Miami-Dade County Public Schools Office of Risk and Benefits Management								Dependent Life Insurance Rates Effective 1/1/2027
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

Miami-Dade County Public Schools **Dependent Life Insurance Rates**
Office of Risk and Benefits Management **Effective 1/1/2027**

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				
AGE BAND	10-MONTH (A/H/W/X) 20 DEDUCTIONS							
< 34	$0.32	$0.65	$1.30	$1.94	N/A	N/A	N/A	N/A
35 - 44	$0.53	$1.06	$2.12	$3.19	N/A	N/A	N/A	N/A
45 - 54	$1.27	$2.53	$5.06	$7.60	N/A	N/A	N/A	N/A
55 - 59	$2.36	$4.72	$9.43	$14.15	N/A	N/A	N/A	N/A
60 - 64	$3.56	$7.13	$14.26	$21.38	N/A	N/A	N/A	N/A
65 - 69	$5.55	$11.10	$22.20	$33.30	N/A	N/A	N/A	N/A
70 - 74	$8.53	$17.05	$34.10	$51.16	N/A	N/A	N/A	N/A
75+	$16.55	$33.10	$66.19	$99.29	N/A	N/A	N/A	N/A
AGE BAND	11-MONTH (J) 24 DEDUCTIONS							
< 34	$0.27	$0.54	$1.08	$1.62	N/A	N/A	N/A	N/A
35 - 44	$0.44	$0.89	$1.77	$2.66	N/A	N/A	N/A	N/A
45 - 54	$1.06	$2.11	$4.22	$6.33	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	$2.97	$5.94	$11.88	$17.82	N/A	N/A	N/A	N/A
65 - 69	$4.63	$9.25	$18.50	$27.75	N/A	N/A	N/A	N/A
70 - 74	$7.11	$14.21	$28.42	$42.63	N/A	N/A	N/A	N/A
75+	$13.79	$27.58	$55.16	$82.74	N/A	N/A	N/A	N/A
AGE BAND	12-MONTH (C/D/Y) 26 DEDUCTIONS							
< 34	$0.25	$0.50	$1.00	$1.49	N/A	N/A	N/A	N/A
35 - 44	$0.41	$0.82	$1.63	$2.45	N/A	N/A	N/A	N/A
45 - 54	$0.97	$1.95	$3.90	$5.84	N/A	N/A	N/A	N/A
55 - 59	$1.81	$3.63	$7.26	$10.88	N/A	N/A	N/A	N/A
60 - 64	$2.74	$5.48	$10.97	$16.45	N/A	N/A	N/A	N/A
65 - 69	$4.27	$8.54	$17.08	$25.61	N/A	N/A	N/A	N/A
70 - 74	$6.56	$13.12	$26.23	$39.35	N/A	N/A	N/A	N/A
75+	$12.73	$25.46	$50.92	$76.37	N/A	N/A	N/A	N/A

At age 65: Reduced to 65%
At age 70: Reduces to 50%