	76.76	230.28
55-59	46.65	101.08	303.24
60-64	61.38	133.00	399.00
65-69	79.10	171.38	514.14

Male 14-Day Elimination Period

\$3,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$17.46	\$37.83	\$113.49
30-34	18.54	40.17	120.51
35-39	19.98	43.29	129.87
40-44	22.86	49.53	148.59
45-49	28.08	60.84	182.52
50-54	36.36	78.78	236.34
55-59	47.88	103.74	311.22
60-64	63.00	136.50	409.50
65-69	81.18	175.89	527.67

Male 30-Day Elimination Period

\$3,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.29	\$11.47	\$34.41
30-34	6.49	14.06	42.18
35-39	7.86	17.02	51.06
40-44	10.08	21.83	65.49
45-49	13.32	28.86	86.58
50-54	17.93	38.85	116.55
55-59	24.76	53.65	160.95
60-64	35.35	76.59	229.77
65-69	48.33	104.71	314.13

Male 30-Day Elimination Period

\$3,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.44	\$11.78	\$35.34
30-34	6.66	14.44	43.32
35-39	8.07	17.48	52.44
40-44	10.35	22.42	67.26
45-49	13.68	29.64	88.92
50-54	18.42	39.90	119.70
55-59	25.43	55.10	165.30
60-64	36.30	78.66	235.98
65-69	49.63	107.54	322.62

Male 30-Day Elimination Period

\$3,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.58	\$12.09	\$36.27
30-34	6.84	14.82	44.46
35-39	8.28	17.94	53.82
40-44	10.62	23.01	69.03
45-49	14.04	30.42	91.26
50-54	18.90	40.95	122.85
55-59	26.10	56.55	169.65
60-64	37.26	80.73	242.19
65-69	50.94	110.37	331.11

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$4,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$30.46	\$66.00	\$198.00
30-34	37.11	80.40	241.20
35-39	45.23	98.00	294.00
40-44	51.14	110.80	332.40
45-49	53.17	115.20	345.60
50-54	52.43	113.60	340.80
55-59	52.62	114.00	342.00
60-64	60.92	132.00	396.00
65-69	75.88	164.40	493.20

Female 14-Day Elimination Period

\$4,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$31.22	\$67.65	\$202.95
30-34	38.04	82.41	247.23
35-39	46.36	100.45	301.35
40-44	52.42	113.57	340.71
45-49	54.50	118.08	354.24
50-54	53.74	116.44	349.32
55-59	53.93	116.85	350.55
60-64	62.45	135.30	405.90
65-69	77.77	168.51	505.53

Female 14-Day Elimination Period

\$4,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$31.98	\$69.30	\$207.90
30-34	38.96	84.42	253.26
35-39	47.49	102.90	308.70
40-44	53.70	116.34	349.02
45-49	55.83	120.96	362.88
50-54	55.05	119.28	357.84
55-59	55.25	119.70	359.10
60-64	63.97	138.60	415.80
65-69	79.67	172.62	517.86

Female 30-Day Elimination Period

\$4,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$13.85	\$30.00	\$90.00
30-34	17.91	38.80	116.40
35-39	23.45	50.80	152.40
40-44	27.88	60.40	181.20
45-49	30.09	65.20	195.60
50-54	31.02	67.20	201.60
55-59	33.42	72.40	217.20
60-64	43.02	93.20	279.60
65-69	57.97	125.60	376.80

Female 30-Day Elimination Period

\$4,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$14.19	\$30.75	\$92.25
30-34	18.36	39.77	119.31
35-39	24.03	52.07	156.21
40-44	28.57	61.91	185.73
45-49	30.84	66.83	200.49
50-54	31.79	68.88	206.64
55-59	34.25	74.21	222.63
60-64	44.09	95.53	286.59
65-69	59.42	128.74	386.22

Female 30-Day Elimination Period

\$4,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$14.54	\$31.50	\$94.50
30-34	18.80	40.74	122.22
35-39	24.62	53.34	160.02
40-44	29.27	63.42	190.26
45-49	31.60	68.46	205.38
50-54	32.57	70.56	211.68
55-59	35.09	76.02	228.06
60-64	45.17	97.86	293.58
65-69	60.87	131.88	395.64

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$4,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$17.91	\$38.80	\$116.40
30-34	19.02	41.20	123.60
35-39	20.49	44.40	133.20
40-44	23.45	50.80	152.40
45-49	28.80	62.40	187.20
50-54	37.29	80.80	242.40
55-59	49.11	106.40	319.20
60-64	64.62	140.00	420.00
65-69	83.26	180.40	541.20

Male 14-Day Elimination Period

\$4,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$18.36	\$39.77	\$119.31
30-34	19.49	42.23	126.69
35-39	21.00	45.51	136.53
40-44	24.03	52.07	156.21
45-49	29.52	63.96	191.88
50-54	38.22	82.82	248.46
55-59	50.34	109.06	327.18
60-64	66.23	143.50	430.50
65-69	85.34	184.91	554.73

Male 14-Day Elimination Period

\$4,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$18.80	\$40.74	\$122.22
30-34	19.97	43.26	129.78
35-39	21.52	46.62	139.86
40-44	24.62	53.34	160.02
45-49	30.24	65.52	196.56
50-54	39.16	84.84	254.52
55-59	51.56	111.72	335.16
60-64	67.85	147.00	441.00
65-69	87.42	189.42	568.26

