

**League of Oregon Cities Employee Benefits Services Trust (EBS)**  
**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	0.017
	30-34	0.023
	35-39	0.029
	40-44	0.047
	45-49	0.081
	50-54	0.128
	55-59	0.233
	60-64	0.262
	65-69	0.401
	70-74	0.663
	75 and older	2.186

**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.**

