THESE RATES ARE EFFECTIVE 1-1-2027

Globe Life
Insurance Co. of New York

2026 ProCare® Rates – New York

Plans C, F and F+ are only available to applicants first eligible for Medicare Part A before January 1, 2020.

Community Rates policy rates are the same for all ages. Community rates increase with medical care cost increases.

Area Rate policy rates vary by geographic location based on the applicant's current residence address as designated by three digit ZIP codes, indicated at the right.

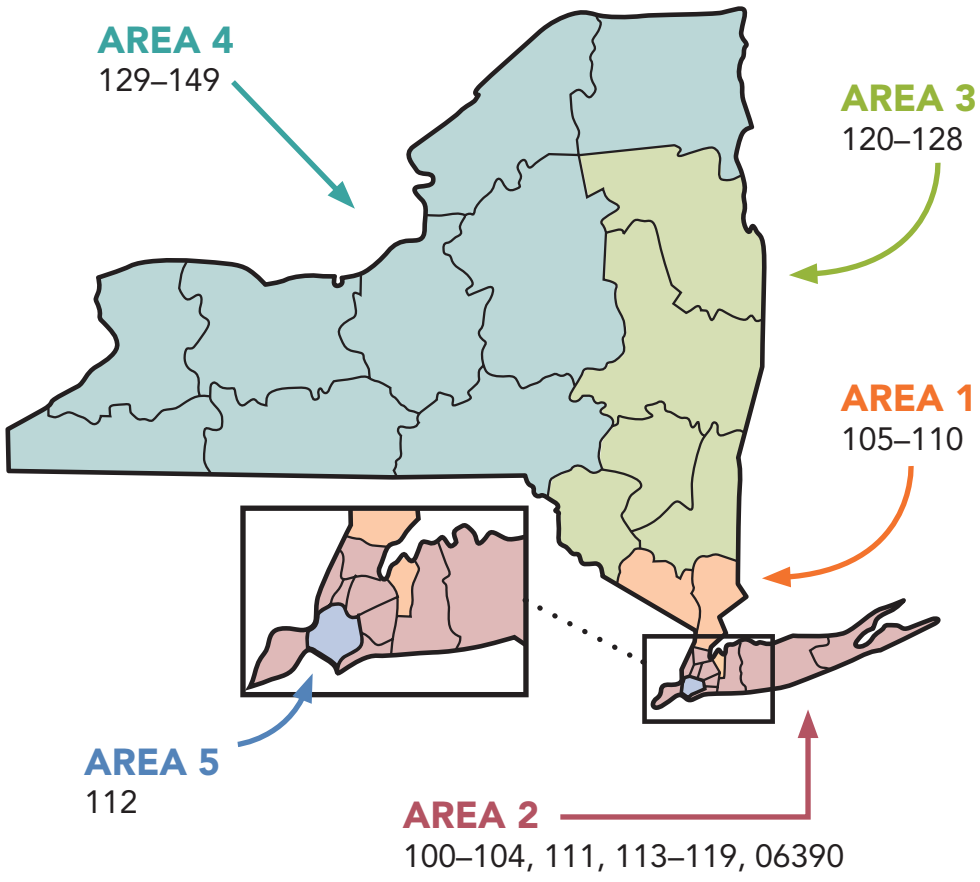
Renewal Rates are based on the geographic rating area in which the policyholder currently resides.

When moving out of NY: In New York, premium rates change based on the current residence of the policyholder. When moving out of New York, GLNY Medicare Supplement insurance policyholders may see their premium rates change according to where their new **OUT-OF-STATE residence** is located.

Policyholders moving **from NY to FLORIDA** will be charged **Area 6** rates (currently equal to Area 5 rates) on their next premium due date or on the next available date after the Company has given the policyholder proper notice of the change.

Policyholders moving **from NY to ANY STATE OTHER THAN FLORIDA** will be charged **Area 7** rates (currently equal to Area 1 & 2 rates) on their next premium due date or on the next available date after the Company has given the policyholder proper notice of the change.

When moving to a different area within NY: GLNY policyholders may see their premium rates change based on where their new NY residence is located. The change will occur on their next premium due date or on the next available date after the Company has given the policyholder proper notice of the change.



