# League of Oregon Cities Employee Benefits Services Trust (EBS) <br> Life, AD\&D, Disability and Dependent Life <br> Monthly Premium Rates <br> Pooled Groups Only (under 25 employees)* EFFECTIVE January 1, 2019 

| Basic Life Insurance Plans* | Rate |  |
| :---: | :---: | :---: |
| Flat Life <br> ( $\$ 1,000$ multiples up to $\$ 9,000$ ) Please see rate table below <br> ( $\$ 5,000$ multiples - $\$ 10,000$ minimum to $\$ 50,000$ maximum) |  |  |
| Life 1 x or 1.5 x Salary <br> Please see rate table below (Multiples of Salary - $\$ 10,000$ minimum to $\$ 75,000$ maximum) |  |  |
| Statutory Life $\$ 0.057$ per $\$ 1,000 /$ coverage(Statutory Public Safety Coverage $-\$ 10,000$ ) |  |  |
| Basic Life Insurance Rates |  |  |
| Rates based on age at | Age: | Cost per \$1,000 Coverage |
| initial enrollment, and change | 0-29 | 0.017 |
| thereafter on January 1 if | 30-34 | 0.023 |
| employee changes age | 35-39 | 0.029 |
| categories. | 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,
\$0.02 per \$1,000/coverage
Life $1 x$ and $1.5 x$ Salary plans

## Long Term Disability

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

Admin Fee
(per Employee)

Flat Life
( $\$ 1,000$ multiples up to $\$ 9,000$ ) Please see rate table below

Life $1 \times$ or 1.5 x Salary Please see rate table below

Statutory Life
\$0.057 per \$1,000/coverage

75 and older
2.186

## * 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 old |  | 4.354 |  | 5.022 |
| Voluntary Short Term Disabilit |  | 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 |
|  | 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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