

**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, 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:	<b>Cost per \$1,000 Coverage</b>
	0-29	<b>0.021</b>
	30-34	<b>0.027</b>
	35-39	<b>0.034</b>
	40-44	<b>0.055</b>
	45-49	<b>0.096</b>
	50-54	<b>0.150</b>
	55-59	<b>0.274</b>
	60-64	<b>0.308</b>
	65-69	<b>0.472</b>
	70-74	<b>0.780</b>
	75 and older	<b>2.571</b>

**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.	<b>Age:</b>	<b>Employee</b>	<b>Spouse</b>
	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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