

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, 2026

Basic Life Insurance Plans*

	<u>Rate</u>	<u>Admin Fee</u> (per Employee)
Flat Life		
(\$1,000 multiples up to \$9,000) Please see rate table below		\$0.25
(\$5,000 multiples - \$10,000 minimum to \$50,000 maximum)		\$0.25
Life 1 x or 1.5 x Salary	Please see rate table below	\$0.40
(Multiples of Salary - \$10,000 minimum to \$75,000 maximum)		
Statutory Life	\$0.0417 per \$1,000/coverage	\$0.10
(Statutory Public Safety Coverage - \$10,000)		

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	0.012
	35-39	0.017
	40-44	0.026
	45-49	0.043
	50-54	0.068
	55-59	0.127
	60-64	0.144
	65-69	0.221
	70-74	0.361
	75 and older	1.191

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.	\$0.140 per \$100/covered salary	\$0.60
60% up to \$6,000, 90 Day Elim.	\$0.208 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.**

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, 2026

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

60% of weekly salary up to \$2,000/week

Age:	Cost Per \$10 - No Admin Fee
Under 44	\$0.06
45-49	\$0.08
50-54	\$0.09
55-59	\$0.12
60-64	\$0.14
65 and up	\$0.16

*** For groups with over 25 employees, rates vary based on demographics of group;
rates will be provided directly to you.**