## League of Oregon Cities Employee Benefits Services Trust (EBS) Life, AD&D, Long Term Disability, Short Term Disability and Dependent Life Monthly Premium Rates

#### Pooled Groups Only (under 25 employees)\*

EFFECTIVE January 1, 2018

Basic Life Insurance Plans*		<u>Rate</u>	Admin Fee (per Employee)
Flat Life (\$1,000 multiples up to \$ (\$5,000 multiples - \$10,0	,	Please see rate table below m to \$50,000 maximum)	\$0.25 \$0.25
Life 1 x or 1.5 x Salary (Multiples of Salary - \$10,000 mini		Please see rate table below num to \$75,000 maximum)	\$0.40
Statutory Life (Statutory Public Safety		\$0.067 per \$1,000/coverage \$10,000)	\$0.10
Rates based on age at	Age:	Cost per \$1,000 Coverage	
initial enrollment, and change	0-29	0.021	
thereafter on January 1 if	30-34	0.027	
employee changes age	35-39	0.034	
categories.	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 olde	er <b>2.571</b>	
AD&D (Accidental Death & Dis		<u>ent)</u> \$0.02 per \$1,000/coverage	\$0.05
Life 1x and 1.5x Salary pla		φυ.υz per φτ,υυυ/coverage	φυ.υ5

\$0.336 per \$100/covered salary

\$0.500 per \$100/covered salary

**Long Term Disability** 

50% up to \$3,000, 90 Day Elim.

60% up to \$3,600, 90 Day Elim.

\$0.60

\$0.60

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

# League of Oregon Cities Employee Benefits Services Trust (EBS) Life, AD&D, Long Term Disability, Short Term Disability and Dependent Life Monthly Premium Rates

### Pooled Groups Only (under 25 employees)\*

EFFECTIVE January 1, 2018

#### **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	Age:	Employee	Spouse	
initial enrollment, and change	0-29	0.034	0.039	
thereafter on January 1 if	30-34	0.043	0.049	
employee changes age	35-39	0.059	0.068	
categories.	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	

#### **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	\$6.50	\$9.75	\$13.00	\$16.25
35-49	\$5.18	\$7.77	\$10.36	\$12.95
50-59	\$6.88	\$10.32	\$13.76	\$17.20
60+	\$9.02	\$13.53	\$18.04	\$22.55

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