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

| Basic Life Insurance Plans* | Rate |  |
| :---: | :---: | :---: |
| Flat Life <br> ( $\$ 1,000$ multiples up to $\$ 9,000$ ) Please see rate table below <br> ( $\$ 5,000$ multiples - $\$ 10,000$ minimum to $\$ 50,000$ maximum) |  |  |
| Life $1 \times$ or $1.5 \times$ Salary <br> Please see rate table below (Multiples of Salary - \$10,000 minimum to $\$ 75,000$ maximum) |  |  |
| Statutory Life $\$ 0.0417$ per $\$ 1,000 /$ coverage(Statutory Public Safety Coverage $-\$ 10,000$ ) |  |  |
| 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 | 0.021 |
| categories. | 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,
\$0.014 per \$1,000/coverage
Life 1x and $1.5 x$ Salary plans

## 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.

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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 \$1,000 Coverage
No Admin Fee

| Rates based on age at | Age: |
| :--- | :--- |
| initial enrollment, and change | $0-29$ |
| thereafter on January 1 if | $30-34$ |
| employee changes age | $35-39$ |
| categories. | $40-44$ |
|  | $45-49$ |
|  | $50-54$ |
|  | $55-59$ |
|  | $60-64$ |
|  | $65-69$ |
|  | $70-74$ |
|  | 75 and older |


| Employee | Spouse |
| :---: | ---: |
| 0.027 | 0.032 |
| 0.035 | 0.040 |
| 0.048 | 0.055 |
| 0.068 | 0.078 |
| 0.095 | 0.110 |
| 0.149 | 0.173 |
| 0.279 | 0.322 |
| 0.428 | 0.494 |
| 0.808 | 0.932 |
| 1.272 | 1.466 |
| 1.854 | 1.854 |

Voluntary Short Term Disability
Monthly Rates
$60 \%$ of weekly salary up to $\$ 2,000 /$ week

| Age: |  | Cost Per $\$ 10$ - No Admin Fee |
| :--- | :--- | :---: |
| Under 44 | $\mathbf{\$}$ | $\mathbf{0 . 0 6}$ |
| $45-49$ | $\$$ | $\mathbf{0 . 0 8}$ |
| $50-54$ | $\$$ | $\mathbf{0 . 0 9}$ |
| $55-59$ | $\$$ | $\mathbf{0 . 1 2}$ |
| $60-64$ | $\$$ | $\mathbf{0 . 1 4}$ |
| 65 and up | $\mathbf{\$}$ | $\mathbf{0 . 1 6}$ |

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