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

Basic Life Insurance Plans*	<u>Rate</u>	Admin Fee (per Employee)
Flat Life		
(\$1,000 multiples up to \$9,000)	Please see rate table below	\$0.25
(\$5,000 multiples - \$10,000 minin	\$0.25	
Life 1 x or 1.5 x Salary (Multiples of Salary - \$10,000 min	Please see rate table below imum to \$75,000 maximum)	\$0.40
Statutory Life (Statutory Public Safety Coverage	\$0.057 per \$1,000/coverage e - \$10,000)	\$0.10

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	\$0.05
Life 1x and 1.5x Salary plans		

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	Age:	Employee	Spouse	
initial enrollment, and change	0-29	0.030	0.035	
thereafter on January 1 if	30-34	0.039	0.044	
employee changes age	35-39	0.053	0.061	
categories.	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
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	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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