Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: UNDER 25

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$0.34	$0.68	$1.02	$1.36	$0.29	$0.58	$0.87	$1.16	$0.26	$0.52	$0.78	$1.04
11,000	$0.37	$0.75	$1.12	$1.50	$0.32	$0.64	$0.96	$1.28	$0.29	$0.57	$0.86	$1.14
12,000	$0.41	$0.82	$1.22	$1.63	$0.35	$0.70	$1.04	$1.39	$0.31	$0.62	$0.94	$1.25
13,000	$0.44	$0.88	$1.33	$1.77	$0.38	$0.75	$1.13	$1.51	$0.34	$0.68	$1.01	$1.35
14,000	$0.48	$0.95	$1.43	$1.90	$0.41	$0.81	$1.22	$1.62	$0.36	$0.73	$1.09	$1.46
15,000	$0.51	$1.02	$1.53	$2.04	$0.44	$0.87	$1.31	$1.74	$0.39	$0.78	$1.17	$1.56
16,000	$0.54	$1.09	$1.63	$2.18	$0.46	$0.93	$1.39	$1.86	$0.42	$0.83	$1.25	$1.66
17,000	$0.58	$1.16	$1.73	$2.31	$0.49	$0.99	$1.48	$1.97	$0.44	$0.88	$1.33	$1.77
18,000	$0.61	$1.22	$1.84	$2.45	$0.52	$1.04	$1.57	$2.09	$0.47	$0.94	$1.40	$1.87
19,000	$0.65	$1.29	$1.94	$2.58	$0.55	$1.10	$1.65	$2.20	$0.49	$0.99	$1.48	$1.98
20,000	$0.68	$1.36	$2.04	$2.72	$0.58	$1.16	$1.74	$2.32	$0.52	$1.04	$1.56	$2.08
21,000	$0.71	$1.43	$2.14	$2.86	$0.61	$1.22	$1.83	$2.44	$0.55	$1.09	$1.64	$2.18
22,000	$0.75	$1.50	$2.24	$2.99	$0.64	$1.28	$1.91	$2.55	$0.57	$1.14	$1.72	$2.29
23,000	$0.78	$1.56	$2.35	$3.13	$0.67	$1.33	$2.00	$2.67	$0.60	$1.20	$1.79	$2.39
24,000	$0.82	$1.63	$2.45	$3.26	$0.70	$1.39	$2.09	$2.78	$0.62	$1.25	$1.87	$2.50
25,000	$0.85	$1.70	$2.55	$3.40	$0.73	$1.45	$2.18	$2.90	$0.65	$1.30	$1.95	$2.60
26,000	$0.88	$1.77	$2.65	$3.54	$0.75	$1.51	$2.26	$3.02	$0.68	$1.35	$2.03	$2.70
27,000	$0.92	$1.84	$2.75	$3.67	$0.78	$1.57	$2.35	$3.13	$0.70	$1.40	$2.11	$2.81
28,000	$0.95	$1.90	$2.86	$3.81	$0.81	$1.62	$2.44	$3.25	$0.73	$1.46	$2.18	$2.91
29,000	$0.99	$1.97	$2.96	$3.94	$0.84	$1.68	$2.52	$3.36	$0.75	$1.51	$2.26	$3.02
30,000	$1.02	$2.04	$3.06	$4.08	$0.87	$1.74	$2.61	$3.48	$0.78	$1.56	$2.34	$3.12
31,000	$1.05	$2.11	$3.16	$4.22	$0.90	$1.80	$2.70	$3.60	$0.81	$1.61	$2.42	$3.22
32,000	$1.09	$2.18	$3.26	$4.35	$0.93	$1.86	$2.78	$3.71	$0.83	$1.66	$2.50	$3.33
33,000	$1.12	$2.24	$3.37	$4.49	$0.96	$1.91	$2.87	$3.83	$0.86	$1.72	$2.57	$3.43
34,000	$1.16	$2.31	$3.47	$4.62	$0.99	$1.97	$2.96	$3.94	$0.88	$1.77	$2.65	$3.54
35,000	$1.19	$2.38	$3.57	$4.76	$1.02	$2.03	$3.05	$4.06	$0.91	$1.82	$2.73	$3.64
36,000	$1.22	$2.45	$3.67	$4.90	$1.04	$2.09	$3.13	$4.18	$0.94	$1.87	$2.81	$3.74
37,000	$1.26	$2.52	$3.77	$5.03	$1.07	$2.15	$3.22	$4.29	$0.96	$1.92	$2.89	$3.85
38,000	$1.29	$2.58	$3.88	$5.17	$1.10	$2.20	$3.31	$4.41	$0.99	$1.98	$2.96	$3.95
39,000	$1.33	$2.65	$3.98	$5.30	$1.13	$2.26	$3.39	$4.52	$1.01	$2.03	$3.04	$4.06
40,000	$1.36	$2.72	$4.08	$5.44	$1.16	$2.32	$3.48	$4.64	$1.04	$2.08	$3.12	$4.16
41,000	$1.39	$2.79	$4.18	$5.58	$1.19	$2.38	$3.57	$4.76	$1.07	$2.13	$3.20	$4.26
42,000	$1.43	$2.86	$4.28	$5.71	$1.22	$2.44	$3.65	$4.87	$1.09	$2.18	$3.28	$4.37
43,000	$1.46	$2.92	$4.39	$5.85	$1.25	$2.49	$3.74	$4.99	$1.12	$2.24	$3.35	$4.47
44,000	$1.50	$2.99	$4.49	$5.98	$1.28	$2.55	$3.83	$5.10	$1.14	$2.29	$3.43	$4.58
45,000	$1.53	$3.06	$4.59	$6.12	$1.31	$2.61	$3.92	$5.22	$1.17	$2.34	$3.51	$4.68
46,000	$1.56	$3.13	$4.69	$6.26	$1.33	$2.67	$4.00	$5.34	$1.20	$2.39	$3.59	$4.78
47,000	$1.60	$3.20	$4.79	$6.39	$1.36	$2.73	$4.09	$5.45	$1.22	$2.44	$3.67	$4.89
48,000	$1.63	$3.26	$4.90	$6.53	$1.39	$2.78	$4.18	$5.57	$1.25	$2.50	$3.74	$4.99
49,000	$1.67	$3.33	$5.00	$6.66	$1.42	$2.84	$4.26	$5.68	$1.27	$2.55	$3.82	$5.10
50,000	$1.70	$3.40	$5.10	$6.80	$1.45	$2.90	$4.35	$5.80	$1.30	$2.60	$3.90	$5.20
51,000	$1.73	$3.47	$5.20	$6.94	$1.48	$2.96	$4.44	$5.92	$1.33	$2.65	$3.98	$5.30
52,000	$1.77	$3.54	$5.30	$7.07	$1.51	$3.02	$4.52	$6.03	$1.35	$2.70	$4.06	$5.41
53,000	$1.80	$3.60	$5.41	$7.21	$1.54	$3.07	$4.61	$6.15	$1.38	$2.76	$4.13	$5.51
54,000	$1.84	$3.67	$5.51	$7.34	$1.57	$3.13	$4.70	$6.26	$1.40	$2.81	$4.21	$5.62
55,000	$1.87	$3.74	$5.61	$7.48	$1.60	$3.19	$4.79	$6.38	$1.43	$2.86	$4.29	$5.72
56,000	$1.90	$3.81	$5.71	$7.62	$1.62	$3.25	$4.87	$6.50	$1.46	$2.91	$4.37	$5.82
57,000	$1.94	$3.88	$5.81	$7.75	$1.65	$3.31	$4.96	$6.61	$1.48	$2.96	$4.45	$5.93
58,000	$1.97	$3.94	$5.92	$7.89	$1.68	$3.36	$5.05	$6.73	$1.51	$3.02	$4.52	$6.03
59,000	$2.01	$4.01	$6.02	$8.02	$1.71	$3.42	$5.13	$6.84	$1.53	$3.07	$4.60	$6.14
60,000	$2.04	$4.08	$6.12	$8.16	$1.74	$3.48	$5.22	$6.96	$1.56	$3.12	$4.68	$6.24
61,000	$2.07	$4.15	$6.22	$8.30	$1.77	$3.54	$5.31	$7.08	$1.59	$3.17	$4.76	$6.34
62,000	$2.11	$4.22	$6.32	$8.43	$1.80	$3.60	$5.39	$7.19	$1.61	$3.22	$4.84	$6.45
63,000	$2.14	$4.28	$6.43	$8.57	$1.83	$3.65	$5.48	$7.31	$1.64	$3.28	$4.91	$6.55
64,000	$2.18	$4.35	$6.53	$8.70	$1.86	$3.71	$5.57	$7.42	$1.66	$3.33	$4.99	$6.66
65,000	$2.21	$4.42	$6.63	$8.84	$1.89	$3.77	$5.66	$7.54	$1.69	$3.38	$5.07	$6.76
66,000	$2.24	$4.49	$6.73	$8.98	$1.91	$3.83	$5.74	$7.66	$1.72	$3.43	$5.15	$6.86
67,000	$2.28	$4.56	$6.83	$9.11	$1.94	$3.89	$5.83	$7.77	$1.74	$3.48	$5.23	$6.97
68,000	$2.31	$4.62	$6.94	$9.25	$1.97	$3.94	$5.92	$7.89	$1.77	$3.54	$5.30	$7.07
69,000	$2.35	$4.69	$7.04	$9.38	$2.00	$4.00	$6.00	$8.00	$1.79	$3.59	$5.38	$7.18
70,000	$2.38	$4.76	$7.14	$9.52	$2.03	$4.06	$6.09	$8.12	$1.82	$3.64	$5.46	$7.28

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
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AGE BAND: UNDER 25

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$2.41	$4.83	$7.24	$9.66	$2.06	$4.12	$6.18	$8.24	$1.85	$3.69	$5.54	$7.38
72,000	$2.45	$4.90	$7.34	$9.79	$2.09	$4.18	$6.26	$8.35	$1.87	$3.74	$5.62	$7.49
73,000	$2.48	$4.96	$7.45	$9.93	$2.12	$4.23	$6.35	$8.47	$1.90	$3.80	$5.69	$7.59
74,000	$2.52	$5.03	$7.55	$10.06	$2.15	$4.29	$6.44	$8.58	$1.92	$3.85	$5.77	$7.70
75,000	$2.55	$5.10	$7.65	$10.20	$2.18	$4.35	$6.53	$8.70	$1.95	$3.90	$5.85	$7.80
76,000	$2.58	$5.17	$7.75	$10.34	$2.20	$4.41	$6.61	$8.82	$1.98	$3.95	$5.93	$7.90
77,000	$2.62	$5.24	$7.85	$10.47	$2.23	$4.47	$6.70	$8.93	$2.00	$4.00	$6.01	$8.01
78,000	$2.65	$5.30	$7.96	$10.61	$2.26	$4.52	$6.79	$9.05	$2.03	$4.06	$6.08	$8.11
79,000	$2.69	$5.37	$8.06	$10.74	$2.29	$4.58	$6.87	$9.16	$2.05	$4.11	$6.16	$8.22
80,000	$2.72	$5.44	$8.16	$10.88	$2.32	$4.64	$6.96	$9.28	$2.08	$4.16	$6.24	$8.32
81,000	$2.75	$5.51	$8.26	$11.02	$2.35	$4.70	$7.05	$9.40	$2.11	$4.21	$6.32	$8.42
82,000	$2.79	$5.58	$8.36	$11.15	$2.38	$4.76	$7.13	$9.51	$2.13	$4.26	$6.40	$8.53
83,000	$2.82	$5.64	$8.47	$11.29	$2.41	$4.81	$7.22	$9.63	$2.16	$4.32	$6.47	$8.63
84,000	$2.86	$5.71	$8.57	$11.42	$2.44	$4.87	$7.31	$9.74	$2.18	$4.37	$6.55	$8.74
85,000	$2.89	$5.78	$8.67	$11.56	$2.47	$4.93	$7.40	$9.86	$2.21	$4.42	$6.63	$8.84
86,000	$2.92	$5.85	$8.77	$11.70	$2.49	$4.99	$7.48	$9.98	$2.24	$4.47	$6.71	$8.94
87,000	$2.96	$5.92	$8.87	$11.83	$2.52	$5.05	$7.57	$10.09	$2.26	$4.52	$6.79	$9.05
88,000	$2.99	$5.98	$8.98	$11.97	$2.55	$5.10	$7.66	$10.21	$2.29	$4.58	$6.86	$9.15
89,000	$3.03	$6.05	$9.08	$12.10	$2.58	$5.16	$7.74	$10.32	$2.31	$4.63	$6.94	$9.26
90,000	$3.06	$6.12	$9.18	$12.24	$2.61	$5.22	$7.83	$10.44	$2.34	$4.68	$7.02	$9.36
91,000	$3.09	$6.19	$9.28	$12.38	$2.64	$5.28	$7.92	$10.56	$2.37	$4.73	$7.10	$9.46
92,000	$3.13	$6.26	$9.38	$12.51	$2.67	$5.34	$8.00	$10.67	$2.39	$4.78	$7.18	$9.57
93,000	$3.16	$6.32	$9.49	$12.65	$2.70	$5.39	$8.09	$10.79	$2.42	$4.84	$7.25	$9.67
94,000	$3.20	$6.39	$9.59	$12.78	$2.73	$5.45	$8.18	$10.90	$2.44	$4.89	$7.33	$9.78
95,000	$3.23	$6.46	$9.69	$12.92	$2.76	$5.51	$8.27	$11.02	$2.47	$4.94	$7.41	$9.88
96,000	$3.26	$6.53	$9.79	$13.06	$2.78	$5.57	$8.35	$11.14	$2.50	$4.99	$7.49	$9.98
97,000	$3.30	$6.60	$9.89	$13.19	$2.81	$5.63	$8.44	$11.25	$2.52	$5.04	$7.57	$10.09
98,000	$3.33	$6.66	$10.00	$13.33	$2.84	$5.68	$8.53	$11.37	$2.55	$5.10	$7.64	$10.19
99,000	$3.37	$6.73	$10.10	$13.46	$2.87	$5.74	$8.61	$11.48	$2.57	$5.15	$7.72	$10.30
100,000	$3.40	$6.80	$10.20	$13.60	$2.90	$5.80	$8.70	$11.60	$2.60	$5.20	$7.80	$10.40
101,000	$3.43	$6.87	$10.30	$13.74	$2.93	$5.86	$8.79	$11.72	$2.63	$5.25	$7.88	$10.50
102,000	$3.47	$6.94	$10.40	$13.87	$2.96	$5.92	$8.87	$11.83	$2.65	$5.30	$7.96	$10.61
103,000	$3.50	$7.00	$10.51	$14.01	$2.99	$5.97	$8.96	$11.95	$2.68	$5.36	$8.03	$10.71
104,000	$3.54	$7.07	$10.61	$14.14	$3.02	$6.03	$9.05	$12.06	$2.70	$5.41	$8.11	$10.82
105,000	$3.57	$7.14	$10.71	$14.28	$3.05	$6.09	$9.14	$12.18	$2.73	$5.46	$8.19	$10.92
106,000	$3.60	$7.21	$10.81	$14.42	$3.07	$6.15	$9.22	$12.30	$2.76	$5.51	$8.27	$11.02
107,000	$3.64	$7.28	$10.91	$14.55	$3.10	$6.21	$9.31	$12.41	$2.78	$5.56	$8.35	$11.13
108,000	$3.67	$7.34	$11.02	$14.69	$3.13	$6.26	$9.40	$12.53	$2.81	$5.62	$8.42	$11.23
109,000	$3.71	$7.41	$11.12	$14.82	$3.16	$6.32	$9.48	$12.64	$2.83	$5.67	$8.50	$11.34
110,000	$3.74	$7.48	$11.22	$14.96	$3.19	$6.38	$9.57	$12.76	$2.86	$5.72	$8.58	$11.44
111,000	$3.77	$7.55	$11.32	$15.10	$3.22	$6.44	$9.66	$12.88	$2.89	$5.77	$8.66	$11.54
112,000	$3.81	$7.62	$11.42	$15.23	$3.25	$6.50	$9.74	$12.99	$2.91	$5.82	$8.74	$11.65
113,000	$3.84	$7.68	$11.53	$15.37	$3.28	$6.55	$9.83	$13.11	$2.94	$5.88	$8.81	$11.75
114,000	$3.88	$7.75	$11.63	$15.50	$3.31	$6.61	$9.92	$13.22	$2.96	$5.93	$8.89	$11.86
115,000	$3.91	$7.82	$11.73	$15.64	$3.34	$6.67	$10.01	$13.34	$2.99	$5.98	$8.97	$11.96
116,000	$3.94	$7.89	$11.83	$15.78	$3.36	$6.73	$10.09	$13.46	$3.02	$6.03	$9.05	$12.06
117,000	$3.98	$7.96	$11.93	$15.91	$3.39	$6.79	$10.18	$13.57	$3.04	$6.08	$9.13	$12.17
118,000	$4.01	$8.02	$12.04	$16.05	$3.42	$6.84	$10.27	$13.69	$3.07	$6.14	$9.20	$12.27
119,000	$4.05	$8.09	$12.14	$16.18	$3.45	$6.90	$10.35	$13.80	$3.09	$6.19	$9.28	$12.38
120,000	$4.08	$8.16	$12.24	$16.32	$3.48	$6.96	$10.44	$13.92	$3.12	$6.24	$9.36	$12.48
121,000	$4.11	$8.23	$12.34	$16.46	$3.51	$7.02	$10.53	$14.04	$3.15	$6.29	$9.44	$12.58
122,000	$4.15	$8.30	$12.44	$16.59	$3.54	$7.08	$10.61	$14.15	$3.17	$6.34	$9.52	$12.69
123,000	$4.18	$8.36	$12.55	$16.73	$3.57	$7.13	$10.70	$14.27	$3.20	$6.40	$9.59	$12.79
124,000	$4.22	$8.43	$12.65	$16.86	$3.60	$7.19	$10.79	$14.38	$3.22	$6.45	$9.67	$12.90
125,000	$4.25	$8.50	$12.75	$17.00	$3.63	$7.25	$10.88	$14.50	$3.25	$6.50	$9.75	$13.00
126,000	$4.28	$8.57	$12.85	$17.14	$3.65	$7.31	$10.96	$14.62	$3.28	$6.55	$9.83	$13.10
127,000	$4.32	$8.64	$12.95	$17.27	$3.68	$7.37	$11.05	$14.73	$3.30	$6.60	$9.91	$13.21
128,000	$4.35	$8.70	$13.06	$17.41	$3.71	$7.42	$11.14	$14.85	$3.33	$6.66	$9.98	$13.31
129,000	$4.39	$8.77	$13.16	$17.54	$3.74	$7.48	$11.22	$14.96	$3.35	$6.71	$10.06	$13.42
130,000	$4.42	$8.84	$13.26	$17.68	$3.77	$7.54	$11.31	$15.08	$3.38	$6.76	$10.14	$13.52
131,000	$4.45	$8.91	$13.36	$17.82	$3.80	$7.60	$11.40	$15.20	$3.41	$6.81	$10.22	$13.62

