

Current Monthly Rates (effective 1/1/2026)

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Member's Age	\$1,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$ 8.67	\$10.83	\$ 7.60	\$ 9.50	\$ 6.53	\$ 8.17	\$ 5.33	\$ 6.67
30-34	11.47	14.33	9.07	11.33	7.07	8.83	5.87	7.33
35-39	13.87	17.33	11.47	14.33	9.33	11.67	7.87	9.83
40-44	16.27	20.33	14.27	17.83	11.73	14.67	10.40	13.00
45-49	24.53	30.67	20.93	26.17	18.27	22.83	15.33	19.17
50-54	35.73	44.67	31.73	39.67	28.00	35.00	22.67	28.33
55-59	50.80	63.50	46.80	58.50	39.47	49.33	32.53	40.67
60-69[†]	61.07	76.33	56.27	70.33	48.00	60.00	42.27	52.83

Member's Age	\$2,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$17.33	\$21.67	\$15.20	\$19.00	\$13.07	\$16.33	\$10.67	\$13.33
30-34	22.93	28.67	18.13	22.67	14.13	17.67	11.73	14.67
35-39	27.73	34.67	22.93	28.67	18.67	23.33	15.73	19.67
40-44	32.53	40.67	28.53	35.67	23.47	29.33	20.80	26.00
45-49	49.07	61.33	41.87	52.33	36.53	45.67	30.67	38.33
50-54	71.47	89.33	63.47	79.33	56.00	70.00	45.33	56.67
55-59	101.60	127.00	93.60	117.00	78.93	98.67	65.07	81.33
60-69[†]	122.13	152.67	112.53	140.67	96.00	120.00	84.53	105.67

[†]Renewal only at age 62 and over.

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Member's Age	\$3,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$26.00	\$32.50	\$22.80	\$28.50	\$19.60	\$24.50	\$16.00	\$20.00
30-34	34.40	43.00	27.20	34.00	21.20	26.50	17.60	22.00
35-39	41.60	52.00	34.40	43.00	28.00	35.00	23.60	29.50
40-44	48.80	61.00	42.80	53.50	35.20	44.00	31.20	39.00
45-49	73.60	92.00	62.80	78.50	54.80	68.50	46.00	57.50
50-54	107.20	134.00	95.20	119.00	84.00	105.00	68.00	85.00
55-59	152.40	190.50	140.40	175.50	118.40	148.00	97.60	122.00
60-69[†]	183.20	229.00	168.80	211.00	144.00	180.00	126.80	158.50

Member's Age	\$4,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$34.67	\$43.33	\$30.40	\$38.00	\$26.13	\$32.67	\$21.33	\$26.67
30-34	45.87	57.33	36.27	45.33	28.27	35.33	23.47	29.33
35-39	55.47	69.33	45.87	57.33	37.33	46.67	31.47	39.33
40-44	65.07	81.33	57.07	71.33	46.93	58.67	41.60	52.00
45-49	98.13	122.67	83.73	104.67	73.07	91.33	61.33	76.67
50-54	142.93	178.67	126.93	158.67	112.00	140.00	90.67	113.33
55-59	203.20	254.00	187.20	234.00	157.87	197.33	130.13	162.67
60-69[†]	244.27	305.33	225.07	281.33	192.00	240.00	169.07	211.33

[†]Renewal only at age 62 and over.

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Member's Age	\$5,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$43.33	\$54.17	\$38.00	\$47.50	\$32.67	\$40.83	\$26.67	\$33.33
30-34	57.33	71.67	45.33	56.67	35.33	44.17	29.33	36.67
35-39	69.33	86.67	57.33	71.67	46.67	58.33	39.33	49.17
40-44	81.33	101.67	71.33	89.17	58.67	73.33	52.00	65.00
45-49	122.67	153.33	104.67	130.83	91.33	114.17	76.67	95.83
50-54	178.67	223.33	158.67	198.33	140.00	175.00	113.33	141.67
55-59	254.00	317.50	234.00	292.50	197.33	246.67	162.67	203.33
60-69[†]	305.33	381.67	281.33	351.67	240.00	300.00	211.33	264.17

Member's Age	\$6,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$52.00	\$65.00	\$45.60	\$57.00	\$39.20	\$49.00	\$32.00	\$40.00
30-34	68.80	86.00	54.40	68.00	42.40	53.00	35.20	44.00
35-39	83.20	104.00	68.80	86.00	56.00	70.00	47.20	59.00
40-44	97.60	122.00	85.60	107.00	70.40	88.00	62.40	78.00
45-49	147.20	184.00	125.60	157.00	109.60	137.00	92.00	115.00
50-54	214.40	268.00	190.40	238.00	168.00	210.00	136.00	170.00
55-59	304.80	381.00	280.80	351.00	236.80	296.00	195.20	244.00
60-69[†]	366.40	458.00	337.60	422.00	288.00	360.00	253.60	317.00

[†]Renewal only at age 62 and over.

