

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, 2021

<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.	Age:	Cost per \$1,000 Coverage
	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.**

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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	0.030	0.035
	30-34	0.039	0.044
	35-39	0.053	0.061
	40-44	0.075	0.087
	45-49	0.106	0.122
	50-54	0.166	0.192
	55-59	0.310	0.358
	60-64	0.476	0.549
	65-69	0.898	1.035
	70-74	1.413	1.629
	75 and older	4.354	5.022

Voluntary Short Term Disability

Monthly Rates

	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
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Age:								
Under 35	\$	6.50	\$	9.75	\$	13.00	\$	16.25
35-49	\$	5.18	\$	7.77	\$	10.36	\$	12.95
50-59	\$	6.88	\$	10.32	\$	13.76	\$	17.20
60+	\$	9.02	\$	13.53	\$	18.04	\$	22.55

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