

**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, 2027**

**\*\*All Admin Fees are per employee per month.**

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

**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	<b>0.009</b>
	30-34	<b>0.012</b>
	35-39	<b>0.017</b>
	40-44	<b>0.026</b>
	45-49	<b>0.043</b>
	50-54	<b>0.068</b>
	55-59	<b>0.127</b>
	60-64	<b>0.144</b>
	65-69	<b>0.221</b>
	70-74	<b>0.361</b>
	75 and older	<b>1.191</b>

**AD&D (Accidental Death & Dismemberment)**

Available with Flat Life, Life 1x and 1.5x Salary plans	\$0.014 per \$1,000/coverage	\$0.05
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**Long Term Disability**

50% up to \$5,000, 90 Day Elim.	\$0.140 per \$100/covered salary	\$1.00
60% up to \$6,000, 90 Day Elim.	\$0.208 per \$100/covered salary	\$1.00

**\* 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

\$2.66 per employee

\$0.10

**Employee Paid Supplemental and Spouse Life:**

(\$10,000 multiples from \$10,000 to \$300,000)

**Cost per \$1,000 Coverage**

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

Age:  
 0-29  
 30-34  
 35-39  
 40-44  
 45-49  
 50-54  
 55-59  
 60-64  
 65-69  
 70-74  
 75 and older

Employee	Admin Fee	Spouse	Admin Fee
0.027	\$1.00	0.032	\$0.50
0.035	\$1.00	0.040	\$0.50
0.048	\$1.00	0.055	\$0.50
0.068	\$1.00	0.078	\$0.50
0.095	\$1.00	0.110	\$0.50
0.149	\$1.00	0.173	\$0.50
0.279	\$1.00	0.322	\$0.50
0.428	\$1.00	0.494	\$0.50
0.808	\$1.00	0.932	\$0.50
1.272	\$1.00	1.466	\$0.50
1.854	\$1.00	1.854	\$0.50

**Voluntary Short Term Disability**

**Monthly Rates**

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

Age:	Cost Per \$10	Admin Fee
Under 44	\$0.06	\$0.25
45-49	\$0.08	\$0.25
50-54	\$0.09	\$0.25
55-59	\$0.12	\$0.25
60-64	\$0.14	\$0.25
65 and up	\$0.16	\$0.25

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