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: UNDER 25

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$4.49	$8.98	$13.46	$17.95	$3.83	$7.66	$11.48	$15.31	$3.43	$6.86	$10.30	$13.73
133,000	$4.52	$9.04	$13.57	$18.09	$3.86	$7.71	$11.57	$15.43	$3.46	$6.92	$10.37	$13.83
134,000	$4.56	$9.11	$13.67	$18.22	$3.89	$7.77	$11.66	$15.54	$3.48	$6.97	$10.45	$13.94
135,000	$4.59	$9.18	$13.77	$18.36	$3.92	$7.83	$11.75	$15.66	$3.51	$7.02	$10.53	$14.04
136,000	$4.62	$9.25	$13.87	$18.50	$3.94	$7.89	$11.83	$15.78	$3.54	$7.07	$10.61	$14.14
137,000	$4.66	$9.32	$13.97	$18.63	$3.97	$7.95	$11.92	$15.89	$3.56	$7.12	$10.69	$14.25
138,000	$4.69	$9.38	$14.08	$18.77	$4.00	$8.00	$12.01	$16.01	$3.59	$7.18	$10.76	$14.35
139,000	$4.73	$9.45	$14.18	$18.90	$4.03	$8.06	$12.09	$16.12	$3.61	$7.23	$10.84	$14.46
140,000	$4.76	$9.52	$14.28	$19.04	$4.06	$8.12	$12.18	$16.24	$3.64	$7.28	$10.92	$14.56
141,000	$4.79	$9.59	$14.38	$19.18	$4.09	$8.18	$12.27	$16.36	$3.67	$7.33	$11.00	$14.66
142,000	$4.83	$9.66	$14.48	$19.31	$4.12	$8.24	$12.35	$16.47	$3.69	$7.38	$11.08	$14.77
143,000	$4.86	$9.72	$14.59	$19.45	$4.15	$8.29	$12.44	$16.59	$3.72	$7.44	$11.15	$14.87
144,000	$4.90	$9.79	$14.69	$19.58	$4.18	$8.35	$12.53	$16.70	$3.74	$7.49	$11.23	$14.98
145,000	$4.93	$9.86	$14.79	$19.72	$4.21	$8.41	$12.62	$16.82	$3.77	$7.54	$11.31	$15.08
146,000	$4.96	$9.93	$14.89	$19.86	$4.23	$8.47	$12.70	$16.94	$3.80	$7.59	$11.39	$15.18
147,000	$5.00	$10.00	$14.99	$19.99	$4.26	$8.53	$12.79	$17.05	$3.82	$7.64	$11.47	$15.29
148,000	$5.03	$10.06	$15.10	$20.13	$4.29	$8.58	$12.88	$17.17	$3.85	$7.70	$11.54	$15.39
149,000	$5.07	$10.13	$15.20	$20.26	$4.32	$8.64	$12.96	$17.28	$3.87	$7.75	$11.62	$15.50
150,000	$5.10	$10.20	$15.30	$20.40	$4.35	$8.70	$13.05	$17.40	$3.90	$7.80	$11.70	$15.60
151,000	$5.13	$10.27	$15.40	$20.54	$4.38	$8.76	$13.14	$17.52	$3.93	$7.85	$11.78	$15.70
152,000	$5.17	$10.34	$15.50	$20.67	$4.41	$8.82	$13.22	$17.63	$3.95	$7.90	$11.86	$15.81
153,000	$5.20	$10.40	$15.61	$20.81	$4.44	$8.87	$13.31	$17.75	$3.98	$7.96	$11.93	$15.91
154,000	$5.24	$10.47	$15.71	$20.94	$4.47	$8.93	$13.40	$17.86	$4.00	$8.01	$12.01	$16.02
155,000	$5.27	$10.54	$15.81	$21.08	$4.50	$8.99	$13.49	$17.98	$4.03	$8.06	$12.09	$16.12
156,000	$5.30	$10.61	$15.91	$21.22	$4.52	$9.05	$13.57	$18.10	$4.06	$8.11	$12.17	$16.22
157,000	$5.34	$10.68	$16.01	$21.35	$4.55	$9.11	$13.66	$18.21	$4.08	$8.16	$12.25	$16.33
158,000	$5.37	$10.74	$16.12	$21.49	$4.58	$9.16	$13.75	$18.33	$4.11	$8.22	$12.32	$16.43
159,000	$5.41	$10.81	$16.22	$21.62	$4.61	$9.22	$13.83	$18.44	$4.13	$8.27	$12.40	$16.54
160,000	$5.44	$10.88	$16.32	$21.76	$4.64	$9.28	$13.92	$18.56	$4.16	$8.32	$12.48	$16.64
161,000	$5.47	$10.95	$16.42	$21.90	$4.67	$9.34	$14.01	$18.68	$4.19	$8.37	$12.56	$16.74
162,000	$5.51	$11.02	$16.52	$22.03	$4.70	$9.40	$14.09	$18.79	$4.21	$8.42	$12.64	$16.85
163,000	$5.54	$11.08	$16.63	$22.17	$4.73	$9.45	$14.18	$18.91	$4.24	$8.48	$12.71	$16.95
164,000	$5.58	$11.15	$16.73	$22.30	$4.76	$9.51	$14.27	$19.02	$4.26	$8.53	$12.79	$17.06
165,000	$5.61	$11.22	$16.83	$22.44	$4.79	$9.57	$14.36	$19.14	$4.29	$8.58	$12.87	$17.16
166,000	$5.64	$11.29	$16.93	$22.58	$4.81	$9.63	$14.44	$19.26	$4.32	$8.63	$12.95	$17.26
167,000	$5.68	$11.36	$17.03	$22.71	$4.84	$9.69	$14.53	$19.37	$4.34	$8.68	$13.03	$17.37
168,000	$5.71	$11.42	$17.14	$22.85	$4.87	$9.74	$14.62	$19.49	$4.37	$8.74	$13.10	$17.47
169,000	$5.75	$11.49	$17.24	$22.98	$4.90	$9.80	$14.70	$19.60	$4.39	$8.79	$13.18	$17.58
170,000	$5.78	$11.56	$17.34	$23.12	$4.93	$9.86	$14.79	$19.72	$4.42	$8.84	$13.26	$17.68
171,000	$5.81	$11.63	$17.44	$23.26	$4.96	$9.92	$14.88	$19.84	$4.45	$8.89	$13.34	$17.78
172,000	$5.85	$11.70	$17.54	$23.39	$4.99	$9.98	$14.96	$19.95	$4.47	$8.94	$13.42	$17.89
173,000	$5.88	$11.76	$17.65	$23.53	$5.02	$10.03	$15.05	$20.07	$4.50	$9.00	$13.49	$17.99
174,000	$5.92	$11.83	$17.75	$23.66	$5.05	$10.09	$15.14	$20.18	$4.52	$9.05	$13.57	$18.10
175,000	$5.95	$11.90	$17.85	$23.80	$5.08	$10.15	$15.23	$20.30	$4.55	$9.10	$13.65	$18.20
176,000	$5.98	$11.97	$17.95	$23.94	$5.10	$10.21	$15.31	$20.42	$4.58	$9.15	$13.73	$18.30
177,000	$6.02	$12.04	$18.05	$24.07	$5.13	$10.27	$15.40	$20.53	$4.60	$9.20	$13.81	$18.41
178,000	$6.05	$12.10	$18.16	$24.21	$5.16	$10.32	$15.49	$20.65	$4.63	$9.26	$13.88	$18.51
179,000	$6.09	$12.17	$18.26	$24.34	$5.19	$10.38	$15.57	$20.76	$4.65	$9.31	$13.96	$18.62
180,000	$6.12	$12.24	$18.36	$24.48	$5.22	$10.44	$15.66	$20.88	$4.68	$9.36	$14.04	$18.72
181,000	$6.15	$12.31	$18.46	$24.62	$5.25	$10.50	$15.75	$21.00	$4.71	$9.41	$14.12	$18.82
182,000	$6.19	$12.38	$18.56	$24.75	$5.28	$10.56	$15.83	$21.11	$4.73	$9.46	$14.20	$18.93
183,000	$6.22	$12.44	$18.67	$24.89	$5.31	$10.61	$15.92	$21.23	$4.76	$9.52	$14.27	$19.03
184,000	$6.26	$12.51	$18.77	$25.02	$5.34	$10.67	$16.01	$21.34	$4.78	$9.57	$14.35	$19.14
185,000	$6.29	$12.58	$18.87	$25.16	$5.37	$10.73	$16.10	$21.46	$4.81	$9.62	$14.43	$19.24
186,000	$6.32	$12.65	$18.97	$25.30	$5.39	$10.79	$16.18	$21.58	$4.84	$9.67	$14.51	$19.34
187,000	$6.36	$12.72	$19.07	$25.43	$5.42	$10.85	$16.27	$21.69	$4.86	$9.72	$14.59	$19.45
188,000	$6.39	$12.78	$19.18	$25.57	$5.45	$10.90	$16.36	$21.81	$4.89	$9.78	$14.66	$19.55
189,000	$6.43	$12.85	$19.28	$25.70	$5.48	$10.96	$16.44	$21.92	$4.91	$9.83	$14.74	$19.66
190,000	$6.46	$12.92	$19.38	$25.84	$5.51	$11.02	$16.53	$22.04	$4.94	$9.88	$14.82	$19.76
191,000	$6.49	$12.99	$19.48	$25.98	$5.54	$11.08	$16.62	$22.16	$4.97	$9.93	$14.90	$19.86
192,000	$6.53	$13.06	$19.58	$26.11	$5.57	$11.14	$16.70	$22.27	$4.99	$9.98	$14.98	$19.97

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: UNDER 25

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$6.56	$13.12	$19.69	$26.25	$5.60	$11.19	$16.79	$22.39	$5.02	$10.04	$15.05	$20.07
194,000	$6.60	$13.19	$19.79	$26.38	$5.63	$11.25	$16.88	$22.50	$5.04	$10.09	$15.13	$20.18
195,000	$6.63	$13.26	$19.89	$26.52	$5.66	$11.31	$16.97	$22.62	$5.07	$10.14	$15.21	$20.28
196,000	$6.66	$13.33	$19.99	$26.66	$5.68	$11.37	$17.05	$22.74	$5.10	$10.19	$15.29	$20.38
197,000	$6.70	$13.40	$20.09	$26.79	$5.71	$11.43	$17.14	$22.85	$5.12	$10.24	$15.37	$20.49
198,000	$6.73	$13.46	$20.20	$26.93	$5.74	$11.48	$17.23	$22.97	$5.15	$10.30	$15.44	$20.59
199,000	$6.77	$13.53	$20.30	$27.06	$5.77	$11.54	$17.31	$23.08	$5.17	$10.35	$15.52	$20.70
200,000	$6.80	$13.60	$20.40	$27.20	$5.80	$11.60	$17.40	$23.20	$5.20	$10.40	$15.60	$20.80
201,000	$6.83	$13.67	$20.50	$27.34	$5.83	$11.66	$17.49	$23.32	$5.23	$10.45	$15.68	$20.90
202,000	$6.87	$13.74	$20.60	$27.47	$5.86	$11.72	$17.57	$23.43	$5.25	$10.50	$15.76	$21.01
203,000	$6.90	$13.80	$20.71	$27.61	$5.89	$11.77	$17.66	$23.55	$5.28	$10.56	$15.83	$21.11
204,000	$6.94	$13.87	$20.81	$27.74	$5.92	$11.83	$17.75	$23.66	$5.30	$10.61	$15.91	$21.22
205,000	$6.97	$13.94	$20.91	$27.88	$5.95	$11.89	$17.84	$23.78	$5.33	$10.66	$15.99	$21.32
206,000	$7.00	$14.01	$21.01	$28.02	$5.97	$11.95	$17.92	$23.90	$5.36	$10.71	$16.07	$21.42
207,000	$7.04	$14.08	$21.11	$28.15	$6.00	$12.01	$18.01	$24.01	$5.38	$10.76	$16.15	$21.53
208,000	$7.07	$14.14	$21.22	$28.29	$6.03	$12.06	$18.10	$24.13	$5.41	$10.82	$16.22	$21.63
209,000	$7.11	$14.21	$21.32	$28.42	$6.06	$12.12	$18.18	$24.24	$5.43	$10.87	$16.30	$21.74
210,000	$7.14	$14.28	$21.42	$28.56	$6.09	$12.18	$18.27	$24.36	$5.46	$10.92	$16.38	$21.84
211,000	$7.17	$14.35	$21.52	$28.70	$6.12	$12.24	$18.36	$24.48	$5.49	$10.97	$16.46	$21.94
212,000	$7.21	$14.42	$21.62	$28.83	$6.15	$12.30	$18.44	$24.59	$5.51	$11.02	$16.54	$22.05
213,000	$7.24	$14.48	$21.73	$28.97	$6.18	$12.35	$18.53	$24.71	$5.54	$11.08	$16.61	$22.15
214,000	$7.28	$14.55	$21.83	$29.10	$6.21	$12.41	$18.62	$24.82	$5.56	$11.13	$16.69	$22.26
215,000	$7.31	$14.62	$21.93	$29.24	$6.24	$12.47	$18.71	$24.94	$5.59	$11.18	$16.77	$22.36
216,000	$7.34	$14.69	$22.03	$29.38	$6.26	$12.53	$18.79	$25.06	$5.62	$11.23	$16.85	$22.46
217,000	$7.38	$14.76	$22.13	$29.51	$6.29	$12.59	$18.88	$25.17	$5.64	$11.28	$16.93	$22.57
218,000	$7.41	$14.82	$22.24	$29.65	$6.32	$12.64	$18.97	$25.29	$5.67	$11.34	$17.00	$22.67
219,000	$7.45	$14.89	$22.34	$29.78	$6.35	$12.70	$19.05	$25.40	$5.69	$11.39	$17.08	$22.78
220,000	$7.48	$14.96	$22.44	$29.92	$6.38	$12.76	$19.14	$25.52	$5.72	$11.44	$17.16	$22.88
221,000	$7.51	$15.03	$22.54	$30.06	$6.41	$12.82	$19.23	$25.64	$5.75	$11.49	$17.24	$22.98
222,000	$7.55	$15.10	$22.64	$30.19	$6.44	$12.88	$19.31	$25.75	$5.77	$11.54	$17.32	$23.09
223,000	$7.58	$15.16	$22.75	$30.33	$6.47	$12.93	$19.40	$25.87	$5.80	$11.60	$17.39	$23.19
224,000	$7.62	$15.23	$22.85	$30.46	$6.50	$12.99	$19.49	$25.98	$5.82	$11.65	$17.47	$23.30
225,000	$7.65	$15.30	$22.95	$30.60	$6.53	$13.05	$19.58	$26.10	$5.85	$11.70	$17.55	$23.40
226,000	$7.68	$15.37	$23.05	$30.74	$6.55	$13.11	$19.66	$26.22	$5.88	$11.75	$17.63	$23.50
227,000	$7.72	$15.44	$23.15	$30.87	$6.58	$13.17	$19.75	$26.33	$5.90	$11.80	$17.71	$23.61
228,000	$7.75	$15.50	$23.26	$31.01	$6.61	$13.22	$19.84	$26.45	$5.93	$11.86	$17.78	$23.71
229,000	$7.79	$15.57	$23.36	$31.14	$6.64	$13.28	$19.92	$26.56	$5.95	$11.91	$17.86	$23.82
230,000	$7.82	$15.64	$23.46	$31.28	$6.67	$13.34	$20.01	$26.68	$5.98	$11.96	$17.94	$23.92
231,000	$7.85	$15.71	$23.56	$31.42	$6.70	$13.40	$20.10	$26.80	$6.01	$12.01	$18.02	$24.02
232,000	$7.89	$15.78	$23.66	$31.55	$6.73	$13.46	$20.18	$26.91	$6.03	$12.06	$18.10	$24.13
233,000	$7.92	$15.84	$23.77	$31.69	$6.76	$13.51	$20.27	$27.03	$6.06	$12.12	$18.17	$24.23
234,000	$7.96	$15.91	$23.87	$31.82	$6.79	$13.57	$20.36	$27.14	$6.08	$12.17	$18.25	$24.34
235,000	$7.99	$15.98	$23.97	$31.96	$6.82	$13.63	$20.45	$27.26	$6.11	$12.22	$18.33	$24.44
236,000	$8.02	$16.05	$24.07	$32.10	$6.84	$13.69	$20.53	$27.38	$6.14	$12.27	$18.41	$24.54
237,000	$8.06	$16.12	$24.17	$32.23	$6.87	$13.75	$20.62	$27.49	$6.16	$12.32	$18.49	$24.65
238,000	$8.09	$16.18	$24.28	$32.37	$6.90	$13.80	$20.71	$27.61	$6.19	$12.38	$18.56	$24.75
239,000	$8.13	$16.25	$24.38	$32.50	$6.93	$13.86	$20.79	$27.72	$6.21	$12.43	$18.64	$24.86
240,000	$8.16	$16.32	$24.48	$32.64	$6.96	$13.92	$20.88	$27.84	$6.24	$12.48	$18.72	$24.96
241,000	$8.19	$16.39	$24.58	$32.78	$6.99	$13.98	$20.97	$27.96	$6.27	$12.53	$18.80	$25.06
242,000	$8.23	$16.46	$24.68	$32.91	$7.02	$14.04	$21.05	$28.07	$6.29	$12.58	$18.88	$25.17
243,000	$8.26	$16.52	$24.79	$33.05	$7.05	$14.09	$21.14	$28.19	$6.32	$12.64	$18.95	$25.27
244,000	$8.30	$16.59	$24.89	$33.18	$7.08	$14.15	$21.23	$28.30	$6.34	$12.69	$19.03	$25.38
245,000	$8.33	$16.66	$24.99	$33.32	$7.11	$14.21	$21.32	$28.42	$6.37	$12.74	$19.11	$25.48
246,000	$8.36	$16.73	$25.09	$33.46	$7.13	$14.27	$21.40	$28.54	$6.40	$12.79	$19.19	$25.58
247,000	$8.40	$16.80	$25.19	$33.59	$7.16	$14.33	$21.49	$28.65	$6.42	$12.84	$19.27	$25.69
248,000	$8.43	$16.86	$25.30	$33.73	$7.19	$14.38	$21.58	$28.77	$6.45	$12.90	$19.34	$25.79
249,000	$8.47	$16.93	$25.40	$33.86	$7.22	$14.44	$21.66	$28.88	$6.47	$12.95	$19.42	$25.90
250,000	$8.50	$17.00	$25.50	$34.00	$7.25	$14.50	$21.75	$29.00	$6.50	$13.00	$19.50	$26.00
251,000	$8.53	$17.07	$25.60	$34.14	$7.28	$14.56	$21.84	$29.12	$6.53	$13.05	$19.58	$26.10
252,000	$8.57	$17.14	$25.70	$34.27	$7.31	$14.62	$21.92	$29.23	$6.55	$13.10	$19.66	$26.21
253,000	$8.60	$17.20	$25.81	$34.41	$7.34	$14.67	$22.01	$29.35	$6.58	$13.16	$19.73	$26.31

