

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, 2023

| <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 \$0.0439 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. | Age: | Cost per \$1,000 Coverage |
|--|--------------|---------------------------|
| | 0-29 | 0.009 |
| | 30-34 | 0.013 |
| | 35-39 | 0.018 |
| | 40-44 | 0.027 |
| | 45-49 | 0.045 |
| | 50-54 | 0.072 |
| | 55-59 | 0.134 |
| | 60-64 | 0.152 |
| | 65-69 | 0.233 |
| | 70-74 | 0.380 |
| | 75 and older | 1.254 |

AD&D (Accidental Death & Dismemberment)

| | | |
|--|------------------------------|--------|
| Available with Flat Life, Life 1x and 1.5x Salary plans | \$0.014 per \$1,000/coverage | \$0.05 |
|--|------------------------------|--------|

Long Term Disability

| | | |
|---------------------------------|----------------------------------|--------|
| 50% up to \$5,000, 90 Day Elim. | \$0.155 per \$100/covered salary | \$0.60 |
| 60% up to \$6,000, 90 Day Elim. | \$0.231 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 | 0.027 | 0.032 |
| | 30-34 | 0.035 | 0.040 |
| | 35-39 | 0.048 | 0.055 |
| | 40-44 | 0.068 | 0.078 |
| | 45-49 | 0.095 | 0.110 |
| | 50-54 | 0.149 | 0.173 |
| | 55-59 | 0.279 | 0.322 |
| | 60-64 | 0.428 | 0.494 |
| | 65-69 | 0.808 | 0.932 |
| | 70-74 | 1.272 | 1.466 |
| | 75 and older | 1.854 | 1.854 |

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 | \$6.18 | \$9.26 | \$12.35 | \$15.44 |
| 35-49 | \$4.92 | \$7.38 | \$9.84 | \$12.31 |
| 50-59 | \$6.54 | \$9.80 | \$13.07 | \$16.34 |
| 60+ | \$8.57 | \$12.86 | \$17.14 | \$21.43 |

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