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Member's Age	\$7,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$60.67	\$75.83	\$53.20	\$66.50	\$45.73	\$57.17	\$37.33	\$46.67
30-34	80.27	100.33	63.47	79.33	49.47	61.83	41.07	51.33
35-39	97.07	121.33	80.27	100.33	65.33	81.67	55.07	68.83
40-44	113.87	142.33	99.87	124.83	82.13	102.67	72.80	91.00
45-49	171.73	214.67	146.53	183.17	127.87	159.83	107.33	134.17
50-54	250.13	312.67	222.13	277.67	196.00	245.00	158.67	198.33
55-59	355.60	444.50	327.60	409.50	276.27	345.33	227.73	284.67
60-69[†]	427.47	534.33	393.87	492.33	336.00	420.00	295.87	369.83

Member's Age	\$8,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$69.33	\$86.67	\$60.80	\$76.00	\$52.27	\$65.33	\$42.67	\$53.33
30-34	91.73	114.67	72.53	90.67	56.53	70.67	46.93	58.67
35-39	110.93	138.67	91.73	114.67	74.67	93.33	62.93	78.67
40-44	130.13	162.67	114.13	142.67	93.87	117.33	83.20	104.00
45-49	196.27	245.33	167.47	209.33	146.13	182.67	122.67	153.33
50-54	285.87	357.33	253.87	317.33	224.00	280.00	181.33	226.67
55-59	406.40	508.00	374.40	468.00	315.73	394.67	260.27	325.33
60-69[†]	488.53	610.67	450.13	562.67	384.00	480.00	338.13	422.67

[†]Renewal only at age 62 and over.

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Member's Age	\$9,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$78.00	\$97.50	\$68.40	\$85.50	\$58.80	\$73.50	\$48.00	\$60.00
30-34	103.20	129.00	81.60	102.00	63.60	79.50	52.80	66.00
35-39	124.80	156.00	103.20	129.00	84.00	105.00	70.80	88.50
40-44	146.40	183.00	128.40	160.50	105.60	132.00	93.60	117.00
45-49	220.80	276.00	188.40	235.50	164.40	205.50	138.00	172.50
50-54	321.60	402.00	285.60	357.00	252.00	315.00	204.00	255.00
55-59	457.20	571.50	421.20	526.50	355.20	444.00	292.80	366.00
60-69[†]	549.60	687.00	506.40	633.00	432.00	540.00	380.40	475.50

Member's Age	\$10,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$86.67	\$108.33	\$76.00	\$95.00	\$65.33	\$81.67	\$53.33	\$66.67
30-34	114.67	143.33	90.67	113.33	70.67	88.33	58.67	73.33
35-39	138.67	173.33	114.67	143.33	93.33	116.67	78.67	98.33
40-44	162.67	203.33	142.67	178.33	117.33	146.67	104.00	130.00
45-49	245.33	306.67	209.33	261.67	182.67	228.33	153.33	191.67
50-54	357.33	446.67	317.33	396.67	280.00	350.00	226.67	283.33
55-59	508.00	635.00	468.00	585.00	394.67	493.33	325.33	406.67
60-69[†]	610.67	763.33	562.67	703.33	480.00	600.00	422.67	528.33

[†]Renewal only at age 62 and over.

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Member's Age	\$11,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$95.33	\$119.17	\$83.60	\$104.50	\$71.87	\$89.83	\$58.67	\$73.33
30-34	126.13	157.67	99.73	124.67	77.73	97.17	64.53	80.67
35-39	152.53	190.67	126.13	157.67	102.67	128.33	86.53	108.17
40-44	178.93	223.67	156.93	196.17	129.07	161.33	114.40	143.00
45-49	269.87	337.33	230.27	287.83	200.93	251.17	168.67	210.83
50-54	393.07	491.33	349.07	436.33	308.00	385.00	249.33	311.67
55-59	558.80	698.50	514.80	643.50	434.13	542.67	357.87	447.33
60-69[†]	671.73	839.67	618.93	773.67	528.00	660.00	464.93	581.17

Member's Age	\$12,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$104.00	\$130.00	\$91.20	\$114.00	\$78.40	\$98.00	\$64.00	\$80.00
30-34	137.60	172.00	108.80	136.00	84.80	106.00	70.40	88.00
35-39	166.40	208.00	137.60	172.00	112.00	140.00	94.40	118.00
40-44	195.20	244.00	171.20	214.00	140.80	176.00	124.80	156.00
45-49	294.40	368.00	251.20	314.00	219.20	274.00	184.00	230.00
50-54	428.80	536.00	380.80	476.00	336.00	420.00	272.00	340.00
55-59	609.60	762.00	561.60	702.00	473.60	592.00	390.40	488.00
60-69[†]	732.80	916.00	675.20	844.00	576.00	720.00	507.20	634.00