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: UNDER 25

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$8.64	$17.27	$25.91	$34.54	$7.37	$14.73	$22.10	$29.46	$6.60	$13.21	$19.81	$26.42
255,000	$8.67	$17.34	$26.01	$34.68	$7.40	$14.79	$22.19	$29.58	$6.63	$13.26	$19.89	$26.52
256,000	$8.70	$17.41	$26.11	$34.82	$7.42	$14.85	$22.27	$29.70	$6.66	$13.31	$19.97	$26.62
257,000	$8.74	$17.48	$26.21	$34.95	$7.45	$14.91	$22.36	$29.81	$6.68	$13.36	$20.05	$26.73
258,000	$8.77	$17.54	$26.32	$35.09	$7.48	$14.96	$22.45	$29.93	$6.71	$13.42	$20.12	$26.83
259,000	$8.81	$17.61	$26.42	$35.22	$7.51	$15.02	$22.53	$30.04	$6.73	$13.47	$20.20	$26.94
260,000	$8.84	$17.68	$26.52	$35.36	$7.54	$15.08	$22.62	$30.16	$6.76	$13.52	$20.28	$27.04
261,000	$8.87	$17.75	$26.62	$35.50	$7.57	$15.14	$22.71	$30.28	$6.79	$13.57	$20.36	$27.14
262,000	$8.91	$17.82	$26.72	$35.63	$7.60	$15.20	$22.79	$30.39	$6.81	$13.62	$20.44	$27.25
263,000	$8.94	$17.88	$26.83	$35.77	$7.63	$15.25	$22.88	$30.51	$6.84	$13.68	$20.51	$27.35
264,000	$8.98	$17.95	$26.93	$35.90	$7.66	$15.31	$22.97	$30.62	$6.86	$13.73	$20.59	$27.46
265,000	$9.01	$18.02	$27.03	$36.04	$7.69	$15.37	$23.06	$30.74	$6.89	$13.78	$20.67	$27.56
266,000	$9.04	$18.09	$27.13	$36.18	$7.71	$15.43	$23.14	$30.86	$6.92	$13.83	$20.75	$27.66
267,000	$9.08	$18.16	$27.23	$36.31	$7.74	$15.49	$23.23	$30.97	$6.94	$13.88	$20.83	$27.77
268,000	$9.11	$18.22	$27.34	$36.45	$7.77	$15.54	$23.32	$31.09	$6.97	$13.94	$20.90	$27.87
269,000	$9.15	$18.29	$27.44	$36.58	$7.80	$15.60	$23.40	$31.20	$6.99	$13.99	$20.98	$27.98
270,000	$9.18	$18.36	$27.54	$36.72	$7.83	$15.66	$23.49	$31.32	$7.02	$14.04	$21.06	$28.08
271,000	$9.21	$18.43	$27.64	$36.86	$7.86	$15.72	$23.58	$31.44	$7.05	$14.09	$21.14	$28.18
272,000	$9.25	$18.50	$27.74	$36.99	$7.89	$15.78	$23.66	$31.55	$7.07	$14.14	$21.22	$28.29
273,000	$9.28	$18.56	$27.85	$37.13	$7.92	$15.83	$23.75	$31.67	$7.10	$14.20	$21.29	$28.39
274,000	$9.32	$18.63	$27.95	$37.26	$7.95	$15.89	$23.84	$31.78	$7.12	$14.25	$21.37	$28.50
275,000	$9.35	$18.70	$28.05	$37.40	$7.98	$15.95	$23.93	$31.90	$7.15	$14.30	$21.45	$28.60
276,000	$9.38	$18.77	$28.15	$37.54	$8.00	$16.01	$24.01	$32.02	$7.18	$14.35	$21.53	$28.70
277,000	$9.42	$18.84	$28.25	$37.67	$8.03	$16.07	$24.10	$32.13	$7.20	$14.40	$21.61	$28.81
278,000	$9.45	$18.90	$28.36	$37.81	$8.06	$16.12	$24.19	$32.25	$7.23	$14.46	$21.68	$28.91
279,000	$9.49	$18.97	$28.46	$37.94	$8.09	$16.18	$24.27	$32.36	$7.25	$14.51	$21.76	$29.02
280,000	$9.52	$19.04	$28.56	$38.08	$8.12	$16.24	$24.36	$32.48	$7.28	$14.56	$21.84	$29.12
281,000	$9.55	$19.11	$28.66	$38.22	$8.15	$16.30	$24.45	$32.60	$7.31	$14.61	$21.92	$29.22
282,000	$9.59	$19.18	$28.76	$38.35	$8.18	$16.36	$24.53	$32.71	$7.33	$14.66	$22.00	$29.33
283,000	$9.62	$19.24	$28.87	$38.49	$8.21	$16.41	$24.62	$32.83	$7.36	$14.72	$22.07	$29.43
284,000	$9.66	$19.31	$28.97	$38.62	$8.24	$16.47	$24.71	$32.94	$7.38	$14.77	$22.15	$29.54
285,000	$9.69	$19.38	$29.07	$38.76	$8.27	$16.53	$24.80	$33.06	$7.41	$14.82	$22.23	$29.64
286,000	$9.72	$19.45	$29.17	$38.90	$8.29	$16.59	$24.88	$33.18	$7.44	$14.87	$22.31	$29.74
287,000	$9.76	$19.52	$29.27	$39.03	$8.32	$16.65	$24.97	$33.29	$7.46	$14.92	$22.39	$29.85
288,000	$9.79	$19.58	$29.38	$39.17	$8.35	$16.70	$25.06	$33.41	$7.49	$14.98	$22.46	$29.95
289,000	$9.83	$19.65	$29.48	$39.30	$8.38	$16.76	$25.14	$33.52	$7.51	$15.03	$22.54	$30.06
290,000	$9.86	$19.72	$29.58	$39.44	$8.41	$16.82	$25.23	$33.64	$7.54	$15.08	$22.62	$30.16
291,000	$9.89	$19.79	$29.68	$39.58	$8.44	$16.88	$25.32	$33.76	$7.57	$15.13	$22.70	$30.26
292,000	$9.93	$19.86	$29.78	$39.71	$8.47	$16.94	$25.40	$33.87	$7.59	$15.18	$22.78	$30.37
293,000	$9.96	$19.92	$29.89	$39.85	$8.50	$16.99	$25.49	$33.99	$7.62	$15.24	$22.85	$30.47
294,000	$10.00	$19.99	$29.99	$39.98	$8.53	$17.05	$25.58	$34.10	$7.64	$15.29	$22.93	$30.58
295,000	$10.03	$20.06	$30.09	$40.12	$8.56	$17.11	$25.67	$34.22	$7.67	$15.34	$23.01	$30.68
296,000	$10.06	$20.13	$30.19	$40.26	$8.58	$17.17	$25.75	$34.34	$7.70	$15.39	$23.09	$30.78
297,000	$10.10	$20.20	$30.29	$40.39	$8.61	$17.23	$25.84	$34.45	$7.72	$15.44	$23.17	$30.89
298,000	$10.13	$20.26	$30.40	$40.53	$8.64	$17.28	$25.93	$34.57	$7.75	$15.50	$23.24	$30.99
299,000	$10.17	$20.33	$30.50	$40.66	$8.67	$17.34	$26.01	$34.68	$7.77	$15.55	$23.32	$31.10
300,000	$10.20	$20.40	$30.60	$40.80	$8.70	$17.40	$26.10	$34.80	$7.80	$15.60	$23.40	$31.20
301,000	$10.23	$20.47	$30.70	$40.94	$8.73	$17.46	$26.19	$34.92	$7.83	$15.65	$23.48	$31.30
302,000	$10.27	$20.54	$30.80	$41.07	$8.76	$17.52	$26.27	$35.03	$7.85	$15.70	$23.56	$31.41
303,000	$10.30	$20.60	$30.91	$41.21	$8.79	$17.57	$26.36	$35.15	$7.88	$15.76	$23.63	$31.51
304,000	$10.34	$20.67	$31.01	$41.34	$8.82	$17.63	$26.45	$35.26	$7.90	$15.81	$23.71	$31.62
305,000	$10.37	$20.74	$31.11	$41.48	$8.85	$17.69	$26.54	$35.38	$7.93	$15.86	$23.79	$31.72
306,000	$10.40	$20.81	$31.21	$41.62	$8.87	$17.75	$26.62	$35.50	$7.96	$15.91	$23.87	$31.82
307,000	$10.44	$20.88	$31.31	$41.75	$8.90	$17.81	$26.71	$35.61	$7.98	$15.96	$23.95	$31.93
308,000	$10.47	$20.94	$31.42	$41.89	$8.93	$17.86	$26.80	$35.73	$8.01	$16.02	$24.02	$32.03
309,000	$10.51	$21.01	$31.52	$42.02	$8.96	$17.92	$26.88	$35.84	$8.03	$16.07	$24.10	$32.14
310,000	$10.54	$21.08	$31.62	$42.16	$8.99	$17.98	$26.97	$35.96	$8.06	$16.12	$24.18	$32.24
311,000	$10.57	$21.15	$31.72	$42.30	$9.02	$18.04	$27.06	$36.08	$8.09	$16.17	$24.26	$32.34
312,000	$10.61	$21.22	$31.82	$42.43	$9.05	$18.10	$27.14	$36.19	$8.11	$16.22	$24.34	$32.45
313,000	$10.64	$21.28	$31.93	$42.57	$9.08	$18.15	$27.23	$36.31	$8.14	$16.28	$24.41	$32.55
314,000	$10.68	$21.35	$32.03	$42.70	$9.11	$18.21	$27.32	$36.42	$8.16	$16.33	$24.49	$32.66

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: UNDER 25

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$10.71	$21.42	$32.13	$42.84	$9.14	$18.27	$27.41	$36.54	$8.19	$16.38	$24.57	$32.76
316,000	$10.74	$21.49	$32.23	$42.98	$9.16	$18.33	$27.49	$36.66	$8.22	$16.43	$24.65	$32.86
317,000	$10.78	$21.56	$32.33	$43.11	$9.19	$18.39	$27.58	$36.77	$8.24	$16.48	$24.73	$32.97
318,000	$10.81	$21.62	$32.44	$43.25	$9.22	$18.44	$27.67	$36.89	$8.27	$16.54	$24.80	$33.07
319,000	$10.85	$21.69	$32.54	$43.38	$9.25	$18.50	$27.75	$37.00	$8.29	$16.59	$24.88	$33.18
320,000	$10.88	$21.76	$32.64	$43.52	$9.28	$18.56	$27.84	$37.12	$8.32	$16.64	$24.96	$33.28
321,000	$10.91	$21.83	$32.74	$43.66	$9.31	$18.62	$27.93	$37.24	$8.35	$16.69	$25.04	$33.38
322,000	$10.95	$21.90	$32.84	$43.79	$9.34	$18.68	$28.01	$37.35	$8.37	$16.74	$25.12	$33.49
323,000	$10.98	$21.96	$32.95	$43.93	$9.37	$18.73	$28.10	$37.47	$8.40	$16.80	$25.19	$33.59
324,000	$11.02	$22.03	$33.05	$44.06	$9.40	$18.79	$28.19	$37.58	$8.42	$16.85	$25.27	$33.70
325,000	$11.05	$22.10	$33.15	$44.20	$9.43	$18.85	$28.28	$37.70	$8.45	$16.90	$25.35	$33.80
326,000	$11.08	$22.17	$33.25	$44.34	$9.45	$18.91	$28.36	$37.82	$8.48	$16.95	$25.43	$33.90
327,000	$11.12	$22.24	$33.35	$44.47	$9.48	$18.97	$28.45	$37.93	$8.50	$17.00	$25.51	$34.01
328,000	$11.15	$22.30	$33.46	$44.61	$9.51	$19.02	$28.54	$38.05	$8.53	$17.06	$25.58	$34.11
329,000	$11.19	$22.37	$33.56	$44.74	$9.54	$19.08	$28.62	$38.16	$8.55	$17.11	$25.66	$34.22
330,000	$11.22	$22.44	$33.66	$44.88	$9.57	$19.14	$28.71	$38.28	$8.58	$17.16	$25.74	$34.32
331,000	$11.25	$22.51	$33.76	$45.02	$9.60	$19.20	$28.80	$38.40	$8.61	$17.21	$25.82	$34.42
332,000	$11.29	$22.58	$33.86	$45.15	$9.63	$19.26	$28.88	$38.51	$8.63	$17.26	$25.90	$34.53
333,000	$11.32	$22.64	$33.97	$45.29	$9.66	$19.31	$28.97	$38.63	$8.66	$17.32	$25.97	$34.63
334,000	$11.36	$22.71	$34.07	$45.42	$9.69	$19.37	$29.06	$38.74	$8.68	$17.37	$26.05	$34.74
335,000	$11.39	$22.78	$34.17	$45.56	$9.72	$19.43	$29.15	$38.86	$8.71	$17.42	$26.13	$34.84
336,000	$11.42	$22.85	$34.27	$45.70	$9.74	$19.49	$29.23	$38.98	$8.74	$17.47	$26.21	$34.94
337,000	$11.46	$22.92	$34.37	$45.83	$9.77	$19.55	$29.32	$39.09	$8.76	$17.52	$26.29	$35.05
338,000	$11.49	$22.98	$34.48	$45.97	$9.80	$19.60	$29.41	$39.21	$8.79	$17.58	$26.36	$35.15
339,000	$11.53	$23.05	$34.58	$46.10	$9.83	$19.66	$29.49	$39.32	$8.81	$17.63	$26.44	$35.26
340,000	$11.56	$23.12	$34.68	$46.24	$9.86	$19.72	$29.58	$39.44	$8.84	$17.68	$26.52	$35.36
341,000	$11.59	$23.19	$34.78	$46.38	$9.89	$19.78	$29.67	$39.56	$8.87	$17.73	$26.60	$35.46
342,000	$11.63	$23.26	$34.88	$46.51	$9.92	$19.84	$29.75	$39.67	$8.89	$17.78	$26.68	$35.57
343,000	$11.66	$23.32	$34.99	$46.65	$9.95	$19.89	$29.84	$39.79	$8.92	$17.84	$26.75	$35.67
344,000	$11.70	$23.39	$35.09	$46.78	$9.98	$19.95	$29.93	$39.90	$8.94	$17.89	$26.83	$35.78
345,000	$11.73	$23.46	$35.19	$46.92	$10.01	$20.01	$30.02	$40.02	$8.97	$17.94	$26.91	$35.88
346,000	$11.76	$23.53	$35.29	$47.06	$10.03	$20.07	$30.10	$40.14	$9.00	$17.99	$26.99	$35.98
347,000	$11.80	$23.60	$35.39	$47.19	$10.06	$20.13	$30.19	$40.25	$9.02	$18.04	$27.07	$36.09
348,000	$11.83	$23.66	$35.50	$47.33	$10.09	$20.18	$30.28	$40.37	$9.05	$18.10	$27.14	$36.19
349,000	$11.87	$23.73	$35.60	$47.46	$10.12	$20.24	$30.36	$40.48	$9.07	$18.15	$27.22	$36.30
350,000	$11.90	$23.80	$35.70	$47.60	$10.15	$20.30	$30.45	$40.60	$9.10	$18.20	$27.30	$36.40
351,000	$11.93	$23.87	$35.80	$47.74	$10.18	$20.36	$30.54	$40.72	$9.13	$18.25	$27.38	$36.50
352,000	$11.97	$23.94	$35.90	$47.87	$10.21	$20.42	$30.62	$40.83	$9.15	$18.30	$27.46	$36.61
353,000	$12.00	$24.00	$36.01	$48.01	$10.24	$20.47	$30.71	$40.95	$9.18	$18.36	$27.53	$36.71
354,000	$12.04	$24.07	$36.11	$48.14	$10.27	$20.53	$30.80	$41.06	$9.20	$18.41	$27.61	$36.82
355,000	$12.07	$24.14	$36.21	$48.28	$10.30	$20.59	$30.89	$41.18	$9.23	$18.46	$27.69	$36.92
356,000	$12.10	$24.21	$36.31	$48.42	$10.32	$20.65	$30.97	$41.30	$9.26	$18.51	$27.77	$37.02
357,000	$12.14	$24.28	$36.41	$48.55	$10.35	$20.71	$31.06	$41.41	$9.28	$18.56	$27.85	$37.13
358,000	$12.17	$24.34	$36.52	$48.69	$10.38	$20.76	$31.15	$41.53	$9.31	$18.62	$27.92	$37.23
359,000	$12.21	$24.41	$36.62	$48.82	$10.41	$20.82	$31.23	$41.64	$9.33	$18.67	$28.00	$37.34
360,000	$12.24	$24.48	$36.72	$48.96	$10.44	$20.88	$31.32	$41.76	$9.36	$18.72	$28.08	$37.44
361,000	$12.27	$24.55	$36.82	$49.10	$10.47	$20.94	$31.41	$41.88	$9.39	$18.77	$28.16	$37.54
362,000	$12.31	$24.62	$36.92	$49.23	$10.50	$21.00	$31.49	$41.99	$9.41	$18.82	$28.24	$37.65
363,000	$12.34	$24.68	$37.03	$49.37	$10.53	$21.05	$31.58	$42.11	$9.44	$18.88	$28.31	$37.75
364,000	$12.38	$24.75	$37.13	$49.50	$10.56	$21.11	$31.67	$42.22	$9.46	$18.93	$28.39	$37.86
365,000	$12.41	$24.82	$37.23	$49.64	$10.59	$21.17	$31.76	$42.34	$9.49	$18.98	$28.47	$37.96
366,000	$12.44	$24.89	$37.33	$49.78	$10.61	$21.23	$31.84	$42.46	$9.52	$19.03	$28.55	$38.06
367,000	$12.48	$24.96	$37.43	$49.91	$10.64	$21.29	$31.93	$42.57	$9.54	$19.08	$28.63	$38.17
368,000	$12.51	$25.02	$37.54	$50.05	$10.67	$21.34	$32.02	$42.69	$9.57	$19.14	$28.70	$38.27
369,000	$12.55	$25.09	$37.64	$50.18	$10.70	$21.40	$32.10	$42.80	$9.59	$19.19	$28.78	$38.38
370,000	$12.58	$25.16	$37.74	$50.32	$10.73	$21.46	$32.19	$42.92	$9.62	$19.24	$28.86	$38.48
371,000	$12.61	$25.23	$37.84	$50.46	$10.76	$21.52	$32.28	$43.04	$9.65	$19.29	$28.94	$38.58
372,000	$12.65	$25.30	$37.94	$50.59	$10.79	$21.58	$32.36	$43.15	$9.67	$19.34	$29.02	$38.69
373,000	$12.68	$25.36	$38.05	$50.73	$10.82	$21.63	$32.45	$43.27	$9.70	$19.40	$29.09	$38.79
374,000	$12.72	$25.43	$38.15	$50.86	$10.85	$21.69	$32.54	$43.38	$9.72	$19.45	$29.17	$38.90
375,000	$12.75	$25.50	$38.25	$51.00	$10.88	$21.75	$32.63	$43.50	$9.75	$19.50	$29.25	$39.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 25 - 29

