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

Basic Life Insurance Plans*	Rate	Admin Fee (per Employee)
Flat Life		(1 1 3 7
(\$1,000 multiples up to \$9,000)	Please see rate table below	\$0.25
(\$5,000 multiples - \$10,000 minim	num to \$50,000 maximum)	\$0.25
Life 1 x or 1.5 x Salary (Multiples of Salary - \$10,000 min	Please see rate table below imum to \$75,000 maximum)	\$0.40
Statutory Life (Statutory Public Safety Coverage	\$0.0417 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	0.021
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	\$0.05
Life 1x and 1.5x 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:	Employee	Spouse	
initial enrollment, and change	0-29	0.027	0.032	
thereafter on January 1 if	30-34	0.035	0.040	
employee changes age	35-39	0.048	0.055	
categories.	40-44	0.068	0.078	
	45-49	0.095	0.110	
	50-54	0.149	0.173	
	55-59	0.279	0.322	
	60-64	0.428	0.494	
	65-69	0.808	0.932	
	70-74	1.272	1.466	
	75 and older	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	\$ 0.06
45-49	\$ 0.08
50-54	\$ 0.09
55-59	\$ 0.12
60-64	\$ 0.14
65 and up	\$ 0.16

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