League of Oregon Cities Employee Benefits Services Trust (EBS)
Life, AD&D, Long Term Disability and Dependent Life
Monthly Premium Rates
Pooled Groups Only (under 25 employees)*
EFFECTIVE January 1, 2017

Basic Life Insurance Plans*	**Rate**	**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 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	$0.067 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	**0.021**
30-34	**0.027**
35-39	**0.034**
40-44	**0.055**
45-49	**0.096**
50-54	**0.150**
55-59	**0.274**
60-64	**0.308**
65-69	**0.472**
70-74	**0.780**
75 and older	**2.571**

AD&D (Accidental Death & Dismemberment)		
Available with Flat Life, Life 1x and 1.5x Salary plans	$0.02 per $1,000/coverage	$0.05

Long Term Disability		
50% up to $3,000, 90 Day Elim.	$0.336 per $100/covered salary	$0.60
60% up to $3,600, 90 Day Elim.	$0.500 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.***

(over)
Revised:
4/28/2016

League of Oregon Cities Employee Benefits Services Trust (EBS)
Life, AD&D, Long Term Disability and Dependent Life
Monthly Premium Rates
Pooled Groups Only (under 25 employees)*
EFFECTIVE January 1, 2017

Voluntary Dependent Life

$10,000	$2.96 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

	Age:	Employee	Spouse
Rates based on age at initial enrollment, and change thereafter on January 1 if employee changes age categories.	0-29	**0.034**	**0.039**
	30-34	**0.043**	**0.049**
	35-39	**0.059**	**0.068**
	40-44	**0.084**	**0.097**
	45-49	**0.118**	**0.136**
	50-54	**0.185**	**0.213**
	55-59	**0.345**	**0.398**
	60-64	**0.529**	**0.610**
	65-69	**0.998**	**1.150**
	70-74	**1.570**	**1.810**
	75 and older	**4.838**	**5.580**

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

(over)
Revised:
4/28/2016