THESE RATES ARE EFFECTIVE 1-1-2027

Area 1 (ZIP 105-110) and **Area 2** (ZIP 100-104, 111,113-119, 06390)

Plan	A	SA	Q	M	Plan Code		Effective Date
					Under Age 65	Age 65 and over	
A	3999	2000	1000	334	N9E	N45	01/01/2026
B	5366	2683	1342	448	N9F	N46	01/01/2026
C	5966	2983	1492	498	N9G	N47	01/01/2026
D	5880	2940	1470	490	N9H	N48	01/01/2026
F	6830	3415	1708	570	N9I	N49	01/01/2027
F+	1636	818	409	137	N9K	N51	01/01/2026
G	6876	3438	1719	573	N9J	N50	01/01/2027
G+	1085	543	272	91	NCL	NCK	01/01/2026
K	2083	1042	521	174	N9C	N43	01/01/2026
L	3709	1855	928	310	N9D	N44	01/01/2026
N	5373	2687	1344	448	N9L	N52	01/01/2026

Area 3 (ZIP 120-128) and **Area 4** (ZIP 129-149)

Plan	A	SA	Q	M	Plan Code		Effective Date
					Under Age 65	Age 65 and over	
A	3332	1666	833	278	N9E	N45	01/01/2026
B	4472	2236	1118	373	N9F	N46	01/01/2026
C	4972	2486	1243	415	N9G	N47	01/01/2026
D	4900	2450	1225	409	N9H	N48	01/01/2026
F	5692	2846	1423	475	N9I	N49	01/01/2027
F+	1363	682	341	114	N9K	N51	01/01/2026
G	5730	2865	1433	478	N9J	N50	01/01/2027
G+	904	452	226	76	NCL	NCK	01/01/2026
K	1735	868	434	145	N9C	N43	01/01/2026
L	3092	1546	773	258	N9D	N44	01/01/2026
N	4478	2239	1120	374	N9L	N52	01/01/2026

Area 5 (ZIP 112)

Plan	A	SA	Q	M	Plan Code		Effective Date
					Under Age 65	Age 65 and over	
A	4479	2240	1120	374	N9E	N45	01/01/2026
B	6012	3006	1503	501	N9F	N46	01/01/2026
C	6685	3343	1672	558	N9G	N47	01/01/2026
D	6588	3294	1647	549	N9H	N48	01/01/2026
F	7652	3826	1913	638	N9I	N49	01/01/2027
F+	1832	916	458	153	N9K	N51	01/01/2026
G	7704	3852	1926	642	N9J	N50	01/01/2027
G+	1215	608	304	102	NCL	NCK	01/01/2026
K	2333	1167	584	195	N9C	N43	01/01/2026
L	4156	2078	1039	347	N9D	N44	01/01/2026
N	6021	3011	1506	502	N9L	N52	01/01/2026

Only applicants first eligible for Medicare Part A before 2020 may purchase plans C, F, and High Deductible Plan F.

COMMISSIONABLE PREMIUM

Area 1 (ZIP 105-110) and **Area 2** (ZIP 100-104, 111,113-119, 06390)

Plan*	A	SA	Q	M
A	3,963.00	1,982.00	991.00	331.00
B	5,318.00	2,659.00	1,330.00	444.00
C	5,631.00	2,815.00	1,408.00	470.00
D	5,828.00	2,914.00	1,457.00	485.00
F	6,487.00	3,243.00	1,622.00	541.00
F+	1,621.00	810.00	405.00	135.00
G	6,815.00	3,407.00	1,703.00	567.00
G+	1,075.00	538.00	269.00	90.00
K	2,064.00	1,032.00	516.00	172.00
L	3,676.00	1,838.00	919.00	307.00
N	5,325.00	2,663.00	1,332.00	444.00

Area 3 (ZIP 120-128) and **Area 4** (ZIP 129-149)

Plan*	A	SA	Q	M
A	3,302.00	1,651.00	825.00	275.00
B	4,432.00	2,216.00	1,108.00	369.00
C	4,646.00	2,323.00	1,161.00	387.00
D	4,856.00	2,428.00	1,214.00	405.00
F	5,359.00	2,679.00	1,339.00	447.00
F+	1,351.00	676.00	338.00	113.00
G	5,679.00	2,839.00	1,420.00	473.00
G+	896.00	448.00	224.00	75.00
K	1,720.00	860.00	430.00	143.00
L	3,064.00	1,532.00	766.00	255.00
N	4,438.00	2,219.00	1,110.00	370.00

Area 5 (ZIP 112)

Plan*	A	SA	Q	M
A	4,439.00	2,220.00	1,110.00	370.00
B	5,958.00	2,979.00	1,489.00	496.00
C	6,343.00	3,172.00	1,586.00	529.00
D	6,529.00	3,264.00	1,632.00	544.00
F	7,302.00	3,651.00	1,825.00	608.00
F+	1,816.00	908.00	454.00	151.00
G	7,635.00	3,817.00	1,908.00	636.00
G+	1,204.00	602.00	301.00	101.00
K	2,312.00	1,156.00	578.00	193.00
L	4,119.00	2,059.00	1,029.00	343.00
N	5,967.00	2,984.00	1,492.00	497.00

*The premium portions for the Market Stabilization Pool for all plans and Part B Deductible for plans C and F (only) have been subtracted from the appropriate mode to calculate commission