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$0.34	$0.68	$1.02	$1.36	$0.29	$0.58	$0.87	$1.16	$0.26	$0.52	$0.78	$1.04
11,000	$0.37	$0.75	$1.12	$1.50	$0.32	$0.64	$0.96	$1.28	$0.29	$0.57	$0.86	$1.14
12,000	$0.41	$0.82	$1.22	$1.63	$0.35	$0.70	$1.04	$1.39	$0.31	$0.62	$0.94	$1.25
13,000	$0.44	$0.88	$1.33	$1.77	$0.38	$0.75	$1.13	$1.51	$0.34	$0.68	$1.01	$1.35
14,000	$0.48	$0.95	$1.43	$1.90	$0.41	$0.81	$1.22	$1.62	$0.36	$0.73	$1.09	$1.46
15,000	$0.51	$1.02	$1.53	$2.04	$0.44	$0.87	$1.31	$1.74	$0.39	$0.78	$1.17	$1.56
16,000	$0.54	$1.09	$1.63	$2.18	$0.46	$0.93	$1.39	$1.86	$0.42	$0.83	$1.25	$1.66
17,000	$0.58	$1.16	$1.73	$2.31	$0.49	$0.99	$1.48	$1.97	$0.44	$0.88	$1.33	$1.77
18,000	$0.61	$1.22	$1.84	$2.45	$0.52	$1.04	$1.57	$2.09	$0.47	$0.94	$1.40	$1.87
19,000	$0.65	$1.29	$1.94	$2.58	$0.55	$1.10	$1.65	$2.20	$0.49	$0.99	$1.48	$1.98
20,000	$0.68	$1.36	$2.04	$2.72	$0.58	$1.16	$1.74	$2.32	$0.52	$1.04	$1.56	$2.08
21,000	$0.71	$1.43	$2.14	$2.86	$0.61	$1.22	$1.83	$2.44	$0.55	$1.09	$1.64	$2.18
22,000	$0.75	$1.50	$2.24	$2.99	$0.64	$1.28	$1.91	$2.55	$0.57	$1.14	$1.72	$2.29
23,000	$0.78	$1.56	$2.35	$3.13	$0.67	$1.33	$2.00	$2.67	$0.60	$1.20	$1.79	$2.39
24,000	$0.82	$1.63	$2.45	$3.26	$0.70	$1.39	$2.09	$2.78	$0.62	$1.25	$1.87	$2.50
25,000	$0.85	$1.70	$2.55	$3.40	$0.73	$1.45	$2.18	$2.90	$0.65	$1.30	$1.95	$2.60
26,000	$0.88	$1.77	$2.65	$3.54	$0.75	$1.51	$2.26	$3.02	$0.68	$1.35	$2.03	$2.70
27,000	$0.92	$1.84	$2.75	$3.67	$0.78	$1.57	$2.35	$3.13	$0.70	$1.40	$2.11	$2.81
28,000	$0.95	$1.90	$2.86	$3.81	$0.81	$1.62	$2.44	$3.25	$0.73	$1.46	$2.18	$2.91
29,000	$0.99	$1.97	$2.96	$3.94	$0.84	$1.68	$2.52	$3.36	$0.75	$1.51	$2.26	$3.02
30,000	$1.02	$2.04	$3.06	$4.08	$0.87	$1.74	$2.61	$3.48	$0.78	$1.56	$2.34	$3.12
31,000	$1.05	$2.11	$3.16	$4.22	$0.90	$1.80	$2.70	$3.60	$0.81	$1.61	$2.42	$3.22
32,000	$1.09	$2.18	$3.26	$4.35	$0.93	$1.86	$2.78	$3.71	$0.83	$1.66	$2.50	$3.33
33,000	$1.12	$2.24	$3.37	$4.49	$0.96	$1.91	$2.87	$3.83	$0.86	$1.72	$2.57	$3.43
34,000	$1.16	$2.31	$3.47	$4.62	$0.99	$1.97	$2.96	$3.94	$0.88	$1.77	$2.65	$3.54
35,000	$1.19	$2.38	$3.57	$4.76	$1.02	$2.03	$3.05	$4.06	$0.91	$1.82	$2.73	$3.64
36,000	$1.22	$2.45	$3.67	$4.90	$1.04	$2.09	$3.13	$4.18	$0.94	$1.87	$2.81	$3.74
37,000	$1.26	$2.52	$3.77	$5.03	$1.07	$2.15	$3.22	$4.29	$0.96	$1.92	$2.89	$3.85
38,000	$1.29	$2.58	$3.88	$5.17	$1.10	$2.20	$3.31	$4.41	$0.99	$1.98	$2.96	$3.95
39,000	$1.33	$2.65	$3.98	$5.30	$1.13	$2.26	$3.39	$4.52	$1.01	$2.03	$3.04	$4.06
40,000	$1.36	$2.72	$4.08	$5.44	$1.16	$2.32	$3.48	$4.64	$1.04	$2.08	$3.12	$4.16
41,000	$1.39	$2.79	$4.18	$5.58	$1.19	$2.38	$3.57	$4.76	$1.07	$2.13	$3.20	$4.26
42,000	$1.43	$2.86	$4.28	$5.71	$1.22	$2.44	$3.65	$4.87	$1.09	$2.18	$3.28	$4.37
43,000	$1.46	$2.92	$4.39	$5.85	$1.25	$2.49	$3.74	$4.99	$1.12	$2.24	$3.35	$4.47
44,000	$1.50	$2.99	$4.49	$5.98	$1.28	$2.55	$3.83	$5.10	$1.14	$2.29	$3.43	$4.58
45,000	$1.53	$3.06	$4.59	$6.12	$1.31	$2.61	$3.92	$5.22	$1.17	$2.34	$3.51	$4.68
46,000	$1.56	$3.13	$4.69	$6.26	$1.33	$2.67	$4.00	$5.34	$1.20	$2.39	$3.59	$4.78
47,000	$1.60	$3.20	$4.79	$6.39	$1.36	$2.73	$4.09	$5.45	$1.22	$2.44	$3.67	$4.89
48,000	$1.63	$3.26	$4.90	$6.53	$1.39	$2.78	$4.18	$5.57	$1.25	$2.50	$3.74	$4.99
49,000	$1.67	$3.33	$5.00	$6.66	$1.42	$2.84	$4.26	$5.68	$1.27	$2.55	$3.82	$5.10
50,000	$1.70	$3.40	$5.10	$6.80	$1.45	$2.90	$4.35	$5.80	$1.30	$2.60	$3.90	$5.20
51,000	$1.73	$3.47	$5.20	$6.94	$1.48	$2.96	$4.44	$5.92	$1.33	$2.65	$3.98	$5.30
52,000	$1.77	$3.54	$5.30	$7.07	$1.51	$3.02	$4.52	$6.03	$1.35	$2.70	$4.06	$5.41
53,000	$1.80	$3.60	$5.41	$7.21	$1.54	$3.07	$4.61	$6.15	$1.38	$2.76	$4.13	$5.51
54,000	$1.84	$3.67	$5.51	$7.34	$1.57	$3.13	$4.70	$6.26	$1.40	$2.81	$4.21	$5.62
55,000	$1.87	$3.74	$5.61	$7.48	$1.60	$3.19	$4.79	$6.38	$1.43	$2.86	$4.29	$5.72
56,000	$1.90	$3.81	$5.71	$7.62	$1.62	$3.25	$4.87	$6.50	$1.46	$2.91	$4.37	$5.82
57,000	$1.94	$3.88	$5.81	$7.75	$1.65	$3.31	$4.96	$6.61	$1.48	$2.96	$4.45	$5.93
58,000	$1.97	$3.94	$5.92	$7.89	$1.68	$3.36	$5.05	$6.73	$1.51	$3.02	$4.52	$6.03
59,000	$2.01	$4.01	$6.02	$8.02	$1.71	$3.42	$5.13	$6.84	$1.53	$3.07	$4.60	$6.14
60,000	$2.04	$4.08	$6.12	$8.16	$1.74	$3.48	$5.22	$6.96	$1.56	$3.12	$4.68	$6.24
61,000	$2.07	$4.15	$6.22	$8.30	$1.77	$3.54	$5.31	$7.08	$1.59	$3.17	$4.76	$6.34
62,000	$2.11	$4.22	$6.32	$8.43	$1.80	$3.60	$5.39	$7.19	$1.61	$3.22	$4.84	$6.45
63,000	$2.14	$4.28	$6.43	$8.57	$1.83	$3.65	$5.48	$7.31	$1.64	$3.28	$4.91	$6.55
64,000	$2.18	$4.35	$6.53	$8.70	$1.86	$3.71	$5.57	$7.42	$1.66	$3.33	$4.99	$6.66
65,000	$2.21	$4.42	$6.63	$8.84	$1.89	$3.77	$5.66	$7.54	$1.69	$3.38	$5.07	$6.76
66,000	$2.24	$4.49	$6.73	$8.98	$1.91	$3.83	$5.74	$7.66	$1.72	$3.43	$5.15	$6.86
67,000	$2.28	$4.56	$6.83	$9.11	$1.94	$3.89	$5.83	$7.77	$1.74	$3.48	$5.23	$6.97
68,000	$2.31	$4.62	$6.94	$9.25	$1.97	$3.94	$5.92	$7.89	$1.77	$3.54	$5.30	$7.07
69,000	$2.35	$4.69	$7.04	$9.38	$2.00	$4.00	$6.00	$8.00	$1.79	$3.59	$5.38	$7.18
70,000	$2.38	$4.76	$7.14	$9.52	$2.03	$4.06	$6.09	$8.12	$1.82	$3.64	$5.46	$7.28