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Member's Age	\$13,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$112.67	\$140.83	\$98.80	\$123.50	\$84.93	\$106.17	\$69.33	\$86.67
30-34	149.07	186.33	117.87	147.33	91.87	114.83	76.27	95.33
35-39	180.27	225.33	149.07	186.33	121.33	151.67	102.27	127.83
40-44	211.47	264.33	185.47	231.83	152.53	190.67	135.20	169.00
45-49	318.93	398.67	272.13	340.17	237.47	296.83	199.33	249.17
50-54	464.53	580.67	412.53	515.67	364.00	455.00	294.67	368.33
55-59	660.40	825.50	608.40	760.50	513.07	641.33	422.93	528.67
60-69[†]	793.87	992.33	731.47	914.33	624.00	780.00	549.47	686.83

Member's Age	\$14,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$121.33	\$151.67	\$106.40	\$133.00	\$91.47	\$114.33	\$74.67	\$93.33
30-34	160.53	200.67	126.93	158.67	98.93	123.67	82.13	102.67
35-39	194.13	242.67	160.53	200.67	130.67	163.33	110.13	137.67
40-44	227.73	284.67	199.73	249.67	164.27	205.33	145.60	182.00
45-49	343.47	429.33	293.07	366.33	255.73	319.67	214.67	268.33
50-54	500.27	625.33	444.27	555.33	392.00	490.00	317.33	396.67
55-59	711.20	889.00	655.20	819.00	552.53	690.67	455.47	569.33
60-69[†]	854.93	1,068.67	787.73	984.67	672.00	840.00	591.73	739.67

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Member's Age	\$15,000 Monthly Benefit							
	30-Day Waiting Period		60-Day Waiting Period		90-Day Waiting Period		180-Day Waiting Period	
	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit	with 20% Premium Credit*	No Premium Credit
before 30	\$130.00	\$162.50	\$114.00	\$142.50	\$98.00	\$122.50	\$80.00	\$100.00
30-34	172.00	215.00	136.00	170.00	106.00	132.50	88.00	110.00
35-39	208.00	260.00	172.00	215.00	140.00	175.00	118.00	147.50
40-44	244.00	305.00	214.00	267.50	176.00	220.00	156.00	195.00
45-49	368.00	460.00	314.00	392.50	274.00	342.50	230.00	287.50
50-54	536.00	670.00	476.00	595.00	420.00	525.00	340.00	425.00
55-59	762.00	952.50	702.00	877.50	592.00	740.00	488.00	610.00
60-69[†]	916.00	1,145.00	844.00	1,055.00	720.00	900.00	634.00	792.50

[†]Renewal only at age 62 and over.

*The current premium credit is not guaranteed and is subject to change, however the Disability Income Insurance coverage for ACP members has returned premium credits for several years.

The premium contributions shown reflect the current rate and benefit structure. (Your cost when billed may vary slightly due to rounding.) Premium contributions may be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. For example, a class of insureds is a group of people with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and the Trustees of the American College of Physicians, Inc. Insurance Trust. For costs for coverage amounts not shown, please contact the Program Administrator at 1-855-749-7908.

Cost of Living Benefit Option – Current Monthly Rates (effective 1/1/2026)

Member's Age	with 20% Premium Credit*	No Premium Credit
before 30	\$1.60	\$2.00
30-34	1.73	2.17
35-39	2.53	3.17
40-44	3.07	3.83
45-49	4.13	5.17
50-54	5.20	6.50
55-59	5.73	7.17
60-69 [†]	2.80	3.50

[†]Renewal only at age 62 and over.

*The current premium credit is not guaranteed and is subject to change, however the Disability Income Insurance coverage for ACP members has returned premium credits for several years.

The premium contributions shown reflect the current rate and benefit structure. (Your cost when billed may vary slightly due to rounding.) Premium contributions may be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. For example, a class of insureds is a group of people with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and the Trustees of the American College of Physicians, Inc. Insurance Trust. For costs for coverage amounts not shown, please contact the Program Administrator at 1-855-749-7908.

Catastrophic Disability Benefit Option

Add this benefit for just 10% more of your Disability Income Insurance premium amount (if under age 60) or 20% more (if age 60 or over)!

For example, a member age 40 choosing a \$1,000 monthly benefit (\$10.40) and a 180-day waiting period would pay just \$1.04 more (monthly 20% Premium Credit Rate of \$10.40 x 10% = \$1.04).

Note: This increase in premium would apply to your Disability Income Insurance premium and Cost-of-Living premium if you choose both options. (Your cost when billed may vary slightly due to rounding.)