Male 30-Day Elimination Period

\$4,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.72	\$12.40	\$37.20
30-34	7.02	15.20	45.60
35-39	8.49	18.40	55.20
40-44	10.89	23.60	70.80
45-49	14.40	31.20	93.60
50-54	19.38	42.00	126.00
55-59	26.77	58.00	174.00
60-64	38.22	82.80	248.40
65-69	52.25	113.20	339.60

Male 30-Day Elimination Period

\$4,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$5.87	\$12.71	\$38.13
30-34	7.19	15.58	46.74
35-39	8.70	18.86	56.58
40-44	11.16	24.19	72.57
45-49	14.76	31.98	95.94
50-54	19.87	43.05	129.15
55-59	27.44	59.45	178.35
60-64	39.17	84.87	254.61
65-69	53.55	116.03	348.09

Male 30-Day Elimination Period

\$4,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.01	\$13.02	\$39.06
30-34	7.37	15.96	47.88
35-39	8.92	19.32	57.96
40-44	11.44	24.78	74.34
45-49	15.12	32.76	98.28
50-54	20.35	44.10	132.30
55-59	28.11	60.90	182.70
60-64	40.13	86.94	260.82
65-69	54.86	118.86	356.58

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$4,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$32.75	\$70.95	\$212.85
30-34	39.89	86.43	259.29
35-39	48.62	105.35	316.05
40-44	54.97	119.11	357.33
45-49	57.16	123.84	371.52
50-54	56.36	122.12	366.36
55-59	56.56	122.55	367.65
60-64	65.49	141.90	425.70
65-69	81.57	176.73	530.19

Female 14-Day Elimination Period

\$4,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$33.51	\$72.60	\$217.80
30-34	40.82	88.44	265.32
35-39	49.75	107.80	323.40
40-44	56.25	121.88	365.64
45-49	58.49	126.72	380.16
50-54	57.67	124.96	374.88
55-59	57.88	125.40	376.20
60-64	67.02	145.20	435.60
65-69	83.46	180.84	542.52

Female 14-Day Elimination Period

\$4,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$34.27	\$74.25	\$222.75
30-34	41.75	90.45	271.35
35-39	50.88	110.25	330.75
40-44	57.53	124.65	373.95
45-49	59.82	129.60	388.80
50-54	58.98	127.80	383.40
55-59	59.19	128.25	384.75
60-64	68.54	148.50	445.50
65-69	85.36	184.95	554.85

Female 30-Day Elimination Period

\$4,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$14.88	\$32.25	\$96.75
30-34	19.25	41.71	125.13
35-39	25.20	54.61	163.83
40-44	29.97	64.93	194.79
45-49	32.35	70.09	210.27
50-54	33.34	72.24	216.72
55-59	35.92	77.83	233.49
60-64	46.24	100.19	300.57
65-69	62.32	135.02	405.06

Female 30-Day Elimination Period

\$4,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$15.23	\$33.00	\$99.00
30-34	19.70	42.68	128.04
35-39	25.79	55.88	167.64
40-44	30.66	66.44	199.32
45-49	33.10	71.72	215.16
50-54	34.12	73.92	221.76
55-59	36.76	79.64	238.92
60-64	47.32	102.52	307.56
65-69	63.77	138.16	414.48

Female 30-Day Elimination Period

\$4,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$15.58	\$33.75	\$101.25
30-34	20.15	43.65	130.95
35-39	26.38	57.15	171.45
40-44	31.36	67.95	203.85
45-49	33.85	73.35	220.05
50-54	34.89	75.60	226.80
55-59	37.59	81.45	244.35
60-64	48.39	104.85	314.55
65-69	65.22	141.30	423.90

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$4,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$19.25	\$41.71	\$125.13
30-34	20.44	44.29	132.87
35-39	22.03	47.73	143.19
40-44	25.20	54.61	163.83
45-49	30.96	67.08	201.24
50-54	40.09	86.86	260.58
55-59	52.79	114.38	343.14
60-64	69.46	150.50	451.50
65-69	89.51	193.93	581.79

Male 14-Day Elimination Period

\$4,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$19.70	\$42.68	\$128.04
30-34	20.92	45.32	135.96
35-39	22.54	48.84	146.52
40-44	25.79	55.88	167.64
45-49	31.68	68.64	205.92
50-54	41.02	88.88	266.64
55-59	54.02	117.04	351.12
60-64	71.08	154.00	462.00
65-69	91.59	198.44	595.32

Male 14-Day Elimination Period

\$4,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$20.15	\$43.65	\$130.95
30-34	21.39	46.35	139.05
35-39	23.05	49.95	149.85
40-44	26.38	57.15	171.45
45-49	32.40	70.20	210.60
50-54	41.95	90.90	272.70
55-59	55.25	119.70	359.10
60-64	72.69	157.50	472.50
65-69	93.67	202.95	608.85

Male 30-Day Elimination Period

\$4,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.15	\$13.33	\$39.99
30-34	7.54	16.34	49.02
35-39	9.13	19.78	59.34
40-44	11.71	25.37	76.11
45-49	15.48	33.54	100.62
50-54	20.84	45.15	135.45
55-59	28.78	62.35	187.05
60-64	41.08	89.01	267.03
65-69	56.16	121.69	365.07

Male 30-Day Elimination Period

\$4,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.30	\$13.64	\$40.92
30-34	7.72	16.72	50.16
35-39	9.34	20.24	60.72
40-44	11.98	25.96	77.88
45-49	15.84	34.32	102.96
50-54	21.32	46.20	138.60
55-59	29.45	63.80	191.40
60-64	42.04	91.08	273.24
65-69	57.47	124.52	373.56

