

Miami-Dade County Public Schools	Dependent Life Insurance Rates
Office of Risk and Benefits Management	Effective 1/1/2020

SPOUSE ONLY								
SPOUSE COVERAGE	\$5,000	\$10,000	\$20,000	\$30,000	N/A	N/A	N/A	N/A
CHILD COVERAGE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OPTION NUMBER	40	10	20	30				
10-MONTH (A/H/W/X) 20 DEDUCTIONS								
AGE BAND								
< 34	\$1.07	\$2.15	\$4.30	\$6.44	N/A	N/A	N/A	N/A
35 - 44	\$1.20	\$2.41	\$4.81	\$7.22	N/A	N/A	N/A	N/A
45 - 54	\$1.33	\$2.66	\$5.32	\$7.97	N/A	N/A	N/A	N/A
55 - 59	\$1.97	\$3.93	\$7.86	\$11.79	N/A	N/A	N/A	N/A
60 - 64	\$2.98	\$5.96	\$11.92	\$17.87	N/A	N/A	N/A	N/A
65 - 69	\$5.52	\$11.03	\$22.07	\$33.10	N/A	N/A	N/A	N/A
70 - 74	\$8.44	\$16.87	\$33.74	\$50.62	N/A	N/A	N/A	N/A
75+	\$16.18	\$32.36	\$64.72	\$97.07	N/A	N/A	N/A	N/A
11-MONTH (J) 24 DEDUCTIONS								
AGE BAND								
< 34	\$0.90	\$1.79	\$3.58	\$5.37	N/A	N/A	N/A	N/A
35 - 44	\$1.00	\$2.01	\$4.01	\$6.02	N/A	N/A	N/A	N/A
45 - 54	\$1.11	\$2.22	\$4.43	\$6.65	N/A	N/A	N/A	N/A
55 - 59	\$1.64	\$3.28	\$6.55	\$9.83	N/A	N/A	N/A	N/A
60 - 64	\$2.48	\$4.97	\$9.93	\$14.90	N/A	N/A	N/A	N/A
65 - 69	\$4.60	\$9.20	\$18.39	\$27.59	N/A	N/A	N/A	N/A
70 - 74	\$7.03	\$14.06	\$28.12	\$42.18	N/A	N/A	N/A	N/A
75+	\$13.48	\$26.97	\$53.93	\$80.90	N/A	N/A	N/A	N/A
12-MONTH (C/D/Y) 26 DEDUCTIONS								
AGE BAND								
< 34	\$0.83	\$1.65	\$3.30	\$4.96	N/A	N/A	N/A	N/A
35 - 44	\$0.93	\$1.85	\$3.70	\$5.55	N/A	N/A	N/A	N/A
45 - 54	\$1.02	\$2.05	\$4.09	\$6.14	N/A	N/A	N/A	N/A
55 - 59	\$1.51	\$3.02	\$6.05	\$9.07	N/A	N/A	N/A	N/A
60 - 64	\$2.29	\$4.58	\$9.17	\$13.75	N/A	N/A	N/A	N/A
65 - 69	\$4.24	\$8.49	\$16.98	\$25.46	N/A	N/A	N/A	N/A
70 - 74	\$6.49	\$12.98	\$25.96	\$38.93	N/A	N/A	N/A	N/A
75+	\$12.45	\$24.89	\$49.78	\$74.67	N/A	N/A	N/A	N/A

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CHILD ONLY								
SPOUSE COVERAGE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CHILD COVERAGE	\$5,000	\$10,000	N/A	N/A	N/A	N/A	N/A	N/A
OPTION NUMBER	01	02						
AGE BAND	10-MONTH (A/H/W/X) 20 DEDUCTIONS							
< 34	\$0.59	\$1.19	N/A	N/A	N/A	N/A	N/A	N/A
35 - 44	\$0.64	\$1.28	N/A	N/A	N/A	N/A	N/A	N/A
45 - 54	\$0.27	\$0.55	N/A	N/A	N/A	N/A	N/A	N/A
55 - 59	\$0.23	\$0.46	N/A	N/A	N/A	N/A	N/A	N/A
60 - 64	\$0.13	\$0.25	N/A	N/A	N/A	N/A	N/A	N/A
65 - 69	\$0.09	\$0.18	N/A	N/A	N/A	N/A	N/A	N/A
70 - 74	\$0.09	\$0.18	N/A	N/A	N/A	N/A	N/A	N/A
AGE BAND	11-MONTH (J) 24 DEDUCTIONS							
< 34	\$0.50	\$0.99	N/A	N/A	N/A	N/A	N/A	N/A
35 - 44	\$0.54	\$1.07	N/A	N/A	N/A	N/A	N/A	N/A
45 - 54	\$0.23	\$0.46	N/A	N/A	N/A	N/A	N/A	N/A
55 - 59	\$0.19	\$0.38	N/A	N/A	N/A	N/A	N/A	N/A
60 - 64	\$0.11	\$0.21	N/A	N/A	N/A	N/A	N/A	N/A
65 - 69	\$0.08	\$0.15	N/A	N/A	N/A	N/A	N/A	N/A
70 - 74	\$0.08	\$0.15	N/A	N/A	N/A	N/A	N/A	N/A
AGE BAND	12-MONTH (C/D/Y) 26 DEDUCTIONS							
< 34	\$0.46	\$0.91	N/A	N/A	N/A	N/A	N/A	N/A
35 - 44	\$0.49	\$0.99	N/A	N/A	N/A	N/A	N/A	N/A
45 - 54	\$0.21	\$0.42	N/A	N/A	N/A	N/A	N/A	N/A
55 - 59	\$0.18	\$0.35	N/A	N/A	N/A	N/A	N/A	N/A
60 - 64	\$0.10	\$0.19	N/A	N/A	N/A	N/A	N/A	N/A
65 - 69	\$0.07	\$0.14	N/A	N/A	N/A	N/A	N/A	N/A
70 - 74	\$0.07	\$0.14	N/A	N/A	N/A	N/A	N/A	N/A