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 25 - 29

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$2.41	$4.83	$7.24	$9.66	$2.06	$4.12	$6.18	$8.24	$1.85	$3.69	$5.54	$7.38
72,000	$2.45	$4.90	$7.34	$9.79	$2.09	$4.18	$6.26	$8.35	$1.87	$3.74	$5.62	$7.49
73,000	$2.48	$4.96	$7.45	$9.93	$2.12	$4.23	$6.35	$8.47	$1.90	$3.80	$5.69	$7.59
74,000	$2.52	$5.03	$7.55	$10.06	$2.15	$4.29	$6.44	$8.58	$1.92	$3.85	$5.77	$7.70
75,000	$2.55	$5.10	$7.65	$10.20	$2.18	$4.35	$6.53	$8.70	$1.95	$3.90	$5.85	$7.80
76,000	$2.58	$5.17	$7.75	$10.34	$2.20	$4.41	$6.61	$8.82	$1.98	$3.95	$5.93	$7.90
77,000	$2.62	$5.24	$7.85	$10.47	$2.23	$4.47	$6.70	$8.93	$2.00	$4.00	$6.01	$8.01
78,000	$2.65	$5.30	$7.96	$10.61	$2.26	$4.52	$6.79	$9.05	$2.03	$4.06	$6.08	$8.11
79,000	$2.69	$5.37	$8.06	$10.74	$2.29	$4.58	$6.87	$9.16	$2.05	$4.11	$6.16	$8.22
80,000	$2.72	$5.44	$8.16	$10.88	$2.32	$4.64	$6.96	$9.28	$2.08	$4.16	$6.24	$8.32
81,000	$2.75	$5.51	$8.26	$11.02	$2.35	$4.70	$7.05	$9.40	$2.11	$4.21	$6.32	$8.42
82,000	$2.79	$5.58	$8.36	$11.15	$2.38	$4.76	$7.13	$9.51	$2.13	$4.26	$6.40	$8.53
83,000	$2.82	$5.64	$8.47	$11.29	$2.41	$4.81	$7.22	$9.63	$2.16	$4.32	$6.47	$8.63
84,000	$2.86	$5.71	$8.57	$11.42	$2.44	$4.87	$7.31	$9.74	$2.18	$4.37	$6.55	$8.74
85,000	$2.89	$5.78	$8.67	$11.56	$2.47	$4.93	$7.40	$9.86	$2.21	$4.42	$6.63	$8.84
86,000	$2.92	$5.85	$8.77	$11.70	$2.49	$4.99	$7.48	$9.98	$2.24	$4.47	$6.71	$8.94
87,000	$2.96	$5.92	$8.87	$11.83	$2.52	$5.05	$7.57	$10.09	$2.26	$4.52	$6.79	$9.05
88,000	$2.99	$5.98	$8.98	$11.97	$2.55	$5.10	$7.66	$10.21	$2.29	$4.58	$6.86	$9.15
89,000	$3.03	$6.05	$9.08	$12.10	$2.58	$5.16	$7.74	$10.32	$2.31	$4.63	$6.94	$9.26
90,000	$3.06	$6.12	$9.18	$12.24	$2.61	$5.22	$7.83	$10.44	$2.34	$4.68	$7.02	$9.36
91,000	$3.09	$6.19	$9.28	$12.38	$2.64	$5.28	$7.92	$10.56	$2.37	$4.73	$7.10	$9.46
92,000	$3.13	$6.26	$9.38	$12.51	$2.67	$5.34	$8.00	$10.67	$2.39	$4.78	$7.18	$9.57
93,000	$3.16	$6.32	$9.49	$12.65	$2.70	$5.39	$8.09	$10.79	$2.42	$4.84	$7.25	$9.67
94,000	$3.20	$6.39	$9.59	$12.78	$2.73	$5.45	$8.18	$10.90	$2.44	$4.89	$7.33	$9.78
95,000	$3.23	$6.46	$9.69	$12.92	$2.76	$5.51	$8.27	$11.02	$2.47	$4.94	$7.41	$9.88
96,000	$3.26	$6.53	$9.79	$13.06	$2.78	$5.57	$8.35	$11.14	$2.50	$4.99	$7.49	$9.98
97,000	$3.30	$6.60	$9.89	$13.19	$2.81	$5.63	$8.44	$11.25	$2.52	$5.04	$7.57	$10.09
98,000	$3.33	$6.66	$10.00	$13.33	$2.84	$5.68	$8.53	$11.37	$2.55	$5.10	$7.64	$10.19
99,000	$3.37	$6.73	$10.10	$13.46	$2.87	$5.74	$8.61	$11.48	$2.57	$5.15	$7.72	$10.30
100,000	$3.40	$6.80	$10.20	$13.60	$2.90	$5.80	$8.70	$11.60	$2.60	$5.20	$7.80	$10.40
101,000	$3.43	$6.87	$10.30	$13.74	$2.93	$5.86	$8.79	$11.72	$2.63	$5.25	$7.88	$10.50
102,000	$3.47	$6.94	$10.40	$13.87	$2.96	$5.92	$8.87	$11.83	$2.65	$5.30	$7.96	$10.61
103,000	$3.50	$7.00	$10.51	$14.01	$2.99	$5.97	$8.96	$11.95	$2.68	$5.36	$8.03	$10.71
104,000	$3.54	$7.07	$10.61	$14.14	$3.02	$6.03	$9.05	$12.06	$2.70	$5.41	$8.11	$10.82
105,000	$3.57	$7.14	$10.71	$14.28	$3.05	$6.09	$9.14	$12.18	$2.73	$5.46	$8.19	$10.92
106,000	$3.60	$7.21	$10.81	$14.42	$3.07	$6.15	$9.22	$12.30	$2.76	$5.51	$8.27	$11.02
107,000	$3.64	$7.28	$10.91	$14.55	$3.10	$6.21	$9.31	$12.41	$2.78	$5.56	$8.35	$11.13
108,000	$3.67	$7.34	$11.02	$14.69	$3.13	$6.26	$9.40	$12.53	$2.81	$5.62	$8.42	$11.23
109,000	$3.71	$7.41	$11.12	$14.82	$3.16	$6.32	$9.48	$12.64	$2.83	$5.67	$8.50	$11.34
110,000	$3.74	$7.48	$11.22	$14.96	$3.19	$6.38	$9.57	$12.76	$2.86	$5.72	$8.58	$11.44
111,000	$3.77	$7.55	$11.32	$15.10	$3.22	$6.44	$9.66	$12.88	$2.89	$5.77	$8.66	$11.54
112,000	$3.81	$7.62	$11.42	$15.23	$3.25	$6.50	$9.74	$12.99	$2.91	$5.82	$8.74	$11.65
113,000	$3.84	$7.68	$11.53	$15.37	$3.28	$6.55	$9.83	$13.11	$2.94	$5.88	$8.81	$11.75
114,000	$3.88	$7.75	$11.63	$15.50	$3.31	$6.61	$9.92	$13.22	$2.96	$5.93	$8.89	$11.86
115,000	$3.91	$7.82	$11.73	$15.64	$3.34	$6.67	$10.01	$13.34	$2.99	$5.98	$8.97	$11.96
116,000	$3.94	$7.89	$11.83	$15.78	$3.36	$6.73	$10.09	$13.46	$3.02	$6.03	$9.05	$12.06
117,000	$3.98	$7.96	$11.93	$15.91	$3.39	$6.79	$10.18	$13.57	$3.04	$6.08	$9.13	$12.17
118,000	$4.01	$8.02	$12.04	$16.05	$3.42	$6.84	$10.27	$13.69	$3.07	$6.14	$9.20	$12.27
119,000	$4.05	$8.09	$12.14	$16.18	$3.45	$6.90	$10.35	$13.80	$3.09	$6.19	$9.28	$12.38
120,000	$4.08	$8.16	$12.24	$16.32	$3.48	$6.96	$10.44	$13.92	$3.12	$6.24	$9.36	$12.48
121,000	$4.11	$8.23	$12.34	$16.46	$3.51	$7.02	$10.53	$14.04	$3.15	$6.29	$9.44	$12.58
122,000	$4.15	$8.30	$12.44	$16.59	$3.54	$7.08	$10.61	$14.15	$3.17	$6.34	$9.52	$12.69
123,000	$4.18	$8.36	$12.55	$16.73	$3.57	$7.13	$10.70	$14.27	$3.20	$6.40	$9.59	$12.79
124,000	$4.22	$8.43	$12.65	$16.86	$3.60	$7.19	$10.79	$14.38	$3.22	$6.45	$9.67	$12.90
125,000	$4.25	$8.50	$12.75	$17.00	$3.63	$7.25	$10.88	$14.50	$3.25	$6.50	$9.75	$13.00
126,000	$4.28	$8.57	$12.85	$17.14	$3.65	$7.31	$10.96	$14.62	$3.28	$6.55	$9.83	$13.10
127,000	$4.32	$8.64	$12.95	$17.27	$3.68	$7.37	$11.05	$14.73	$3.30	$6.60	$9.91	$13.21
128,000	$4.35	$8.70	$13.06	$17.41	$3.71	$7.42	$11.14	$14.85	$3.33	$6.66	$9.98	$13.31
129,000	$4.39	$8.77	$13.16	$17.54	$3.74	$7.48	$11.22	$14.96	$3.35	$6.71	$10.06	$13.42
130,000	$4.42	$8.84	$13.26	$17.68	$3.77	$7.54	$11.31	$15.08	$3.38	$6.76	$10.14	$13.52
131,000	$4.45	$8.91	$13.36	$17.82	$3.80	$7.60	$11.40	$15.20	$3.41	$6.81	$10.22	$13.62

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 25 - 29

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$4.49	$8.98	$13.46	$17.95	$3.83	$7.66	$11.48	$15.31	$3.43	$6.86	$10.30	$13.73
133,000	$4.52	$9.04	$13.57	$18.09	$3.86	$7.71	$11.57	$15.43	$3.46	$6.92	$10.37	$13.83
134,000	$4.56	$9.11	$13.67	$18.22	$3.89	$7.77	$11.66	$15.54	$3.48	$6.97	$10.45	$13.94
135,000	$4.59	$9.18	$13.77	$18.36	$3.92	$7.83	$11.75	$15.66	$3.51	$7.02	$10.53	$14.04
136,000	$4.62	$9.25	$13.87	$18.50	$3.94	$7.89	$11.83	$15.78	$3.54	$7.07	$10.61	$14.14
137,000	$4.66	$9.32	$13.97	$18.63	$3.97	$7.95	$11.92	$15.89	$3.56	$7.12	$10.69	$14.25
138,000	$4.69	$9.38	$14.08	$18.77	$4.00	$8.00	$12.01	$16.01	$3.59	$7.18	$10.76	$14.35
139,000	$4.73	$9.45	$14.18	$18.90	$4.03	$8.06	$12.09	$16.12	$3.61	$7.23	$10.84	$14.46
140,000	$4.76	$9.52	$14.28	$19.04	$4.06	$8.12	$12.18	$16.24	$3.64	$7.28	$10.92	$14.56
141,000	$4.79	$9.59	$14.38	$19.18	$4.09	$8.18	$12.27	$16.36	$3.67	$7.33	$11.00	$14.66
142,000	$4.83	$9.66	$14.48	$19.31	$4.12	$8.24	$12.35	$16.47	$3.69	$7.38	$11.08	$14.77
143,000	$4.86	$9.72	$14.59	$19.45	$4.15	$8.29	$12.44	$16.59	$3.72	$7.44	$11.15	$14.87
144,000	$4.90	$9.79	$14.69	$19.58	$4.18	$8.35	$12.53	$16.70	$3.74	$7.49	$11.23	$14.98
145,000	$4.93	$9.86	$14.79	$19.72	$4.21	$8.41	$12.62	$16.82	$3.77	$7.54	$11.31	$15.08
146,000	$4.96	$9.93	$14.89	$19.86	$4.23	$8.47	$12.70	$16.94	$3.80	$7.59	$11.39	$15.18
147,000	$5.00	$10.00	$14.99	$19.99	$4.26	$8.53	$12.79	$17.05	$3.82	$7.64	$11.47	$15.29
148,000	$5.03	$10.06	$15.10	$20.13	$4.29	$8.58	$12.88	$17.17	$3.85	$7.70	$11.54	$15.39
149,000	$5.07	$10.13	$15.20	$20.26	$4.32	$8.64	$12.96	$17.28	$3.87	$7.75	$11.62	$15.50
150,000	$5.10	$10.20	$15.30	$20.40	$4.35	$8.70	$13.05	$17.40	$3.90	$7.80	$11.70	$15.60
151,000	$5.13	$10.27	$15.40	$20.54	$4.38	$8.76	$13.14	$17.52	$3.93	$7.85	$11.78	$15.70
152,000	$5.17	$10.34	$15.50	$20.67	$4.41	$8.82	$13.22	$17.63	$3.95	$7.90	$11.86	$15.81
153,000	$5.20	$10.40	$15.61	$20.81	$4.44	$8.87	$13.31	$17.75	$3.98	$7.96	$11.93	$15.91
154,000	$5.24	$10.47	$15.71	$20.94	$4.47	$8.93	$13.40	$17.86	$4.00	$8.01	$12.01	$16.02
155,000	$5.27	$10.54	$15.81	$21.08	$4.50	$8.99	$13.49	$17.98	$4.03	$8.06	$12.09	$16.12
156,000	$5.30	$10.61	$15.91	$21.22	$4.52	$9.05	$13.57	$18.10	$4.06	$8.11	$12.17	$16.22
157,000	$5.34	$10.68	$16.01	$21.35	$4.55	$9.11	$13.66	$18.21	$4.08	$8.16	$12.25	$16.33
158,000	$5.37	$10.74	$16.12	$21.49	$4.58	$9.16	$13.75	$18.33	$4.11	$8.22	$12.32	$16.43
159,000	$5.41	$10.81	$16.22	$21.62	$4.61	$9.22	$13.83	$18.44	$4.13	$8.27	$12.40	$16.54
160,000	$5.44	$10.88	$16.32	$21.76	$4.64	$9.28	$13.92	$18.56	$4.16	$8.32	$12.48	$16.64
161,000	$5.47	$10.95	$16.42	$21.90	$4.67	$9.34	$14.01	$18.68	$4.19	$8.37	$12.56	$16.74
162,000	$5.51	$11.02	$16.52	$22.03	$4.70	$9.40	$14.09	$18.79	$4.21	$8.42	$12.64	$16.85
163,000	$5.54	$11.08	$16.63	$22.17	$4.73	$9.45	$14.18	$18.91	$4.24	$8.48	$12.71	$16.95
164,000	$5.58	$11.15	$16.73	$22.30	$4.76	$9.51	$14.27	$19.02	$4.26	$8.53	$12.79	$17.06
165,000	$5.61	$11.22	$16.83	$22.44	$4.79	$9.57	$14.36	$19.14	$4.29	$8.58	$12.87	$17.16
166,000	$5.64	$11.29	$16.93	$22.58	$4.81	$9.63	$14.44	$19.26	$4.32	$8.63	$12.95	$17.26
167,000	$5.68	$11.36	$17.03	$22.71	$4.84	$9.69	$14.53	$19.37	$4.34	$8.68	$13.03	$17.37
168,000	$5.71	$11.42	$17.14	$22.85	$4.87	$9.74	$14.62	$19.49	$4.37	$8.74	$13.10	$17.47
169,000	$5.75	$11.49	$17.24	$22.98	$4.90	$9.80	$14.70	$19.60	$4.39	$8.79	$13.18	$17.58
170,000	$5.78	$11.56	$17.34	$23.12	$4.93	$9.86	$14.79	$19.72	$4.42	$8.84	$13.26	$17.68
171,000	$5.81	$11.63	$17.44	$23.26	$4.96	$9.92	$14.88	$19.84	$4.45	$8.89	$13.34	$17.78
172,000	$5.85	$11.70	$17.54	$23.39	$4.99	$9.98	$14.96	$19.95	$4.47	$8.94	$13.42	$17.89
173,000	$5.88	$11.76	$17.65	$23.53	$5.02	$10.03	$15.05	$20.07	$4.50	$9.00	$13.49	$17.99
174,000	$5.92	$11.83	$17.75	$23.66	$5.05	$10.09	$15.14	$20.18	$4.52	$9.05	$13.57	$18.10
175,000	$5.95	$11.90	$17.85	$23.80	$5.08	$10.15	$15.23	$20.30	$4.55	$9.10	$13.65	$18.20
176,000	$5.98	$11.97	$17.95	$23.94	$5.10	$10.21	$15.31	$20.42	$4.58	$9.15	$13.73	$18.30
177,000	$6.02	$12.04	$18.05	$24.07	$5.13	$10.27	$15.40	$20.53	$4.60	$9.20	$13.81	$18.41
178,000	$6.05	$12.10	$18.16	$24.21	$5.16	$10.32	$15.49	$20.65	$4.63	$9.26	$13.88	$18.51
179,000	$6.09	$12.17	$18.26	$24.34	$5.19	$10.38	$15.57	$20.76	$4.65	$9.31	$13.96	$18.62
180,000	$6.12	$12.24	$18.36	$24.48	$5.22	$10.44	$15.66	$20.88	$4.68	$9.36	$14.04	$18.72
181,000	$6.15	$12.31	$18.46	$24.62	$5.25	$10.50	$15.75	$21.00	$4.71	$9.41	$14.12	$18.82
182,000	$6.19	$12.38	$18.56	$24.75	$5.28	$10.56	$15.83	$21.11	$4.73	$9.46	$14.20	$18.93
183,000	$6.22	$12.44	$18.67	$24.89	$5.31	$10.61	$15.92	$21.23	$4.76	$9.52	$14.27	$19.03
184,000	$6.26	$12.51	$18.77	$25.02	$5.34	$10.67	$16.01	$21.34	$4.78	$9.57	$14.35	$19.14
185,000	$6.29	$12.58	$18.87	$25.16	$5.37	$10.73	$16.10	$21.46	$4.81	$9.62	$14.43	$19.24
186,000	$6.32	$12.65	$18.97	$25.30	$5.39	$10.79	$16.18	$21.58	$4.84	$9.67	$14.51	$19.34
187,000	$6.36	$12.72	$19.07	$25.43	$5.42	$10.85	$16.27	$21.69	$4.86	$9.72	$14.59	$19.45
188,000	$6.39	$12.78	$19.18	$25.57	$5.45	$10.90	$16.36	$21.81	$4.89	$9.78	$14.66	$19.55
189,000	$6.43	$12.85	$19.28	$25.70	$5.48	$10.96	$16.44	$21.92	$4.91	$9.83	$14.74	$19.66
190,000	$6.46	$12.92	$19.38	$25.84	$5.51	$11.02	$16.53	$22.04	$4.94	$9.88	$14.82	$19.76
191,000	$6.49	$12.99	$19.48	$25.98	$5.54	$11.08	$16.62	$22.16	$4.97	$9.93	$14.90	$19.86
192,000	$6.53	$13.06	$19.58	$26.11	$5.57	$11.14	$16.70	$22.27	$4.99	$9.98	$14.98	$19.97

