

**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, 2022*

<b><u>Basic Life Insurance Plans*</u></b>	<b><u>Rate</u></b>	<b><u>Admin Fee</u></b> (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	\$0.0439 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	0.013
	35-39	0.018
	40-44	0.027
	45-49	0.045
	50-54	0.072
	55-59	0.134
	60-64	0.152
	65-69	0.233
	70-74	0.380
	75 and older	1.254

**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.	\$0.155 per \$100/covered salary	\$0.60
60% up to \$6,000, 90 Day Elim.	\$0.231 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, 2022**

**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 \$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	\$6.18	\$9.26	\$12.35	\$15.44
35-49	\$4.92	\$7.38	\$9.84	\$12.31
50-59	\$6.54	\$9.80	\$13.07	\$16.34
60+	\$8.57	\$12.86	\$17.14	\$21.43

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