

**League of Oregon Cities Employee Benefits Services Trust (EBS)**  
**Life, AD&D, Long Term Disability and Dependent Life**  
**Monthly Premium Rates**  
**Pooled Groups Only (under 25 employees)\***  
**EFFECTIVE January 1, 2014**

<u>Basic Life Insurance Plans*</u>	<u>Rate</u>	<u>Admin Fee</u> (per Employee)
Flat Life (\$1,000 multiples up to \$9,000)      Please see rate table below		\$0.25
(\$5,000 multiples - \$10,000 minimum to \$50,000 maximum)		\$0.25
Life 1 x or 1.5 x Salary                      Please see rate table below		\$0.40
(Multiples of Salary - \$10,000 minimum to \$75,000 maximum)		
Statutory Life                                      \$0.067 per \$1,000/coverage		\$0.10
(Statutory Public Safety Coverage - \$10,000)		

**Basic Life Insurance Rates**

Rates based on age at initial enrollment, and change thereafter on August 1 if employee changes age categories.	Age:	<b>Cost per \$1,000 Coverage</b>
	0-29	<b>0.03</b>
	30-34	<b>0.04</b>
	35-39	<b>0.05</b>
	40-44	<b>0.08</b>
	45-49	<b>0.14</b>
	50-54	<b>0.22</b>
	55-59	<b>0.40</b>
	60-64	<b>0.45</b>
	65-69	<b>0.69</b>
	70-74	<b>1.14</b>
	75 and older	<b>3.76</b>

**AD&D (Accidental Death & Dismemberment)**

Available with Flat Life, Life 1x and 1.5x Salary plans	\$0.03 per \$1,000/coverage	\$0.05
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**Long Term Disability**

50% up to \$3,000, 90 Day Elim.	\$0.336 per \$100/covered salary	\$0.60
<b><u>NEW!</u></b> 60% up to \$3,600, 90 Day Elim.	\$0.500 per \$100/covered salary	\$0.60

**\* For groups with over 25 employees, rates vary based on demographics of group;  
rates will be provided directly to you.**

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**Dependent Life**

Option I (\$1,000)	\$0.30 per employee	No Admin Fee
Option II (\$2,000)	\$0.59 per employee	No Admin Fee

**Voluntary Dependent Life**

\$5,000	\$1.48 per employee	No Admin Fee
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**Employee Paid Supplemental and Spouse Life:**

(\$10,000 multiples from \$10,000 to \$300,000)

Rates based on age at initial enrollment, and change thereafter on August 1 if employee changes age categories.	<b>Age:</b>	<b>Cost per \$1,000 Coverage</b>	No Admin Fee
	0-29	<b>0.039</b>	
	30-34	<b>0.049</b>	
	35-39	<b>0.068</b>	
	40-44	<b>0.097</b>	
	45-49	<b>0.136</b>	
	50-54	<b>0.213</b>	
	55-59	<b>0.398</b>	
	60-64	<b>0.610</b>	
	65-69	<b>1.150</b>	
	70-74	<b>1.810</b>	
	75 and older	<b>5.580</b>	

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