

**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, 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	0.009
	30-34	0.012
	35-39	0.017
	40-44	0.026
	45-49	0.043
	50-54	0.068
	55-59	0.127
	60-64	0.144
	65-69	0.221
	70-74	0.361
	75 and older	1.191

**AD&D (Accidental Death & Dismemberment)**

Available with Flat Life, Life 1x and 1.5x Salary plans	\$0.014 per \$1,000/coverage	\$0.05
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**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 initial enrollment, and change thereafter on January 1 if employee changes age categories.	Age:	Employee	Spouse
	0-29	<b>0.027</b>	<b>0.032</b>
	30-34	<b>0.035</b>	<b>0.040</b>
	35-39	<b>0.048</b>	<b>0.055</b>
	40-44	<b>0.068</b>	<b>0.078</b>
	45-49	<b>0.095</b>	<b>0.110</b>
	50-54	<b>0.149</b>	<b>0.173</b>
	55-59	<b>0.279</b>	<b>0.322</b>
	60-64	<b>0.428</b>	<b>0.494</b>
	65-69	<b>0.808</b>	<b>0.932</b>
	70-74	<b>1.272</b>	<b>1.466</b>
	75 and older	<b>1.854</b>	<b>1.854</b>

**Voluntary Short Term Disability**

**Monthly Rates**

60% of weekly salary up to \$2,000/week

Age:	Cost Per \$10 - No Admin Fee
Under 44	<b>\$0.06</b>
45-49	<b>\$0.08</b>
50-54	<b>\$0.09</b>
55-59	<b>\$0.12</b>
60-64	<b>\$0.14</b>
65 and up	<b>\$0.16</b>

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