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 25 - 29

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$6.56	$13.12	$19.69	$26.25	$5.60	$11.19	$16.79	$22.39	$5.02	$10.04	$15.05	$20.07
194,000	$6.60	$13.19	$19.79	$26.38	$5.63	$11.25	$16.88	$22.50	$5.04	$10.09	$15.13	$20.18
195,000	$6.63	$13.26	$19.89	$26.52	$5.66	$11.31	$16.97	$22.62	$5.07	$10.14	$15.21	$20.28
196,000	$6.66	$13.33	$19.99	$26.66	$5.68	$11.37	$17.05	$22.74	$5.10	$10.19	$15.29	$20.38
197,000	$6.70	$13.40	$20.09	$26.79	$5.71	$11.43	$17.14	$22.85	$5.12	$10.24	$15.37	$20.49
198,000	$6.73	$13.46	$20.20	$26.93	$5.74	$11.48	$17.23	$22.97	$5.15	$10.30	$15.44	$20.59
199,000	$6.77	$13.53	$20.30	$27.06	$5.77	$11.54	$17.31	$23.08	$5.17	$10.35	$15.52	$20.70
200,000	$6.80	$13.60	$20.40	$27.20	$5.80	$11.60	$17.40	$23.20	$5.20	$10.40	$15.60	$20.80
201,000	$6.83	$13.67	$20.50	$27.34	$5.83	$11.66	$17.49	$23.32	$5.23	$10.45	$15.68	$20.90
202,000	$6.87	$13.74	$20.60	$27.47	$5.86	$11.72	$17.57	$23.43	$5.25	$10.50	$15.76	$21.01
203,000	$6.90	$13.80	$20.71	$27.61	$5.89	$11.77	$17.66	$23.55	$5.28	$10.56	$15.83	$21.11
204,000	$6.94	$13.87	$20.81	$27.74	$5.92	$11.83	$17.75	$23.66	$5.30	$10.61	$15.91	$21.22
205,000	$6.97	$13.94	$20.91	$27.88	$5.95	$11.89	$17.84	$23.78	$5.33	$10.66	$15.99	$21.32
206,000	$7.00	$14.01	$21.01	$28.02	$5.97	$11.95	$17.92	$23.90	$5.36	$10.71	$16.07	$21.42
207,000	$7.04	$14.08	$21.11	$28.15	$6.00	$12.01	$18.01	$24.01	$5.38	$10.76	$16.15	$21.53
208,000	$7.07	$14.14	$21.22	$28.29	$6.03	$12.06	$18.10	$24.13	$5.41	$10.82	$16.22	$21.63
209,000	$7.11	$14.21	$21.32	$28.42	$6.06	$12.12	$18.18	$24.24	$5.43	$10.87	$16.30	$21.74
210,000	$7.14	$14.28	$21.42	$28.56	$6.09	$12.18	$18.27	$24.36	$5.46	$10.92	$16.38	$21.84
211,000	$7.17	$14.35	$21.52	$28.70	$6.12	$12.24	$18.36	$24.48	$5.49	$10.97	$16.46	$21.94
212,000	$7.21	$14.42	$21.62	$28.83	$6.15	$12.30	$18.44	$24.59	$5.51	$11.02	$16.54	$22.05
213,000	$7.24	$14.48	$21.73	$28.97	$6.18	$12.35	$18.53	$24.71	$5.54	$11.08	$16.61	$22.15
214,000	$7.28	$14.55	$21.83	$29.10	$6.21	$12.41	$18.62	$24.82	$5.56	$11.13	$16.69	$22.26
215,000	$7.31	$14.62	$21.93	$29.24	$6.24	$12.47	$18.71	$24.94	$5.59	$11.18	$16.77	$22.36
216,000	$7.34	$14.69	$22.03	$29.38	$6.26	$12.53	$18.79	$25.06	$5.62	$11.23	$16.85	$22.46
217,000	$7.38	$14.76	$22.13	$29.51	$6.29	$12.59	$18.88	$25.17	$5.64	$11.28	$16.93	$22.57
218,000	$7.41	$14.82	$22.24	$29.65	$6.32	$12.64	$18.97	$25.29	$5.67	$11.34	$17.00	$22.67
219,000	$7.45	$14.89	$22.34	$29.78	$6.35	$12.70	$19.05	$25.40	$5.69	$11.39	$17.08	$22.78
220,000	$7.48	$14.96	$22.44	$29.92	$6.38	$12.76	$19.14	$25.52	$5.72	$11.44	$17.16	$22.88
221,000	$7.51	$15.03	$22.54	$30.06	$6.41	$12.82	$19.23	$25.64	$5.75	$11.49	$17.24	$22.98
222,000	$7.55	$15.10	$22.64	$30.19	$6.44	$12.88	$19.31	$25.75	$5.77	$11.54	$17.32	$23.09
223,000	$7.58	$15.16	$22.75	$30.33	$6.47	$12.93	$19.40	$25.87	$5.80	$11.60	$17.39	$23.19
224,000	$7.62	$15.23	$22.85	$30.46	$6.50	$12.99	$19.49	$25.98	$5.82	$11.65	$17.47	$23.30
225,000	$7.65	$15.30	$22.95	$30.60	$6.53	$13.05	$19.58	$26.10	$5.85	$11.70	$17.55	$23.40
226,000	$7.68	$15.37	$23.05	$30.74	$6.55	$13.11	$19.66	$26.22	$5.88	$11.75	$17.63	$23.50
227,000	$7.72	$15.44	$23.15	$30.87	$6.58	$13.17	$19.75	$26.33	$5.90	$11.80	$17.71	$23.61
228,000	$7.75	$15.50	$23.26	$31.01	$6.61	$13.22	$19.84	$26.45	$5.93	$11.86	$17.78	$23.71
229,000	$7.79	$15.57	$23.36	$31.14	$6.64	$13.28	$19.92	$26.56	$5.95	$11.91	$17.86	$23.82
230,000	$7.82	$15.64	$23.46	$31.28	$6.67	$13.34	$20.01	$26.68	$5.98	$11.96	$17.94	$23.92
231,000	$7.85	$15.71	$23.56	$31.42	$6.70	$13.40	$20.10	$26.80	$6.01	$12.01	$18.02	$24.02
232,000	$7.89	$15.78	$23.66	$31.55	$6.73	$13.46	$20.18	$26.91	$6.03	$12.06	$18.10	$24.13
233,000	$7.92	$15.84	$23.77	$31.69	$6.76	$13.51	$20.27	$27.03	$6.06	$12.12	$18.17	$24.23
234,000	$7.96	$15.91	$23.87	$31.82	$6.79	$13.57	$20.36	$27.14	$6.08	$12.17	$18.25	$24.34
235,000	$7.99	$15.98	$23.97	$31.96	$6.82	$13.63	$20.45	$27.26	$6.11	$12.22	$18.33	$24.44
236,000	$8.02	$16.05	$24.07	$32.10	$6.84	$13.69	$20.53	$27.38	$6.14	$12.27	$18.41	$24.54
237,000	$8.06	$16.12	$24.17	$32.23	$6.87	$13.75	$20.62	$27.49	$6.16	$12.32	$18.49	$24.65
238,000	$8.09	$16.18	$24.28	$32.37	$6.90	$13.80	$20.71	$27.61	$6.19	$12.38	$18.56	$24.75
239,000	$8.13	$16.25	$24.38	$32.50	$6.93	$13.86	$20.79	$27.72	$6.21	$12.43	$18.64	$24.86
240,000	$8.16	$16.32	$24.48	$32.64	$6.96	$13.92	$20.88	$27.84	$6.24	$12.48	$18.72	$24.96
241,000	$8.19	$16.39	$24.58	$32.78	$6.99	$13.98	$20.97	$27.96	$6.27	$12.53	$18.80	$25.06
242,000	$8.23	$16.46	$24.68	$32.91	$7.02	$14.04	$21.05	$28.07	$6.29	$12.58	$18.88	$25.17
243,000	$8.26	$16.52	$24.79	$33.05	$7.05	$14.09	$21.14	$28.19	$6.32	$12.64	$18.95	$25.27
244,000	$8.30	$16.59	$24.89	$33.18	$7.08	$14.15	$21.23	$28.30	$6.34	$12.69	$19.03	$25.38
245,000	$8.33	$16.66	$24.99	$33.32	$7.11	$14.21	$21.32	$28.42	$6.37	$12.74	$19.11	$25.48
246,000	$8.36	$16.73	$25.09	$33.46	$7.13	$14.27	$21.40	$28.54	$6.40	$12.79	$19.19	$25.58
247,000	$8.40	$16.80	$25.19	$33.59	$7.16	$14.33	$21.49	$28.65	$6.42	$12.84	$19.27	$25.69
248,000	$8.43	$16.86	$25.30	$33.73	$7.19	$14.38	$21.58	$28.77	$6.45	$12.90	$19.34	$25.79
249,000	$8.47	$16.93	$25.40	$33.86	$7.22	$14.44	$21.66	$28.88	$6.47	$12.95	$19.42	$25.90
250,000	$8.50	$17.00	$25.50	$34.00	$7.25	$14.50	$21.75	$29.00	$6.50	$13.00	$19.50	$26.00
251,000	$8.53	$17.07	$25.60	$34.14	$7.28	$14.56	$21.84	$29.12	$6.53	$13.05	$19.58	$26.10
252,000	$8.57	$17.14	$25.70	$34.27	$7.31	$14.62	$21.92	$29.23	$6.55	$13.10	$19.66	$26.21
253,000	$8.60	$17.20	$25.81	$34.41	$7.34	$14.67	$22.01	$29.35	$6.58	$13.16	$19.73	$26.31

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 25 - 29

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$8.64	$17.27	$25.91	$34.54	$7.37	$14.73	$22.10	$29.46	$6.60	$13.21	$19.81	$26.42
255,000	$8.67	$17.34	$26.01	$34.68	$7.40	$14.79	$22.19	$29.58	$6.63	$13.26	$19.89	$26.52
256,000	$8.70	$17.41	$26.11	$34.82	$7.42	$14.85	$22.27	$29.70	$6.66	$13.31	$19.97	$26.62
257,000	$8.74	$17.48	$26.21	$34.95	$7.45	$14.91	$22.36	$29.81	$6.68	$13.36	$20.05	$26.73
258,000	$8.77	$17.54	$26.32	$35.09	$7.48	$14.96	$22.45	$29.93	$6.71	$13.42	$20.12	$26.83
259,000	$8.81	$17.61	$26.42	$35.22	$7.51	$15.02	$22.53	$30.04	$6.73	$13.47	$20.20	$26.94
260,000	$8.84	$17.68	$26.52	$35.36	$7.54	$15.08	$22.62	$30.16	$6.76	$13.52	$20.28	$27.04
261,000	$8.87	$17.75	$26.62	$35.50	$7.57	$15.14	$22.71	$30.28	$6.79	$13.57	$20.36	$27.14
262,000	$8.91	$17.82	$26.72	$35.63	$7.60	$15.20	$22.79	$30.39	$6.81	$13.62	$20.44	$27.25
263,000	$8.94	$17.88	$26.83	$35.77	$7.63	$15.25	$22.88	$30.51	$6.84	$13.68	$20.51	$27.35
264,000	$8.98	$17.95	$26.93	$35.90	$7.66	$15.31	$22.97	$30.62	$6.86	$13.73	$20.59	$27.46
265,000	$9.01	$18.02	$27.03	$36.04	$7.69	$15.37	$23.06	$30.74	$6.89	$13.78	$20.67	$27.56
266,000	$9.04	$18.09	$27.13	$36.18	$7.71	$15.43	$23.14	$30.86	$6.92	$13.83	$20.75	$27.66
267,000	$9.08	$18.16	$27.23	$36.31	$7.74	$15.49	$23.23	$30.97	$6.94	$13.88	$20.83	$27.77
268,000	$9.11	$18.22	$27.34	$36.45	$7.77	$15.54	$23.32	$31.09	$6.97	$13.94	$20.90	$27.87
269,000	$9.15	$18.29	$27.44	$36.58	$7.80	$15.60	$23.40	$31.20	$6.99	$13.99	$20.98	$27.98
270,000	$9.18	$18.36	$27.54	$36.72	$7.83	$15.66	$23.49	$31.32	$7.02	$14.04	$21.06	$28.08
271,000	$9.21	$18.43	$27.64	$36.86	$7.86	$15.72	$23.58	$31.44	$7.05	$14.09	$21.14	$28.18
272,000	$9.25	$18.50	$27.74	$36.99	$7.89	$15.78	$23.66	$31.55	$7.07	$14.14	$21.22	$28.29
273,000	$9.28	$18.56	$27.85	$37.13	$7.92	$15.83	$23.75	$31.67	$7.10	$14.20	$21.29	$28.39
274,000	$9.32	$18.63	$27.95	$37.26	$7.95	$15.89	$23.84	$31.78	$7.12	$14.25	$21.37	$28.50
275,000	$9.35	$18.70	$28.05	$37.40	$7.98	$15.95	$23.93	$31.90	$7.15	$14.30	$21.45	$28.60
276,000	$9.38	$18.77	$28.15	$37.54	$8.00	$16.01	$24.01	$32.02	$7.18	$14.35	$21.53	$28.70
277,000	$9.42	$18.84	$28.25	$37.67	$8.03	$16.07	$24.10	$32.13	$7.20	$14.40	$21.61	$28.81
278,000	$9.45	$18.90	$28.36	$37.81	$8.06	$16.12	$24.19	$32.25	$7.23	$14.46	$21.68	$28.91
279,000	$9.49	$18.97	$28.46	$37.94	$8.09	$16.18	$24.27	$32.36	$7.25	$14.51	$21.76	$29.02
280,000	$9.52	$19.04	$28.56	$38.08	$8.12	$16.24	$24.36	$32.48	$7.28	$14.56	$21.84	$29.12
281,000	$9.55	$19.11	$28.66	$38.22	$8.15	$16.30	$24.45	$32.60	$7.31	$14.61	$21.92	$29.22
282,000	$9.59	$19.18	$28.76	$38.35	$8.18	$16.36	$24.53	$32.71	$7.33	$14.66	$22.00	$29.33
283,000	$9.62	$19.24	$28.87	$38.49	$8.21	$16.41	$24.62	$32.83	$7.36	$14.72	$22.07	$29.43
284,000	$9.66	$19.31	$28.97	$38.62	$8.24	$16.47	$24.71	$32.94	$7.38	$14.77	$22.15	$29.54
285,000	$9.69	$19.38	$29.07	$38.76	$8.27	$16.53	$24.80	$33.06	$7.41	$14.82	$22.23	$29.64
286,000	$9.72	$19.45	$29.17	$38.90	$8.29	$16.59	$24.88	$33.18	$7.44	$14.87	$22.31	$29.74
287,000	$9.76	$19.52	$29.27	$39.03	$8.32	$16.65	$24.97	$33.29	$7.46	$14.92	$22.39	$29.85
288,000	$9.79	$19.58	$29.38	$39.17	$8.35	$16.70	$25.06	$33.41	$7.49	$14.98	$22.46	$29.95
289,000	$9.83	$19.65	$29.48	$39.30	$8.38	$16.76	$25.14	$33.52	$7.51	$15.03	$22.54	$30.06
290,000	$9.86	$19.72	$29.58	$39.44	$8.41	$16.82	$25.23	$33.64	$7.54	$15.08	$22.62	$30.16
291,000	$9.89	$19.79	$29.68	$39.58	$8.44	$16.88	$25.32	$33.76	$7.57	$15.13	$22.70	$30.26
292,000	$9.93	$19.86	$29.78	$39.71	$8.47	$16.94	$25.40	$33.87	$7.59	$15.18	$22.78	$30.37
293,000	$9.96	$19.92	$29.89	$39.85	$8.50	$16.99	$25.49	$33.99	$7.62	$15.24	$22.85	$30.47
294,000	$10.00	$19.99	$29.99	$39.98	$8.53	$17.05	$25.58	$34.10	$7.64	$15.29	$22.93	$30.58
295,000	$10.03	$20.06	$30.09	$40.12	$8.56	$17.11	$25.67	$34.22	$7.67	$15.34	$23.01	$30.68
296,000	$10.06	$20.13	$30.19	$40.26	$8.58	$17.17	$25.75	$34.34	$7.70	$15.39	$23.09	$30.78
297,000	$10.10	$20.20	$30.29	$40.39	$8.61	$17.23	$25.84	$34.45	$7.72	$15.44	$23.17	$30.89
298,000	$10.13	$20.26	$30.40	$40.53	$8.64	$17.28	$25.93	$34.57	$7.75	$15.50	$23.24	$30.99
299,000	$10.17	$20.33	$30.50	$40.66	$8.67	$17.34	$26.01	$34.68	$7.77	$15.55	$23.32	$31.10
300,000	$10.20	$20.40	$30.60	$40.80	$8.70	$17.40	$26.10	$34.80	$7.80	$15.60	$23.40	$31.20
301,000	$10.23	$20.47	$30.70	$40.94	$8.73	$17.46	$26.19	$34.92	$7.83	$15.65	$23.48	$31.30
302,000	$10.27	$20.54	$30.80	$41.07	$8.76	$17.52	$26.27	$35.03	$7.85	$15.70	$23.56	$31.41
303,000	$10.30	$20.60	$30.91	$41.21	$8.79	$17.57	$26.36	$35.15	$7.88	$15.76	$23.63	$31.51
304,000	$10.34	$20.67	$31.01	$41.34	$8.82	$17.63	$26.45	$35.26	$7.90	$15.81	$23.71	$31.62
305,000	$10.37	$20.74	$31.11	$41.48	$8.85	$17.69	$26.54	$35.38	$7.93	$15.86	$23.79	$31.72
306,000	$10.40	$20.81	$31.21	$41.62	$8.87	$17.75	$26.62	$35.50	$7.96	$15.91	$23.87	$31.82
307,000	$10.44	$20.88	$31.31	$41.75	$8.90	$17.81	$26.71	$35.61	$7.98	$15.96	$23.95	$31.93
308,000	$10.47	$20.94	$31.42	$41.89	$8.93	$17.86	$26.80	$35.73	$8.01	$16.02	$24.02	$32.03
309,000	$10.51	$21.01	$31.52	$42.02	$8.96	$17.92	$26.88	$35.84	$8.03	$16.07	$24.10	$32.14
310,000	$10.54	$21.08	$31.62	$42.16	$8.99	$17.98	$26.97	$35.96	$8.06	$16.12	$24.18	$32.24
311,000	$10.57	$21.15	$31.72	$42.30	$9.02	$18.04	$27.06	$36.08	$8.09	$16.17	$24.26	$32.34
312,000	$10.61	$21.22	$31.82	$42.43	$9.05	$18.10	$27.14	$36.19	$8.11	$16.22	$24.34	$32.45
313,000	$10.64	$21.28	$31.93	$42.57	$9.08	$18.15	$27.23	$36.31	$8.14	$16.28	$24.41	$32.55
314,000	$10.68	$21.35	$32.03	$42.70	$9.11	$18.21	$27.32	$36.42	$8.16	$16.33	$24.49	$32.66