Male 30-Day Elimination Period

\$4,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.44	\$13.95	\$41.85
30-34	7.89	17.10	51.30
35-39	9.55	20.70	62.10
40-44	12.25	26.55	79.65
45-49	16.20	35.10	105.30
50-54	21.81	47.25	141.75
55-59	30.12	65.25	195.75
60-64	42.99	93.15	279.45
65-69	58.78	127.35	382.05

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$4,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$35.03	\$75.90	\$227.70
30-34	42.67	92.46	277.38
35-39	52.02	112.70	338.10
40-44	58.81	127.42	382.26
45-49	61.14	132.48	397.44
50-54	60.30	130.64	391.92
55-59	60.51	131.10	393.30
60-64	70.06	151.80	455.40
65-69	87.26	189.06	567.18

Female 14-Day Elimination Period

\$4,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$35.79	\$77.55	\$232.65
30-34	43.60	94.47	283.41
35-39	53.15	115.15	345.45
40-44	60.09	130.19	390.57
45-49	62.47	135.36	406.08
50-54	61.61	133.48	400.44
55-59	61.82	133.95	401.85
60-64	71.58	155.10	465.30
65-69	89.16	193.17	579.51

Female 14-Day Elimination Period

\$4,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$36.55	\$79.20	\$237.60
30-34	44.53	96.48	289.44
35-39	54.28	117.60	352.80
40-44	61.37	132.96	398.88
45-49	63.80	138.24	414.72
50-54	62.92	136.32	408.96
55-59	63.14	136.80	410.40
60-64	73.11	158.40	475.20
65-69	91.05	197.28	591.84

Female 30-Day Elimination Period

\$4,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$15.92	\$34.50	\$103.50
30-34	20.59	44.62	133.86
35-39	26.96	58.42	175.26
40-44	32.06	69.46	208.38
45-49	34.61	74.98	224.94
50-54	35.67	77.28	231.84
55-59	38.43	83.26	249.78
60-64	49.47	107.18	321.54
65-69	66.66	144.44	433.32

Female 30-Day Elimination Period

\$4,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$16.27	\$35.25	\$105.75
30-34	21.04	45.59	136.77
35-39	27.55	59.69	179.07
40-44	32.76	70.97	212.91
45-49	35.36	76.61	229.83
50-54	36.44	78.96	236.88
55-59	39.26	85.07	255.21
60-64	50.54	109.51	328.53
65-69	68.11	147.58	442.74

Female 30-Day Elimination Period

\$4,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$16.62	\$36.00	\$108.00
30-34	21.49	46.56	139.68
35-39	28.14	60.96	182.88
40-44	33.45	72.48	217.44
45-49	36.11	78.24	234.72
50-54	37.22	80.64	241.92
55-59	40.10	86.88	260.64
60-64	51.62	111.84	335.52
65-69	69.56	150.72	452.16

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$4,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$20.59	\$44.62	\$133.86
30-34	21.87	47.38	142.14
35-39	23.57	51.06	153.18
40-44	26.96	58.42	175.26
45-49	33.12	71.76	215.28
50-54	42.89	92.92	278.76
55-59	56.47	122.36	367.08
60-64	74.31	161.00	483.00
65-69	95.75	207.46	622.38

Male 14-Day Elimination Period

\$4,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$21.04	\$45.59	\$136.77
30-34	22.34	48.41	145.23
35-39	24.08	52.17	156.51
40-44	27.55	59.69	179.07
45-49	33.84	73.32	219.96
50-54	43.82	94.94	284.82
55-59	57.70	125.02	375.06
60-64	75.92	164.50	493.50
65-69	97.83	211.97	635.91

Male 14-Day Elimination Period

\$4,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$21.49	\$46.56	\$139.68
30-34	22.82	49.44	148.32
35-39	24.59	53.28	159.84
40-44	28.14	60.96	182.88
45-49	34.56	74.88	224.64
50-54	44.75	96.96	290.88
55-59	58.93	127.68	383.04
60-64	77.54	168.00	504.00
65-69	99.91	216.48	649.44

Male 30-Day Elimination Period

\$4,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.58	\$14.26	\$42.78
30-34	8.07	17.48	52.44
35-39	9.77	21.16	63.48
40-44	12.53	27.14	81.42
45-49	16.56	35.88	107.64
50-54	22.29	48.30	144.90
55-59	30.78	66.70	200.10
60-64	43.95	95.22	285.66
65-69	60.08	130.18	390.54

Male 30-Day Elimination Period

\$4,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.72	\$14.57	\$43.71
30-34	8.24	17.86	53.58
35-39	9.98	21.62	64.86
40-44	12.80	27.73	83.19
45-49	16.92	36.66	109.98
50-54	22.78	49.35	148.05
55-59	31.45	68.15	204.45
60-64	44.90	97.29	291.87
65-69	61.39	133.01	399.03

Male 30-Day Elimination Period

\$4,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$6.87	\$14.88	\$44.64
30-34	8.42	18.24	54.72
35-39	10.19	22.08	66.24
40-44	13.07	28.32	84.96
45-49	17.28	37.44	112.32
50-54	23.26	50.40	151.20
55-59	32.12	69.60	208.80
60-64	45.86	99.36	298.08
65-69	62.70	135.84	407.52

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$4,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$37.32	\$80.85	\$242.55
30-34	45.46	98.49	295.47
35-39	55.41	120.05	360.15
40-44	62.64	135.73	407.19
45-49	65.13	141.12	423.36
50-54	64.23	139.16	417.48
55-59	64.45	139.65	418.95
60-64	74.63	161.70	485.10
65-69	92.95	201.39	604.17

