

League of Oregon Cities Employee Benefits Services Trust (EBS)
Life, AD&D, Disability and Dependent Life
Monthly Premium Rates
Pooled Groups Only (under 25 employees)*
EFFECTIVE January 1, 2025

| <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 (\$5,000 multiples - \$10,000 minimum to \$50,000 maximum) | | \$0.25 \$0.25 |
| 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 | 0.012 |
| | 30-34 | 0.017 |
| | 35-39 | 0.021 |
| | 40-44 | 0.034 |
| | 45-49 | 0.059 |
| | 50-54 | 0.094 |
| | 55-59 | 0.170 |
| | 60-64 | 0.192 |
| | 65-69 | 0.294 |
| | 70-74 | 0.485 |
| | 75 and older | 1.599 |

AD&D (Accidental Death & Dismemberment)

| | | |
|--|------------------------------|--------|
| Available with Flat Life, Life 1x and 1.5x Salary plans | \$0.014 per \$1,000/coverage | \$0.05 |
|--|------------------------------|--------|

Long Term Disability

| | | |
|---------------------------------|----------------------------------|--------|
| 50% up to \$5,000, 90 Day Elim. | \$0.140 per \$100/covered salary | \$0.60 |
| 60% up to \$6,000, 90 Day Elim. | \$0.208 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.**

