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, 2020

Basic Life Insurance Plans*	Rate	<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 minin	num 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 mir	nimum to \$75,000 maximum)	
Statutory Life (Statutory Public Safety Coverage	\$0.057 per \$1,000/coverage e - \$10,000)	\$0.10

Basic Life Insurance Rates

Rates based on age at	Age:	Cost per \$1,000 Coverage
initial enrollment, and change	0-29	0.012
thereafter on January 1 if	30-34	0.017
employee changes age	35-39	0.023
categories.	40-44	0.035
	45-49	0.058
	50-54	0.093
	55-59	0.174
	60-64	0.198
	65-69	0.302
	70-74	0.494
	75 and older	1.628

AD&D (Accidental Death & Dismember	<u>ment)</u>	
Available with Flat Life,	\$0.02 per \$1,000/coverage	\$0.05
Life 1x and 1.5x Salary plans		
Long Term Disability		
50% up to \$5,000, 90 Day Elim.	\$0.259 per \$100/covered salary	\$0.60
60% up to \$6,000, 90 Day Elim.	\$0.385 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

\$2.66 per employee

No Admin Fee

Employee Paid Supplemental and Spouse Life:

(\$10,000 multiples from	\$10,000 to \$300,000)	Cost per \$1,0	00 Coverage	No Admin Fee
Rates based on age at	Age:	Employee	Spouse	
initial enrollment, and change	0-29	0.030	0.03	5
thereafter on January 1 if	30-34	0.039	0.04	4
employee changes age	35-39	0.053	0.06	1
categories.	40-44	0.075	0.08	7
	45-49	0.106	0.12	2
	50-54	0.166	0.19	2
	55-59	0.310	0.35	8
	60-64	0.476	0.54	9
	65-69	0.898	1.03	5
	70-74	1.413	1.62	9
	75 and older	4.354	5.02	2

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

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