Female 14-Day Elimination Period

\$5,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$38.08	\$82.50	\$247.50
30-34	46.38	100.50	301.50
35-39	56.54	122.50	367.50
40-44	63.92	138.50	415.50
45-49	66.46	144.00	432.00
50-54	65.54	142.00	426.00
55-59	65.77	142.50	427.50
60-64	76.15	165.00	495.00
65-69	94.85	205.50	616.50

Female 14-Day Elimination Period

\$5,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$38.84	\$84.15	\$252.45
30-34	47.31	102.51	307.53
35-39	57.67	124.95	374.85
40-44	65.20	141.27	423.81
45-49	67.79	146.88	440.64
50-54	66.85	144.84	434.52
55-59	67.08	145.35	436.05
60-64	77.68	168.30	504.90
65-69	96.74	209.61	628.83

Female 30-Day Elimination Period

\$4,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$16.96	\$36.75	\$110.25
30-34	21.94	47.53	142.59
35-39	28.72	62.23	186.69
40-44	34.15	73.99	221.97
45-49	36.86	79.87	239.61
50-54	37.99	82.32	246.96
55-59	40.93	88.69	266.07
60-64	52.69	114.17	342.51
65-69	71.01	153.86	461.58

Female 30-Day Elimination Period

\$5,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$17.31	\$37.50	\$112.50
30-34	22.38	48.50	145.50
35-39	29.31	63.50	190.50
40-44	34.85	75.50	226.50
45-49	37.62	81.50	244.50
50-54	38.77	84.00	252.00
55-59	41.77	90.50	271.50
60-64	53.77	116.50	349.50
65-69	72.46	157.00	471.00

Female 30-Day Elimination Period

\$5,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$17.65	\$38.25	\$114.75
30-34	22.83	49.47	148.41
35-39	29.89	64.77	194.31
40-44	35.54	77.01	231.03
45-49	38.37	83.13	249.39
50-54	39.54	85.68	257.04
55-59	42.60	92.31	276.93
60-64	54.84	118.83	356.49
65-69	73.91	160.14	480.42

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$4,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$21.94	\$47.53	\$142.59
30-34	23.29	50.47	151.41
35-39	25.10	54.39	163.17
40-44	28.72	62.23	186.69
45-49	35.28	76.44	229.32
50-54	45.68	98.98	296.94
55-59	60.16	130.34	391.02
60-64	79.15	171.50	514.50
65-69	102.00	220.99	662.97

Male 14-Day Elimination Period

\$5,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$22.38	\$48.50	\$145.50
30-34	23.77	51.50	154.50
35-39	25.62	55.50	166.50
40-44	29.31	63.50	190.50
45-49	36.00	78.00	234.00
50-54	46.62	101.00	303.00
55-59	61.38	133.00	399.00
60-64	80.77	175.00	525.00
65-69	104.08	225.50	676.50

Male 14-Day Elimination Period

\$5,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$22.83	\$49.47	\$148.41
30-34	24.24	52.53	157.59
35-39	26.13	56.61	169.83
40-44	29.89	64.77	194.31
45-49	36.72	79.56	238.68
50-54	47.55	103.02	309.06
55-59	62.61	135.66	406.98
60-64	82.38	178.50	535.50
65-69	106.16	230.01	690.03

Male 30-Day Elimination Period

\$4,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.01	\$15.19	\$45.57
30-34	8.59	18.62	55.86
35-39	10.40	22.54	67.62
40-44	13.34	28.91	86.73
45-49	17.64	38.22	114.66
50-54	23.75	51.45	154.35
55-59	32.79	71.05	213.15
60-64	46.81	101.43	304.29
65-69	64.00	138.67	416.01

Male 30-Day Elimination Period

\$5,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.15	\$15.50	\$46.50
30-34	8.77	19.00	57.00
35-39	10.62	23.00	69.00
40-44	13.62	29.50	88.50
45-49	18.00	39.00	117.00
50-54	24.23	52.50	157.50
55-59	33.46	72.50	217.50
60-64	47.77	103.50	310.50
65-69	65.31	141.50	424.50

Male 30-Day Elimination Period

\$5,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.30	\$15.81	\$47.43
30-34	8.94	19.38	58.14
35-39	10.83	23.46	70.38
40-44	13.89	30.09	90.27
45-49	18.36	39.78	119.34
50-54	24.72	53.55	160.65
55-59	34.13	73.95	221.85
60-64	48.72	105.57	316.71
65-69	66.61	144.33	432.99

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$5,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$39.60	\$85.80	\$257.40
30-34	48.24	104.52	313.56
35-39	58.80	127.40	382.20
40-44	66.48	144.04	432.12
45-49	69.12	149.76	449.28
50-54	68.16	147.68	443.04
55-59	68.40	148.20	444.60
60-64	79.20	171.60	514.80
65-69	98.64	213.72	641.16

Female 14-Day Elimination Period

\$5,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$40.36	\$87.45	\$262.35
30-34	49.17	106.53	319.59
35-39	59.93	129.85	389.55
40-44	67.76	146.81	440.43
45-49	70.45	152.64	457.92
50-54	69.47	150.52	451.56
55-59	69.72	151.05	453.15
60-64	80.72	174.90	524.70
65-69	100.54	217.83	653.49

Female 14-Day Elimination Period

\$5,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$41.12	\$89.10	\$267.30
30-34	50.10	108.54	325.62
35-39	61.06	132.30	396.90
40-44	69.04	149.58	448.74
45-49	71.78	155.52	466.56
50-54	70.78	153.36	460.08
55-59	71.03	153.90	461.70
60-64	82.25	178.20	534.60
65-69	102.43	221.94	665.82

