



Office Overhead Expense

Cost is based on the Waiting Period, Monthly Benefit, Benefit Period and your age when coverage becomes effective.

Cost increases on the premium due date on or immediately after you reach a higher age bracket.

Current 2026 Semi-Annual Premium Rates Per \$1,000 Monthly Benefit

30-Day Waiting Period

Age	3-Year Benefit Period		2-Year Benefit Period		1-Year Benefit Period	
		20% Premium Credit**		20% Premium Credit**		20% Premium Credit**
Under age 30	\$22.00	\$17.60	\$20.00	\$16.00	\$17.00	\$13.60
30-34	\$28.00	\$22.40	\$24.00	\$19.20	\$20.00	\$16.00
35-39	\$32.00	\$25.60	\$27.00	\$21.60	\$21.00	\$16.80
40-44	\$40.00	\$32.00	\$32.00	\$25.60	\$25.00	\$20.00
45-49	\$60.00	\$48.00	\$47.00	\$37.60	\$35.00	\$28.00
50-54	\$80.00	\$64.00	\$62.00	\$49.60	\$44.00	\$35.20
55-59	\$110.00	\$88.00	\$90.00	\$72.00	\$65.00	\$52.00
60-64*	\$160.00	\$128.00	\$135.00	\$108.00	\$105.00	\$84.00
65-69*	\$200.00	\$160.00	\$200.00	\$160.00	\$200.00	\$160.00

60-Day Waiting Period

Age	3-Year Benefit Period		2-Year Benefit Period		1-Year Benefit Period	
		20% Premium Credit**		20% Premium Credit**		20% Premium Credit**
Under age 30	\$18.00	\$14.40	\$15.00	\$12.00	\$13.00	\$10.40
30-34	\$24.00	\$19.20	\$19.00	\$15.20	\$15.00	\$12.00
35-39	\$28.00	\$22.40	\$21.00	\$16.80	\$17.00	\$13.60
40-44	\$36.00	\$28.80	\$26.00	\$20.80	\$20.00	\$16.00
45-49	\$55.00	\$44.00	\$40.00	\$32.00	\$29.00	\$23.20
50-54	\$74.00	\$59.20	\$53.00	\$42.40	\$37.00	\$29.60
55-59	\$100.00	\$80.00	\$75.00	\$60.00	\$55.00	\$44.00
60-64*	\$150.00	\$120.00	\$125.00	\$100.00	\$95.00	\$76.00
65-69*	\$180.00	\$144.00	\$180.00	\$144.00	\$180.00	\$144.00

*Applicable to renewal only. Maximum benefit duration of 1 year ages 64 to over. Coverage terminates at age 70. Premium rates for MONTHLY BENEFITS or modes of payment not shown are exact multiples of the applicable premium rates shown.

**The current 20% premium credit is not guaranteed and subject to change, however the Member Office Overhead Expense Insurance Plan for ACP members has returned premium credits for several years.

The premium contributions shown reflect the current rate and benefit structure. 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 Insurance Company and the Trustees of the American College of Physicians, Inc. Insurance Trust.