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 25 - 29

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$10.71	$21.42	$32.13	$42.84	$9.14	$18.27	$27.41	$36.54	$8.19	$16.38	$24.57	$32.76
316,000	$10.74	$21.49	$32.23	$42.98	$9.16	$18.33	$27.49	$36.66	$8.22	$16.43	$24.65	$32.86
317,000	$10.78	$21.56	$32.33	$43.11	$9.19	$18.39	$27.58	$36.77	$8.24	$16.48	$24.73	$32.97
318,000	$10.81	$21.62	$32.44	$43.25	$9.22	$18.44	$27.67	$36.89	$8.27	$16.54	$24.80	$33.07
319,000	$10.85	$21.69	$32.54	$43.38	$9.25	$18.50	$27.75	$37.00	$8.29	$16.59	$24.88	$33.18
320,000	$10.88	$21.76	$32.64	$43.52	$9.28	$18.56	$27.84	$37.12	$8.32	$16.64	$24.96	$33.28
321,000	$10.91	$21.83	$32.74	$43.66	$9.31	$18.62	$27.93	$37.24	$8.35	$16.69	$25.04	$33.38
322,000	$10.95	$21.90	$32.84	$43.79	$9.34	$18.68	$28.01	$37.35	$8.37	$16.74	$25.12	$33.49
323,000	$10.98	$21.96	$32.95	$43.93	$9.37	$18.73	$28.10	$37.47	$8.40	$16.80	$25.19	$33.59
324,000	$11.02	$22.03	$33.05	$44.06	$9.40	$18.79	$28.19	$37.58	$8.42	$16.85	$25.27	$33.70
325,000	$11.05	$22.10	$33.15	$44.20	$9.43	$18.85	$28.28	$37.70	$8.45	$16.90	$25.35	$33.80
326,000	$11.08	$22.17	$33.25	$44.34	$9.45	$18.91	$28.36	$37.82	$8.48	$16.95	$25.43	$33.90
327,000	$11.12	$22.24	$33.35	$44.47	$9.48	$18.97	$28.45	$37.93	$8.50	$17.00	$25.51	$34.01
328,000	$11.15	$22.30	$33.46	$44.61	$9.51	$19.02	$28.54	$38.05	$8.53	$17.06	$25.58	$34.11
329,000	$11.19	$22.37	$33.56	$44.74	$9.54	$19.08	$28.62	$38.16	$8.55	$17.11	$25.66	$34.22
330,000	$11.22	$22.44	$33.66	$44.88	$9.57	$19.14	$28.71	$38.28	$8.58	$17.16	$25.74	$34.32
331,000	$11.25	$22.51	$33.76	$45.02	$9.60	$19.20	$28.80	$38.40	$8.61	$17.21	$25.82	$34.42
332,000	$11.29	$22.58	$33.86	$45.15	$9.63	$19.26	$28.88	$38.51	$8.63	$17.26	$25.90	$34.53
333,000	$11.32	$22.64	$33.97	$45.29	$9.66	$19.31	$28.97	$38.63	$8.66	$17.32	$25.97	$34.63
334,000	$11.36	$22.71	$34.07	$45.42	$9.69	$19.37	$29.06	$38.74	$8.68	$17.37	$26.05	$34.74
335,000	$11.39	$22.78	$34.17	$45.56	$9.72	$19.43	$29.15	$38.86	$8.71	$17.42	$26.13	$34.84
336,000	$11.42	$22.85	$34.27	$45.70	$9.74	$19.49	$29.23	$38.98	$8.74	$17.47	$26.21	$34.94
337,000	$11.46	$22.92	$34.37	$45.83	$9.77	$19.55	$29.32	$39.09	$8.76	$17.52	$26.29	$35.05
338,000	$11.49	$22.98	$34.48	$45.97	$9.80	$19.60	$29.41	$39.21	$8.79	$17.58	$26.36	$35.15
339,000	$11.53	$23.05	$34.58	$46.10	$9.83	$19.66	$29.49	$39.32	$8.81	$17.63	$26.44	$35.26
340,000	$11.56	$23.12	$34.68	$46.24	$9.86	$19.72	$29.58	$39.44	$8.84	$17.68	$26.52	$35.36
341,000	$11.59	$23.19	$34.78	$46.38	$9.89	$19.78	$29.67	$39.56	$8.87	$17.73	$26.60	$35.46
342,000	$11.63	$23.26	$34.88	$46.51	$9.92	$19.84	$29.75	$39.67	$8.89	$17.78	$26.68	$35.57
343,000	$11.66	$23.32	$34.99	$46.65	$9.95	$19.89	$29.84	$39.79	$8.92	$17.84	$26.75	$35.67
344,000	$11.70	$23.39	$35.09	$46.78	$9.98	$19.95	$29.93	$39.90	$8.94	$17.89	$26.83	$35.78
345,000	$11.73	$23.46	$35.19	$46.92	$10.01	$20.01	$30.02	$40.02	$8.97	$17.94	$26.91	$35.88
346,000	$11.76	$23.53	$35.29	$47.06	$10.03	$20.07	$30.10	$40.14	$9.00	$17.99	$26.99	$35.98
347,000	$11.80	$23.60	$35.39	$47.19	$10.06	$20.13	$30.19	$40.25	$9.02	$18.04	$27.07	$36.09
348,000	$11.83	$23.66	$35.50	$47.33	$10.09	$20.18	$30.28	$40.37	$9.05	$18.10	$27.14	$36.19
349,000	$11.87	$23.73	$35.60	$47.46	$10.12	$20.24	$30.36	$40.48	$9.07	$18.15	$27.22	$36.30
350,000	$11.90	$23.80	$35.70	$47.60	$10.15	$20.30	$30.45	$40.60	$9.10	$18.20	$27.30	$36.40
351,000	$11.93	$23.87	$35.80	$47.74	$10.18	$20.36	$30.54	$40.72	$9.13	$18.25	$27.38	$36.50
352,000	$11.97	$23.94	$35.90	$47.87	$10.21	$20.42	$30.62	$40.83	$9.15	$18.30	$27.46	$36.61
353,000	$12.00	$24.00	$36.01	$48.01	$10.24	$20.47	$30.71	$40.95	$9.18	$18.36	$27.53	$36.71
354,000	$12.04	$24.07	$36.11	$48.14	$10.27	$20.53	$30.80	$41.06	$9.20	$18.41	$27.61	$36.82
355,000	$12.07	$24.14	$36.21	$48.28	$10.30	$20.59	$30.89	$41.18	$9.23	$18.46	$27.69	$36.92
356,000	$12.10	$24.21	$36.31	$48.42	$10.32	$20.65	$30.97	$41.30	$9.26	$18.51	$27.77	$37.02
357,000	$12.14	$24.28	$36.41	$48.55	$10.35	$20.71	$31.06	$41.41	$9.28	$18.56	$27.85	$37.13
358,000	$12.17	$24.34	$36.52	$48.69	$10.38	$20.76	$31.15	$41.53	$9.31	$18.62	$27.92	$37.23
359,000	$12.21	$24.41	$36.62	$48.82	$10.41	$20.82	$31.23	$41.64	$9.33	$18.67	$28.00	$37.34
360,000	$12.24	$24.48	$36.72	$48.96	$10.44	$20.88	$31.32	$41.76	$9.36	$18.72	$28.08	$37.44
361,000	$12.27	$24.55	$36.82	$49.10	$10.47	$20.94	$31.41	$41.88	$9.39	$18.77	$28.16	$37.54
362,000	$12.31	$24.62	$36.92	$49.23	$10.50	$21.00	$31.49	$41.99	$9.41	$18.82	$28.24	$37.65
363,000	$12.34	$24.68	$37.03	$49.37	$10.53	$21.05	$31.58	$42.11	$9.44	$18.88	$28.31	$37.75
364,000	$12.38	$24.75	$37.13	$49.50	$10.56	$21.11	$31.67	$42.22	$9.46	$18.93	$28.39	$37.86
365,000	$12.41	$24.82	$37.23	$49.64	$10.59	$21.17	$31.76	$42.34	$9.49	$18.98	$28.47	$37.96
366,000	$12.44	$24.89	$37.33	$49.78	$10.61	$21.23	$31.84	$42.46	$9.52	$19.03	$28.55	$38.06
367,000	$12.48	$24.96	$37.43	$49.91	$10.64	$21.29	$31.93	$42.57	$9.54	$19.08	$28.63	$38.17
368,000	$12.51	$25.02	$37.54	$50.05	$10.67	$21.34	$32.02	$42.69	$9.57	$19.14	$28.70	$38.27
369,000	$12.55	$25.09	$37.64	$50.18	$10.70	$21.40	$32.10	$42.80	$9.59	$19.19	$28.78	$38.38
370,000	$12.58	$25.16	$37.74	$50.32	$10.73	$21.46	$32.19	$42.92	$9.62	$19.24	$28.86	$38.48
371,000	$12.61	$25.23	$37.84	$50.46	$10.76	$21.52	$32.28	$43.04	$9.65	$19.29	$28.94	$38.58
372,000	$12.65	$25.30	$37.94	$50.59	$10.79	$21.58	$32.36	$43.15	$9.67	$19.34	$29.02	$38.69
373,000	$12.68	$25.36	$38.05	$50.73	$10.82	$21.63	$32.45	$43.27	$9.70	$19.40	$29.09	$38.79
374,000	$12.72	$25.43	$38.15	$50.86	$10.85	$21.69	$32.54	$43.38	$9.72	$19.45	$29.17	$38.90
375,000	$12.75	$25.50	$38.25	$51.00	$10.88	$21.75	$32.63	$43.50	$9.75	$19.50	$29.25	$39.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 30 - 34

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$0.43	$0.86	$1.29	$1.72	$0.36	$0.72	$1.08	$1.44	$0.33	$0.66	$0.99	$1.32
11,000	$0.47	$0.95	$1.42	$1.89	$0.40	$0.79	$1.19	$1.58	$0.36	$0.73	$1.09	$1.45
12,000	$0.52	$1.03	$1.55	$2.06	$0.43	$0.86	$1.30	$1.73	$0.40	$0.79	$1.19	$1.58
13,000	$0.56	$1.12	$1.68	$2.24	$0.47	$0.94	$1.40	$1.87	$0.43	$0.86	$1.29	$1.72
14,000	$0.60	$1.20	$1.81	$2.41	$0.50	$1.01	$1.51	$2.02	$0.46	$0.92	$1.39	$1.85
15,000	$0.65	$1.29	$1.94	$2.58	$0.54	$1.08	$1.62	$2.16	$0.50	$0.99	$1.49	$1.98
16,000	$0.69	$1.38	$2.06	$2.75	$0.58	$1.15	$1.73	$2.30	$0.53	$1.06	$1.58	$2.11
17,000	$0.73	$1.46	$2.19	$2.92	$0.61	$1.22	$1.84	$2.45	$0.56	$1.12	$1.68	$2.24
18,000	$0.77	$1.55	$2.32	$3.10	$0.65	$1.30	$1.94	$2.59	$0.59	$1.19	$1.78	$2.38
19,000	$0.82	$1.63	$2.45	$3.27	$0.68	$1.37	$2.05	$2.74	$0.63	$1.25	$1.88	$2.51
20,000	$0.86	$1.72	$2.58	$3.44	$0.72	$1.44	$2.16	$2.88	$0.66	$1.32	$1.98	$2.64
21,000	$0.90	$1.81	$2.71	$3.61	$0.76	$1.51	$2.27	$3.02	$0.69	$1.39	$2.08	$2.77
22,000	$0.95	$1.89	$2.84	$3.78	$0.79	$1.58	$2.38	$3.17	$0.73	$1.45	$2.18	$2.90
23,000	$0.99	$1.98	$2.97	$3.96	$0.83	$1.66	$2.48	$3.31	$0.76	$1.52	$2.28	$3.04
24,000	$1.03	$2.06	$3.10	$4.13	$0.86	$1.73	$2.59	$3.46	$0.79	$1.58	$2.38	$3.17
25,000	$1.08	$2.15	$3.23	$4.30	$0.90	$1.80	$2.70	$3.60	$0.83	$1.65	$2.48	$3.30
26,000	$1.12	$2.24	$3.35	$4.47	$0.94	$1.87	$2.81	$3.74	$0.86	$1.72	$2.57	$3.43
27,000	$1.16	$2.32	$3.48	$4.64	$0.97	$1.94	$2.92	$3.89	$0.89	$1.78	$2.67	$3.56
28,000	$1.20	$2.41	$3.61	$4.82	$1.01	$2.02	$3.02	$4.03	$0.92	$1.85	$2.77	$3.70
29,000	$1.25	$2.49	$3.74	$4.99	$1.04	$2.09	$3.13	$4.18	$0.96	$1.91	$2.87	$3.83
30,000	$1.29	$2.58	$3.87	$5.16	$1.08	$2.16	$3.24	$4.32	$0.99	$1.98	$2.97	$3.96
31,000	$1.33	$2.67	$4.00	$5.33	$1.12	$2.23	$3.35	$4.46	$1.02	$2.05	$3.07	$4.09
32,000	$1.38	$2.75	$4.13	$5.50	$1.15	$2.30	$3.46	$4.61	$1.06	$2.11	$3.17	$4.22
33,000	$1.42	$2.84	$4.26	$5.68	$1.19	$2.38	$3.56	$4.75	$1.09	$2.18	$3.27	$4.36
34,000	$1.46	$2.92	$4.39	$5.85	$1.22	$2.45	$3.67	$4.90	$1.12	$2.24	$3.37	$4.49
35,000	$1.51	$3.01	$4.52	$6.02	$1.26	$2.52	$3.78	$5.04	$1.16	$2.31	$3.47	$4.62
36,000	$1.55	$3.10	$4.64	$6.19	$1.30	$2.59	$3.89	$5.18	$1.19	$2.38	$3.56	$4.75
37,000	$1.59	$3.18	$4.77	$6.36	$1.33	$2.66	$4.00	$5.33	$1.22	$2.44	$3.66	$4.88
38,000	$1.63	$3.27	$4.90	$6.54	$1.37	$2.74	$4.10	$5.47	$1.25	$2.51	$3.76	$5.02
39,000	$1.68	$3.35	$5.03	$6.71	$1.40	$2.81	$4.21	$5.62	$1.29	$2.57	$3.86	$5.15
40,000	$1.72	$3.44	$5.16	$6.88	$1.44	$2.88	$4.32	$5.76	$1.32	$2.64	$3.96	$5.28
41,000	$1.76	$3.53	$5.29	$7.05	$1.48	$2.95	$4.43	$5.90	$1.35	$2.71	$4.06	$5.41
42,000	$1.81	$3.61	$5.42	$7.22	$1.51	$3.02	$4.54	$6.05	$1.39	$2.77	$4.16	$5.54
43,000	$1.85	$3.70	$5.55	$7.40	$1.55	$3.10	$4.64	$6.19	$1.42	$2.84	$4.26	$5.68
44,000	$1.89	$3.78	$5.68	$7.57	$1.58	$3.17	$4.75	$6.34	$1.45	$2.90	$4.36	$5.81
45,000	$1.94	$3.87	$5.81	$7.74	$1.62	$3.24	$4.86	$6.48	$1.49	$2.97	$4.46	$5.94
46,000	$1.98	$3.96	$5.93	$7.91	$1.66	$3.31	$4.97	$6.62	$1.52	$3.04	$4.55	$6.07
47,000	$2.02	$4.04	$6.06	$8.08	$1.69	$3.38	$5.08	$6.77	$1.55	$3.10	$4.65	$6.20
48,000	$2.06	$4.13	$6.19	$8.26	$1.73	$3.46	$5.18	$6.91	$1.58	$3.17	$4.75	$6.34
49,000	$2.11	$4.21	$6.32	$8.43	$1.76	$3.53	$5.29	$7.06	$1.62	$3.23	$4.85	$6.47
50,000	$2.15	$4.30	$6.45	$8.60	$1.80	$3.60	$5.40	$7.20	$1.65	$3.30	$4.95	$6.60
51,000	$2.19	$4.39	$6.58	$8.77	$1.84	$3.67	$5.51	$7.34	$1.68	$3.37	$5.05	$6.73
52,000	$2.24	$4.47	$6.71	$8.94	$1.87	$3.74	$5.62	$7.49	$1.72	$3.43	$5.15	$6.86
53,000	$2.28	$4.56	$6.84	$9.12	$1.91	$3.82	$5.72	$7.63	$1.75	$3.50	$5.25	$7.00
54,000	$2.32	$4.64	$6.97	$9.29	$1.94	$3.89	$5.83	$7.78	$1.78	$3.56	$5.35	$7.13
55,000	$2.37	$4.73	$7.10	$9.46	$1.98	$3.96	$5.94	$7.92	$1.82	$3.63	$5.45	$7.26
56,000	$2.41	$4.82	$7.22	$9.63	$2.02	$4.03	$6.05	$8.06	$1.85	$3.70	$5.54	$7.39
57,000	$2.45	$4.90	$7.35	$9.80	$2.05	$4.10	$6.16	$8.21	$1.88	$3.76	$5.64	$7.52
58,000	$2.49	$4.99	$7.48	$9.98	$2.09	$4.18	$6.26	$8.35	$1.91	$3.83	$5.74	$7.66
59,000	$2.54	$5.07	$7.61	$10.15	$2.12	$4.25	$6.37	$8.50	$1.95	$3.89	$5.84	$7.79
60,000	$2.58	$5.16	$7.74	$10.32	$2.16	$4.32	$6.48	$8.64	$1.98	$3.96	$5.94	$7.92
61,000	$2.62	$5.25	$7.87	$10.49	$2.20	$4.39	$6.59	$8.78	$2.01	$4.03	$6.04	$8.05
62,000	$2.67	$5.33	$8.00	$10.66	$2.23	$4.46	$6.70	$8.93	$2.05	$4.09	$6.14	$8.18
63,000	$2.71	$5.42	$8.13	$10.84	$2.27	$4.54	$6.80	$9.07	$2.08	$4.16	$6.24	$8.32
64,000	$2.75	$5.50	$8.26	$11.01	$2.30	$4.61	$6.91	$9.22	$2.11	$4.22	$6.34	$8.45
65,000	$2.80	$5.59	$8.39	$11.18	$2.34	$4.68	$7.02	$9.36	$2.15	$4.29	$6.44	$8.58
66,000	$2.84	$5.68	$8.51	$11.35	$2.38	$4.75	$7.13	$9.50	$2.18	$4.36	$6.53	$8.71
67,000	$2.88	$5.76	$8.64	$11.52	$2.41	$4.82	$7.24	$9.65	$2.21	$4.42	$6.63	$8.84
68,000	$2.92	$5.85	$8.77	$11.70	$2.45	$4.90	$7.34	$9.79	$2.24	$4.49	$6.73	$8.98
69,000	$2.97	$5.93	$8.90	$11.87	$2.48	$4.97	$7.45	$9.94	$2.28	$4.55	$6.83	$9.11
70,000	$3.01	$6.02	$9.03	$12.04	$2.52	$5.04	$7.56	$10.08	$2.31	$4.62	$6.93	$9.24