Female 30-Day Elimination Period

\$5,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$18.00	\$39.00	\$117.00
30-34	23.28	50.44	151.32
35-39	30.48	66.04	198.12
40-44	36.24	78.52	235.56
45-49	39.12	84.76	254.28
50-54	40.32	87.36	262.08
55-59	43.44	94.12	282.36
60-64	55.92	121.16	363.48
65-69	75.36	163.28	489.84

Female 30-Day Elimination Period

\$5,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$18.35	\$39.75	\$119.25
30-34	23.73	51.41	154.23
35-39	31.07	67.31	201.93
40-44	36.94	80.03	240.09
45-49	39.87	86.39	259.17
50-54	41.10	89.04	267.12
55-59	44.28	95.93	287.79
60-64	57.00	123.49	370.47
65-69	76.81	166.42	499.26

Female 30-Day Elimination Period

\$5,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$18.69	\$40.50	\$121.50
30-34	24.18	52.38	157.14
35-39	31.65	68.58	205.74
40-44	37.63	81.54	244.62
45-49	40.62	88.02	264.06
50-54	41.87	90.72	272.16
55-59	45.11	97.74	293.22
60-64	58.07	125.82	377.46
65-69	78.26	169.56	508.68

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$5,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$23.28	\$50.44	\$151.32
30-34	24.72	53.56	160.68
35-39	26.64	57.72	173.16
40-44	30.48	66.04	198.12
45-49	37.44	81.12	243.36
50-54	48.48	105.04	315.12
55-59	63.84	138.32	414.96
60-64	84.00	182.00	546.00
65-69	108.24	234.52	703.56

Male 14-Day Elimination Period

\$5,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$23.73	\$51.41	\$154.23
30-34	25.20	54.59	163.77
35-39	27.15	58.83	176.49
40-44	31.07	67.31	201.93
45-49	38.16	82.68	248.04
50-54	49.41	107.06	321.18
55-59	65.07	140.98	422.94
60-64	85.62	185.50	556.50
65-69	110.32	239.03	717.09

Male 14-Day Elimination Period

\$5,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$24.18	\$52.38	\$157.14
30-34	25.67	55.62	166.86
35-39	27.66	59.94	179.82
40-44	31.65	68.58	205.74
45-49	38.88	84.24	252.72
50-54	50.34	109.08	327.24
55-59	66.30	143.64	430.92
60-64	87.23	189.00	567.00
65-69	112.40	243.54	730.62

Male 30-Day Elimination Period

\$5,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.44	\$16.12	\$48.36
30-34	9.12	19.76	59.28
35-39	11.04	23.92	71.76
40-44	14.16	30.68	92.04
45-49	18.72	40.56	121.68
50-54	25.20	54.60	163.80
55-59	34.80	75.40	226.20
60-64	49.68	107.64	322.92
65-69	67.92	147.16	441.48

Male 30-Day Elimination Period

\$5,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.58	\$16.43	\$49.29
30-34	9.30	20.14	60.42
35-39	11.25	24.38	73.14
40-44	14.43	31.27	93.81
45-49	19.08	41.34	124.02
50-54	25.68	55.65	166.95
55-59	35.47	76.85	230.55
60-64	50.64	109.71	329.13
65-69	69.23	149.99	449.97

Male 30-Day Elimination Period

\$5,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.73	\$16.74	\$50.22
30-34	9.47	20.52	61.56
35-39	11.46	24.84	74.52
40-44	14.70	31.86	95.58
45-49	19.44	42.12	126.36
50-54	26.17	56.70	170.10
55-59	36.14	78.30	234.90
60-64	51.59	111.78	335.34
65-69	70.53	152.82	458.46

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$5,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$41.88	\$90.75	\$272.25
30-34	51.02	110.55	331.65
35-39	62.19	134.75	404.25
40-44	70.32	152.35	457.05
45-49	73.11	158.40	475.20
50-54	72.09	156.20	468.60
55-59	72.35	156.75	470.25
60-64	83.77	181.50	544.50
65-69	104.33	226.05	678.15

Female 14-Day Elimination Period

\$5,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$42.65	\$92.40	\$277.20
30-34	51.95	112.56	337.68
35-39	63.32	137.20	411.60
40-44	71.59	155.12	465.36
45-49	74.44	161.28	483.84
50-54	73.40	159.04	477.12
55-59	73.66	159.60	478.80
60-64	85.29	184.80	554.40
65-69	106.23	230.16	690.48

Female 14-Day Elimination Period

\$5,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$43.41	\$94.05	\$282.15
30-34	52.88	114.57	343.71
35-39	64.45	139.65	418.95
40-44	72.87	157.89	473.67
45-49	75.77	164.16	492.48
50-54	74.71	161.88	485.64
55-59	74.98	162.45	487.35
60-64	86.82	188.10	564.30
65-69	108.12	234.27	702.81

Female 30-Day Elimination Period

\$5,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$19.04	\$41.25	\$123.75
30-34	24.62	53.35	160.05
35-39	32.24	69.85	209.55
40-44	38.33	83.05	249.15
45-49	41.38	89.65	268.95
50-54	42.65	92.40	277.20
55-59	45.95	99.55	298.65
60-64	59.15	128.15	384.45
65-69	79.71	172.70	518.10

Female 30-Day Elimination Period

\$5,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$19.38	\$42.00	\$126.00
30-34	25.07	54.32	162.96
35-39	32.82	71.12	213.36
40-44	39.03	84.56	253.68
45-49	42.13	91.28	273.84
50-54	43.42	94.08	282.24
55-59	46.78	101.36	304.08
60-64	60.22	130.48	391.44
65-69	81.16	175.84	527.52

