

**Association of Oregon Counties Insurance Trust (AOCIT)**  
**Life, AD&D, Disability and Dependent Life**  
**Monthly Premium Rates**  
**Pooled Groups Only (under 25 employees)\***  
*EFFECTIVE January 1, 2019*

<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 (\$5,000 multiples - \$10,000 minimum to \$50,000 maximum)		\$0.25 \$0.25
Life 1 x or 1.5 x Salary                      Please see rate table below (Multiples of Salary - \$10,000 minimum to \$75,000 maximum)		\$0.40
Statutory Life                                      \$0.057 per \$1,000/coverage (Statutory Public Safety Coverage - \$10,000)		\$0.10

Basic Life Insurance Rates

Rates based on age at initial enrollment, and change thereafter on January 1 if employee changes age categories.	<u>Age:</u>	<u>Cost per \$1,000 Coverage</u>
	0-29	0.012
	30-34	0.017
	35-39	0.023
	40-44	0.035
	45-49	0.058
	50-54	0.093
	55-59	0.174
	60-64	0.198
	65-69	0.302
	70-74	0.494
	75 and older	1.628

AD&D (Accidental Death & Dismemberment)

Available with Flat Life, Life 1x and 1.5x Salary plans	\$0.02 per \$1,000/coverage	\$0.05
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Long Term Disability

50% up to \$5,000, 90 Day Elim.	\$0.259 per \$100/covered salary	\$0.60
60% up to \$6,000, 90 Day Elim.	\$0.385 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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**Voluntary Dependent Life**

\$10,000                                      \$2.66 per employee                                      No Admin Fee

**Employee Paid Supplemental and Spouse Life:**

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

**Cost per \$1,000 Coverage**

No Admin Fee

Rates based on age at initial enrollment, and change thereafter on January 1 if employee changes age categories.	Age:	Employee	Spouse
	0-29	<b>0.030</b>	<b>0.035</b>
	30-34	<b>0.039</b>	<b>0.044</b>
	35-39	<b>0.053</b>	<b>0.061</b>
	40-44	<b>0.075</b>	<b>0.087</b>
	45-49	<b>0.106</b>	<b>0.122</b>
	50-54	<b>0.166</b>	<b>0.192</b>
	55-59	<b>0.310</b>	<b>0.358</b>
	60-64	<b>0.476</b>	<b>0.549</b>
	65-69	<b>0.898</b>	<b>1.035</b>
	70-74	<b>1.413</b>	<b>1.629</b>
	75 and older	<b>4.354</b>	<b>5.022</b>

**Voluntary Short Term Disability**

**Monthly Rates**

Age:	60% of weekly salary up to \$200/week	60% of weekly salary up to \$300/week	60% of weekly salary up to \$400/week	60% of weekly salary up to \$500/week
Under 35	<b>\$6.50</b>	<b>\$9.75</b>	<b>\$13.00</b>	<b>\$16.25</b>
35-49	<b>\$5.18</b>	<b>\$7.77</b>	<b>\$10.36</b>	<b>\$12.95</b>
50-59	<b>\$6.88</b>	<b>\$10.32</b>	<b>\$13.76</b>	<b>\$17.20</b>
60+	<b>\$9.02</b>	<b>\$13.53</b>	<b>\$18.04</b>	<b>\$22.55</b>

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