

Association of Oregon Counties Insurance Trust (AOCIT)
Life, AD&D, Long Term Disability and Dependent Life
Monthly Premium Rates
Pooled Groups Only (under 25 employees)*
EFFECTIVE January 1, 2016

<u>Basic Life Insurance Plans*</u>	<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	\$0.067 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	0.014
	30-34	0.021
	35-39	0.027
	40-44	0.041
	45-49	0.068
	50-54	0.109
	55-59	0.205
	60-64	0.233
	65-69	0.356
	70-74	0.581
	75 and older	1.915

AD&D (Accidental Death & Dismemberment)

Available with Flat Life, Life 1x and 1.5x Salary plans	\$0.02 per \$1,000/coverage	\$0.05
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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.**

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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

Rates based on age at initial enrollment, and change thereafter on January 1 if employee changes age categories.	Age:	Employee	Spouse
	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

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