Female 30-Day Elimination Period

\$5,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$19.73	\$42.75	\$128.25
30-34	25.52	55.29	165.87
35-39	33.41	72.39	217.17
40-44	39.72	86.07	258.21
45-49	42.88	92.91	278.73
50-54	44.20	95.76	287.28
55-59	47.62	103.17	309.51
60-64	61.30	132.81	398.43
65-69	82.61	178.98	536.94

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$5,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$24.62	\$53.35	\$160.05
30-34	26.15	56.65	169.95
35-39	28.18	61.05	183.15
40-44	32.24	69.85	209.55
45-49	39.60	85.80	257.40
50-54	51.28	111.10	333.30
55-59	67.52	146.30	438.90
60-64	88.85	192.50	577.50
65-69	114.48	248.05	744.15

Male 14-Day Elimination Period

\$5,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$25.07	\$54.32	\$162.96
30-34	26.62	57.68	173.04
35-39	28.69	62.16	186.48
40-44	32.82	71.12	213.36
45-49	40.32	87.36	262.08
50-54	52.21	113.12	339.36
55-59	68.75	148.96	446.88
60-64	90.46	196.00	588.00
65-69	116.57	252.56	757.68

Male 14-Day Elimination Period

\$5,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$25.52	\$55.29	\$165.87
30-34	27.10	58.71	176.13
35-39	29.20	63.27	189.81
40-44	33.41	72.39	217.17
45-49	41.04	88.92	266.76
50-54	53.14	115.14	345.42
55-59	69.98	151.62	454.86
60-64	92.08	199.50	598.50
65-69	118.65	257.07	771.21

Male 30-Day Elimination Period

\$5,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$7.87	\$17.05	\$51.15
30-34	9.65	20.90	62.70
35-39	11.68	25.30	75.90
40-44	14.98	32.45	97.35
45-49	19.80	42.90	128.70
50-54	26.65	57.75	173.25
55-59	36.81	79.75	239.25
60-64	52.55	113.85	341.55
65-69	71.84	155.65	466.95

Male 30-Day Elimination Period

\$5,600 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.01	\$17.36	\$52.08
30-34	9.82	21.28	63.84
35-39	11.89	25.76	77.28
40-44	15.25	33.04	99.12
45-49	20.16	43.68	131.04
50-54	27.14	58.80	176.40
55-59	37.48	81.20	243.60
60-64	53.50	115.92	347.76
65-69	73.14	158.48	475.44

Male 30-Day Elimination Period

\$5,700 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.16	\$17.67	\$53.01
30-34	10.00	21.66	64.98
35-39	12.10	26.22	78.66
40-44	15.52	33.63	100.89
45-49	20.52	44.46	133.38
50-54	27.62	59.85	179.55
55-59	38.15	82.65	247.95
60-64	54.46	117.99	353.97
65-69	74.45	161.31	483.93

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$5,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$44.17	\$95.70	\$287.10
30-34	53.81	116.58	349.74
35-39	65.58	142.10	426.30
40-44	74.15	160.66	481.98
45-49	77.10	167.04	501.12
50-54	76.02	164.72	494.16
55-59	76.29	165.30	495.90
60-64	88.34	191.40	574.20
65-69	110.02	238.38	715.14

Female 14-Day Elimination Period

\$5,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$44.93	\$97.35	\$292.05
30-34	54.73	118.59	355.77
35-39	66.72	144.55	433.65
40-44	75.43	163.43	490.29
45-49	78.42	169.92	509.76
50-54	77.34	167.56	502.68
55-59	77.61	168.15	504.45
60-64	89.86	194.70	584.10
65-69	111.92	242.49	727.47

Female 14-Day Elimination Period

\$6,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$45.69	\$99.00	\$297.00
30-34	55.66	120.60	361.80
35-39	67.85	147.00	441.00
40-44	76.71	166.20	498.60
45-49	79.75	172.80	518.40
50-54	78.65	170.40	511.20
55-59	78.92	171.00	513.00
60-64	91.38	198.00	594.00
65-69	113.82	246.60	739.80

Female 30-Day Elimination Period

\$5,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$20.08	\$43.50	\$130.50
30-34	25.97	56.26	168.78
35-39	34.00	73.66	220.98
40-44	40.42	87.58	262.74
45-49	43.63	94.54	283.62
50-54	44.97	97.44	292.32
55-59	48.45	104.98	314.94
60-64	62.37	135.14	405.42
65-69	84.06	182.12	546.36

Female 30-Day Elimination Period

\$5,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$20.42	\$44.25	\$132.75
30-34	26.41	57.23	171.69
35-39	34.58	74.93	224.79
40-44	41.12	89.09	267.27
45-49	44.39	96.17	288.51
50-54	45.75	99.12	297.36
55-59	49.29	106.79	320.37
60-64	63.45	137.47	412.41
65-69	85.50	185.26	555.78

Female 30-Day Elimination Period

\$6,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$20.77	\$45.00	\$135.00
30-34	26.86	58.20	174.60
35-39	35.17	76.20	228.60
40-44	41.82	90.60	271.80
45-49	45.14	97.80	293.40
50-54	46.52	100.80	302.40
55-59	50.12	108.60	325.80
60-64	64.52	139.80	419.40
65-69	86.95	188.40	565.20

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$5,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$25.97	\$56.26	\$168.78
30-34	27.57	59.74	179.22
35-39	29.71	64.38	193.14
40-44	34.00	73.66	220.98
45-49	41.76	90.48	271.44
50-54	54.07	117.16	351.48
55-59	71.21	154.28	462.84
60-64	93.69	203.00	609.00
65-69	120.73	261.58	784.74

Male 14-Day Elimination Period

\$5,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$26.41	\$57.23	\$171.69
30-34	28.05	60.77	182.31
35-39	30.23	65.49	196.47
40-44	34.58	74.93	224.79
45-49	42.48	92.04	276.12
50-54	55.01	119.18	357.54
55-59	72.43	156.94	470.82
60-64	95.31	206.50	619.50
65-69	122.81	266.09	798.27

Male 14-Day Elimination Period

\$6,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$26.86	\$58.20	\$174.60
30-34	28.52	61.80	185.40
35-39	30.74	66.60	199.80
40-44	35.17	76.20	228.60
45-49	43.20	93.60	280.80
50-54	55.94	121.20	363.60
55-59	73.66	159.60	478.80
60-64	96.92	210.00	630.00
65-69	124.89	270.60	811.80

Male 30-Day Elimination Period

\$5,800 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.30	\$17.98	\$53.94
30-34	10.17	22.04	66.12
35-39	12.31	26.68	80.04
40-44	15.79	34.22	102.66
45-49	20.88	45.24	135.72
50-54	28.11	60.90	182.70
55-59	38.82	84.10	252.30
60-64	55.41	120.06	360.18
65-69	75.76	164.14	492.42

Male 30-Day Elimination Period

\$5,900 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.44	\$18.29	\$54.87
30-34	10.35	22.42	67.26
35-39	12.53	27.14	81.42
40-44	16.07	34.81	104.43
45-49	21.24	46.02	138.06
50-54	28.59	61.95	185.85
55-59	39.48	85.55	256.65
60-64	56.37	122.13	366.39
65-69	77.06	166.97	500.91

Male 30-Day Elimination Period

\$6,000 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.58	\$18.60	\$55.80
30-34	10.52	22.80	68.40
35-39	12.74	27.60	82.80
40-44	16.34	35.40	106.20
45-49	21.60	46.80	140.40
50-54	29.08	63.00	189.00
55-59	40.15	87.00	261.00
60-64	57.32	124.20	372.60
65-69	78.37	169.80	509.40

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$6,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$46.45	\$100.65	\$301.95
30-34	56.59	122.61	367.83
35-39	68.98	149.45	448.35
40-44	77.99	168.97	506.91
45-49	81.08	175.68	527.04
50-54	79.96	173.24	519.72
55-59	80.24	173.85	521.55
60-64	92.91	201.30	603.90
65-69	115.71	250.71	752.13

Female 14-Day Elimination Period

\$6,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$47.22	\$102.30	\$306.90
30-34	57.52	124.62	373.86
35-39	70.11	151.90	455.70
40-44	79.26	171.74	515.22
45-49	82.41	178.56	535.68
50-54	81.27	176.08	528.24
55-59	81.55	176.70	530.10
60-64	94.43	204.60	613.80
65-69	117.61	254.82	764.46

Female 14-Day Elimination Period

\$6,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$47.98	\$103.95	\$311.85
30-34	58.44	126.63	379.89
35-39	71.24	154.35	463.05
40-44	80.54	174.51	523.53
45-49	83.74	181.44	544.32
50-54	82.58	178.92	536.76
55-59	82.87	179.55	538.65
60-64	95.95	207.90	623.70
65-69	119.51	258.93	776.79

Female 30-Day Elimination Period

\$6,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$21.12	\$45.75	\$137.25
30-34	27.31	59.17	177.51
35-39	35.76	77.47	232.41
40-44	42.51	92.11	276.33
45-49	45.89	99.43	298.29
50-54	47.30	102.48	307.44
55-59	50.96	110.41	331.23
60-64	65.60	142.13	426.39
65-69	88.40	191.54	574.62

Female 30-Day Elimination Period

\$6,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$21.46	\$46.50	\$139.50
30-34	27.76	60.14	180.42
35-39	36.34	78.74	236.22
40-44	43.21	93.62	280.86
45-49	46.64	101.06	303.18
50-54	48.07	104.16	312.48
55-59	51.79	112.22	336.66
60-64	66.67	144.46	433.38
65-69	89.85	194.68	584.04

Female 30-Day Elimination Period

\$6,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$21.81	\$47.25	\$141.75
30-34	28.20	61.11	183.33
35-39	36.93	80.01	240.03
40-44	43.91	95.13	285.39
45-49	47.40	102.69	308.07
50-54	48.85	105.84	317.52
55-59	52.63	114.03	342.09
60-64	67.75	146.79	440.37
65-69	91.30	197.82	593.46

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$6,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$27.31	\$59.17	\$177.51
30-34	29.00	62.83	188.49
35-39	31.25	67.71	203.13
40-44	35.76	77.47	232.41
45-49	43.92	95.16	285.48
50-54	56.87	123.22	369.66
55-59	74.89	162.26	486.78
60-64	98.54	213.50	640.50
65-69	126.97	275.11	825.33

Male 14-Day Elimination Period

\$6,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$27.76	\$60.14	\$180.42
30-34	29.47	63.86	191.58
35-39	31.76	68.82	206.46
40-44	36.34	78.74	236.22
45-49	44.64	96.72	290.16
50-54	57.80	125.24	375.72
55-59	76.12	164.92	494.76
60-64	100.15	217.00	651.00
65-69	129.06	279.62	838.86

Male 14-Day Elimination Period

\$6,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$28.20	\$61.11	\$183.33
30-34	29.95	64.89	194.67
35-39	32.28	69.93	209.79
40-44	36.93	80.01	240.03
45-49	45.36	98.28	294.84
50-54	58.74	127.26	381.78
55-59	77.34	167.58	502.74
60-64	101.77	220.50	661.50
65-69	131.14	284.13	852.39

Male 30-Day Elimination Period

\$6,100 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.73	\$18.91	\$56.73
30-34	10.70	23.18	69.54
35-39	12.95	28.06	84.18
40-44	16.61	35.99	107.97
45-49	21.96	47.58	142.74
50-54	29.56	64.05	192.15
55-59	40.82	88.45	265.35
60-64	58.28	126.27	378.81
65-69	79.68	172.63	517.89

Male 30-Day Elimination Period

\$6,200 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$8.87	\$19.22	\$57.66
30-34	10.87	23.56	70.68
35-39	13.16	28.52	85.56
40-44	16.88	36.58	109.74
45-49	22.32	48.36	145.08
50-54	30.05	65.10	195.30
55-59	41.49	89.90	269.70
60-64	59.23	128.34	385.02
65-69	80.98	175.46	526.38

Male 30-Day Elimination Period

\$6,300 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.01	\$19.53	\$58.59
30-34	11.05	23.94	71.82
35-39	13.38	28.98	86.94
40-44	17.16	37.17	111.51
45-49	22.68	49.14	147.42
50-54	30.53	66.15	198.45
55-59	42.16	91.35	274.05
60-64	60.19	130.41	391.23
65-69	82.29	178.29	534.87

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Female 14-Day Elimination Period

\$6,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$48.74	\$105.60	\$316.80
30-34	59.37	128.64	385.92
35-39	72.37	156.80	470.40
40-44	81.82	177.28	531.84
45-49	85.07	184.32	552.96
50-54	83.89	181.76	545.28
55-59	84.18	182.40	547.20
60-64	97.48	211.20	633.60
65-69	121.40	263.04	789.12

Female 14-Day Elimination Period

\$6,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	#49.50	\$107.25	\$321.75
30-34	60.30	130.65	391.95
35-39	73.50	159.25	477.75
40-44	83.10	180.05	540.15
45-49	86.40	187.20	561.60
50-54	85.20	184.60	553.80
55-59	85.50	185.25	555.75
60-64	99.00	214.50	643.50
65-69	123.30	267.15	801.45

Female 30-Day Elimination Period

\$6,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$22.15	\$48.00	\$144.00
30-34	28.65	62.08	186.24
35-39	37.51	81.28	243.84
40-44	44.60	96.64	289.92
45-49	48.15	104.32	312.96
50-54	49.62	107.52	322.56
55-59	53.46	115.84	347.52
60-64	68.82	149.12	447.36
65-69	92.75	200.96	602.88

Female 30-Day Elimination Period

\$6,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$22.50	\$48.75	\$146.25
30-34	29.10	63.05	189.15
35-39	38.10	82.55	247.65
40-44	45.30	98.15	294.45
45-49	48.90	105.95	317.85
50-54	50.40	109.20	327.60
55-59	54.30	117.65	352.95
60-64	69.90	151.45	454.35
65-69	94.20	204.10	612.30

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.

WAEPA Short-Term Disability Insurance

Male 14-Day Elimination Period

\$6,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$28.65	\$62.08	\$186.24
30-34	30.42	65.92	197.76
35-39	32.79	71.04	213.12
40-44	37.51	81.28	243.84
45-49	46.08	99.84	299.52
50-54	59.67	129.28	387.84
55-59	78.57	170.24	510.72
60-64	103.38	224.00	672.00
65-69	133.22	288.64	865.92

Male 14-Day Elimination Period

\$6,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$29.10	\$63.05	\$189.15
30-34	30.90	66.95	200.85
35-39	33.30	72.15	216.45
40-44	38.10	82.55	247.65
45-49	46.80	101.40	304.20
50-54	60.60	131.30	393.90
55-59	79.80	172.90	518.70
60-64	105.00	227.50	682.50
65-69	135.30	293.15	879.45

Male 30-Day Elimination Period

\$6,400 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.16	\$19.84	\$59.52
30-34	11.22	24.32	72.96
35-39	13.59	29.44	88.32
40-44	17.43	37.76	113.28
45-49	23.04	49.92	149.76
50-54	31.02	67.20	201.60
55-59	42.83	92.80	278.40
60-64	61.14	132.48	397.44
65-69	83.59	181.12	543.36

Male 30-Day Elimination Period

\$6,500 Benefit

Age	Bi-weekly	Monthly	Quarterly
Under 30	\$9.30	\$20.15	\$60.45
30-34	11.40	24.70	74.10
35-39	13.80	29.90	89.70
40-44	17.70	38.35	115.05
45-49	23.40	50.70	152.10
50-54	31.50	68.25	204.75
55-59	43.50	94.25	282.75
60-64	62.10	134.55	403.65
65-69	84.90	183.95	551.85

Cost is based on your age when insurance becomes effective, gender, waiting period and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender. Rates effective as of 11/1/2020.



Worldwide Assurance for Employees of Public Agencies, Inc.

433 Park Avenue, Falls Church, VA 22046

(800) 368-3484

waepa.org



Underwritten by New York Life Insurance Company

51 Madison Avenue, New York, NY 10010

NAIC #66915

On Policy Form G-30281-0

NEW YORK LIFE and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company, registered in the United States and other countries. Other trademarks used herein are the property of their respective owners.