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 30 - 34

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$3.05	$6.11	$9.16	$12.21	$2.56	$5.11	$7.67	$10.22	$2.34	$4.69	$7.03	$9.37
72,000	$3.10	$6.19	$9.29	$12.38	$2.59	$5.18	$7.78	$10.37	$2.38	$4.75	$7.13	$9.50
73,000	$3.14	$6.28	$9.42	$12.56	$2.63	$5.26	$7.88	$10.51	$2.41	$4.82	$7.23	$9.64
74,000	$3.18	$6.36	$9.55	$12.73	$2.66	$5.33	$7.99	$10.66	$2.44	$4.88	$7.33	$9.77
75,000	$3.23	$6.45	$9.68	$12.90	$2.70	$5.40	$8.10	$10.80	$2.48	$4.95	$7.43	$9.90
76,000	$3.27	$6.54	$9.80	$13.07	$2.74	$5.47	$8.21	$10.94	$2.51	$5.02	$7.52	$10.03
77,000	$3.31	$6.62	$9.93	$13.24	$2.77	$5.54	$8.32	$11.09	$2.54	$5.08	$7.62	$10.16
78,000	$3.35	$6.71	$10.06	$13.42	$2.81	$5.62	$8.42	$11.23	$2.57	$5.15	$7.72	$10.30
79,000	$3.40	$6.79	$10.19	$13.59	$2.84	$5.69	$8.53	$11.38	$2.61	$5.21	$7.82	$10.43
80,000	$3.44	$6.88	$10.32	$13.76	$2.88	$5.76	$8.64	$11.52	$2.64	$5.28	$7.92	$10.56
81,000	$3.48	$6.97	$10.45	$13.93	$2.92	$5.83	$8.75	$11.66	$2.67	$5.35	$8.02	$10.69
82,000	$3.53	$7.05	$10.58	$14.10	$2.95	$5.90	$8.86	$11.81	$2.71	$5.41	$8.12	$10.82
83,000	$3.57	$7.14	$10.71	$14.28	$2.99	$5.98	$8.96	$11.95	$2.74	$5.48	$8.22	$10.96
84,000	$3.61	$7.22	$10.84	$14.45	$3.02	$6.05	$9.07	$12.10	$2.77	$5.54	$8.32	$11.09
85,000	$3.66	$7.31	$10.97	$14.62	$3.06	$6.12	$9.18	$12.24	$2.81	$5.61	$8.42	$11.22
86,000	$3.70	$7.40	$11.09	$14.79	$3.10	$6.19	$9.29	$12.38	$2.84	$5.68	$8.51	$11.35
87,000	$3.74	$7.48	$11.22	$14.96	$3.13	$6.26	$9.40	$12.53	$2.87	$5.74	$8.61	$11.48
88,000	$3.78	$7.57	$11.35	$15.14	$3.17	$6.34	$9.50	$12.67	$2.90	$5.81	$8.71	$11.62
89,000	$3.83	$7.65	$11.48	$15.31	$3.20	$6.41	$9.61	$12.82	$2.94	$5.87	$8.81	$11.75
90,000	$3.87	$7.74	$11.61	$15.48	$3.24	$6.48	$9.72	$12.96	$2.97	$5.94	$8.91	$11.88
91,000	$3.91	$7.83	$11.74	$15.65	$3.28	$6.55	$9.83	$13.10	$3.00	$6.01	$9.01	$12.01
92,000	$3.96	$7.91	$11.87	$15.82	$3.31	$6.62	$9.94	$13.25	$3.04	$6.07	$9.11	$12.14
93,000	$4.00	$8.00	$12.00	$16.00	$3.35	$6.70	$10.04	$13.39	$3.07	$6.14	$9.21	$12.28
94,000	$4.04	$8.08	$12.13	$16.17	$3.38	$6.77	$10.15	$13.54	$3.10	$6.20	$9.31	$12.41
95,000	$4.09	$8.17	$12.26	$16.34	$3.42	$6.84	$10.26	$13.68	$3.14	$6.27	$9.41	$12.54
96,000	$4.13	$8.26	$12.38	$16.51	$3.46	$6.91	$10.37	$13.82	$3.17	$6.34	$9.50	$12.67
97,000	$4.17	$8.34	$12.51	$16.68	$3.49	$6.98	$10.48	$13.97	$3.20	$6.40	$9.60	$12.80
98,000	$4.21	$8.43	$12.64	$16.86	$3.53	$7.06	$10.58	$14.11	$3.23	$6.47	$9.70	$12.94
99,000	$4.26	$8.51	$12.77	$17.03	$3.56	$7.13	$10.69	$14.26	$3.27	$6.53	$9.80	$13.07
100,000	$4.30	$8.60	$12.90	$17.20	$3.60	$7.20	$10.80	$14.40	$3.30	$6.60	$9.90	$13.20
101,000	$4.34	$8.69	$13.03	$17.37	$3.64	$7.27	$10.91	$14.54	$3.33	$6.67	$10.00	$13.33
102,000	$4.39	$8.77	$13.16	$17.54	$3.67	$7.34	$11.02	$14.69	$3.37	$6.73	$10.10	$13.46
103,000	$4.43	$8.86	$13.29	$17.72	$3.71	$7.42	$11.12	$14.83	$3.40	$6.80	$10.20	$13.60
104,000	$4.47	$8.94	$13.42	$17.89	$3.74	$7.49	$11.23	$14.98	$3.43	$6.86	$10.30	$13.73
105,000	$4.52	$9.03	$13.55	$18.06	$3.78	$7.56	$11.34	$15.12	$3.47	$6.93	$10.40	$13.86
106,000	$4.56	$9.12	$13.67	$18.23	$3.82	$7.63	$11.45	$15.26	$3.50	$7.00	$10.49	$13.99
107,000	$4.60	$9.20	$13.80	$18.40	$3.85	$7.70	$11.56	$15.41	$3.53	$7.06	$10.59	$14.12
108,000	$4.64	$9.29	$13.93	$18.58	$3.89	$7.78	$11.66	$15.55	$3.56	$7.13	$10.69	$14.26
109,000	$4.69	$9.37	$14.06	$18.75	$3.92	$7.85	$11.77	$15.70	$3.60	$7.19	$10.79	$14.39
110,000	$4.73	$9.46	$14.19	$18.92	$3.96	$7.92	$11.88	$15.84	$3.63	$7.26	$10.89	$14.52
111,000	$4.77	$9.55	$14.32	$19.09	$4.00	$7.99	$11.99	$15.98	$3.66	$7.33	$10.99	$14.65
112,000	$4.82	$9.63	$14.45	$19.26	$4.03	$8.06	$12.10	$16.13	$3.70	$7.39	$11.09	$14.78
113,000	$4.86	$9.72	$14.58	$19.44	$4.07	$8.14	$12.20	$16.27	$3.73	$7.46	$11.19	$14.92
114,000	$4.90	$9.80	$14.71	$19.61	$4.10	$8.21	$12.31	$16.42	$3.76	$7.52	$11.29	$15.05
115,000	$4.95	$9.89	$14.84	$19.78	$4.14	$8.28	$12.42	$16.56	$3.80	$7.59	$11.39	$15.18
116,000	$4.99	$9.98	$14.96	$19.95	$4.18	$8.35	$12.53	$16.70	$3.83	$7.66	$11.48	$15.31
117,000	$5.03	$10.06	$15.09	$20.12	$4.21	$8.42	$12.64	$16.85	$3.86	$7.72	$11.58	$15.44
118,000	$5.07	$10.15	$15.22	$20.30	$4.25	$8.50	$12.74	$16.99	$3.89	$7.79	$11.68	$15.58
119,000	$5.12	$10.23	$15.35	$20.47	$4.28	$8.57	$12.85	$17.14	$3.93	$7.85	$11.78	$15.71
120,000	$5.16	$10.32	$15.48	$20.64	$4.32	$8.64	$12.96	$17.28	$3.96	$7.92	$11.88	$15.84
121,000	$5.20	$10.41	$15.61	$20.81	$4.36	$8.71	$13.07	$17.42	$3.99	$7.99	$11.98	$15.97
122,000	$5.25	$10.49	$15.74	$20.98	$4.39	$8.78	$13.18	$17.57	$4.03	$8.05	$12.08	$16.10
123,000	$5.29	$10.58	$15.87	$21.16	$4.43	$8.86	$13.28	$17.71	$4.06	$8.12	$12.18	$16.24
124,000	$5.33	$10.66	$16.00	$21.33	$4.46	$8.93	$13.39	$17.86	$4.09	$8.18	$12.28	$16.37
125,000	$5.38	$10.75	$16.13	$21.50	$4.50	$9.00	$13.50	$18.00	$4.13	$8.25	$12.38	$16.50
126,000	$5.42	$10.84	$16.25	$21.67	$4.54	$9.07	$13.61	$18.14	$4.16	$8.32	$12.47	$16.63
127,000	$5.46	$10.92	$16.38	$21.84	$4.57	$9.14	$13.72	$18.29	$4.19	$8.38	$12.57	$16.76
128,000	$5.50	$11.01	$16.51	$22.02	$4.61	$9.22	$13.82	$18.43	$4.22	$8.45	$12.67	$16.90
129,000	$5.55	$11.09	$16.64	$22.19	$4.64	$9.29	$13.93	$18.58	$4.26	$8.51	$12.77	$17.03
130,000	$5.59	$11.18	$16.77	$22.36	$4.68	$9.36	$14.04	$18.72	$4.29	$8.58	$12.87	$17.16
131,000	$5.63	$11.27	$16.90	$22.53	$4.72	$9.43	$14.15	$18.86	$4.32	$8.65	$12.97	$17.29

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 30 - 34

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$5.68	$11.35	$17.03	$22.70	$4.75	$9.50	$14.26	$19.01	$4.36	$8.71	$13.07	$17.42
133,000	$5.72	$11.44	$17.16	$22.88	$4.79	$9.58	$14.36	$19.15	$4.39	$8.78	$13.17	$17.56
134,000	$5.76	$11.52	$17.29	$23.05	$4.82	$9.65	$14.47	$19.30	$4.42	$8.84	$13.27	$17.69
135,000	$5.81	$11.61	$17.42	$23.22	$4.86	$9.72	$14.58	$19.44	$4.46	$8.91	$13.37	$17.82
136,000	$5.85	$11.70	$17.54	$23.39	$4.90	$9.79	$14.69	$19.58	$4.49	$8.98	$13.46	$17.95
137,000	$5.89	$11.78	$17.67	$23.56	$4.93	$9.86	$14.80	$19.73	$4.52	$9.04	$13.56	$18.08
138,000	$5.93	$11.87	$17.80	$23.74	$4.97	$9.94	$14.90	$19.87	$4.55	$9.11	$13.66	$18.22
139,000	$5.98	$11.95	$17.93	$23.91	$5.00	$10.01	$15.01	$20.02	$4.59	$9.17	$13.76	$18.35
140,000	$6.02	$12.04	$18.06	$24.08	$5.04	$10.08	$15.12	$20.16	$4.62	$9.24	$13.86	$18.48
141,000	$6.06	$12.13	$18.19	$24.25	$5.08	$10.15	$15.23	$20.30	$4.65	$9.31	$13.96	$18.61
142,000	$6.11	$12.21	$18.32	$24.42	$5.11	$10.22	$15.34	$20.45	$4.69	$9.37	$14.06	$18.74
143,000	$6.15	$12.30	$18.45	$24.60	$5.15	$10.30	$15.44	$20.59	$4.72	$9.44	$14.16	$18.88
144,000	$6.19	$12.38	$18.58	$24.77	$5.18	$10.37	$15.55	$20.74	$4.75	$9.50	$14.26	$19.01
145,000	$6.24	$12.47	$18.71	$24.94	$5.22	$10.44	$15.66	$20.88	$4.79	$9.57	$14.36	$19.14
146,000	$6.28	$12.56	$18.83	$25.11	$5.26	$10.51	$15.77	$21.02	$4.82	$9.64	$14.45	$19.27
147,000	$6.32	$12.64	$18.96	$25.28	$5.29	$10.58	$15.88	$21.17	$4.85	$9.70	$14.55	$19.40
148,000	$6.36	$12.73	$19.09	$25.46	$5.33	$10.66	$15.98	$21.31	$4.88	$9.77	$14.65	$19.54
149,000	$6.41	$12.81	$19.22	$25.63	$5.36	$10.73	$16.09	$21.46	$4.92	$9.83	$14.75	$19.67
150,000	$6.45	$12.90	$19.35	$25.80	$5.40	$10.80	$16.20	$21.60	$4.95	$9.90	$14.85	$19.80
151,000	$6.49	$12.99	$19.48	$25.97	$5.44	$10.87	$16.31	$21.74	$4.98	$9.97	$14.95	$19.93
152,000	$6.54	$13.07	$19.61	$26.14	$5.47	$10.94	$16.42	$21.89	$5.02	$10.03	$15.05	$20.06
153,000	$6.58	$13.16	$19.74	$26.32	$5.51	$11.02	$16.52	$22.03	$5.05	$10.10	$15.15	$20.20
154,000	$6.62	$13.24	$19.87	$26.49	$5.54	$11.09	$16.63	$22.18	$5.08	$10.16	$15.25	$20.33
155,000	$6.67	$13.33	$20.00	$26.66	$5.58	$11.16	$16.74	$22.32	$5.12	$10.23	$15.35	$20.46
156,000	$6.71	$13.42	$20.12	$26.83	$5.62	$11.23	$16.85	$22.46	$5.15	$10.30	$15.44	$20.59
157,000	$6.75	$13.50	$20.25	$27.00	$5.65	$11.30	$16.96	$22.61	$5.18	$10.36	$15.54	$20.72
158,000	$6.79	$13.59	$20.38	$27.18	$5.69	$11.38	$17.06	$22.75	$5.21	$10.43	$15.64	$20.86
159,000	$6.84	$13.67	$20.51	$27.35	$5.72	$11.45	$17.17	$22.90	$5.25	$10.49	$15.74	$20.99
160,000	$6.88	$13.76	$20.64	$27.52	$5.76	$11.52	$17.28	$23.04	$5.28	$10.56	$15.84	$21.12
161,000	$6.92	$13.85	$20.77	$27.69	$5.80	$11.59	$17.39	$23.18	$5.31	$10.63	$15.94	$21.25
162,000	$6.97	$13.93	$20.90	$27.86	$5.83	$11.66	$17.50	$23.33	$5.35	$10.69	$16.04	$21.38
163,000	$7.01	$14.02	$21.03	$28.04	$5.87	$11.74	$17.60	$23.47	$5.38	$10.76	$16.14	$21.52
164,000	$7.05	$14.10	$21.16	$28.21	$5.90	$11.81	$17.71	$23.62	$5.41	$10.82	$16.24	$21.65
165,000	$7.10	$14.19	$21.29	$28.38	$5.94	$11.88	$17.82	$23.76	$5.45	$10.89	$16.34	$21.78
166,000	$7.14	$14.28	$21.41	$28.55	$5.98	$11.95	$17.93	$23.90	$5.48	$10.96	$16.43	$21.91
167,000	$7.18	$14.36	$21.54	$28.72	$6.01	$12.02	$18.04	$24.05	$5.51	$11.02	$16.53	$22.04
168,000	$7.22	$14.45	$21.67	$28.90	$6.05	$12.10	$18.14	$24.19	$5.54	$11.09	$16.63	$22.18
169,000	$7.27	$14.53	$21.80	$29.07	$6.08	$12.17	$18.25	$24.34	$5.58	$11.15	$16.73	$22.31
170,000	$7.31	$14.62	$21.93	$29.24	$6.12	$12.24	$18.36	$24.48	$5.61	$11.22	$16.83	$22.44
171,000	$7.35	$14.71	$22.06	$29.41	$6.16	$12.31	$18.47	$24.62	$5.64	$11.29	$16.93	$22.57
172,000	$7.40	$14.79	$22.19	$29.58	$6.19	$12.38	$18.58	$24.77	$5.68	$11.35	$17.03	$22.70
173,000	$7.44	$14.88	$22.32	$29.76	$6.23	$12.46	$18.68	$24.91	$5.71	$11.42	$17.13	$22.84
174,000	$7.48	$14.96	$22.45	$29.93	$6.26	$12.53	$18.79	$25.06	$5.74	$11.48	$17.23	$22.97
175,000	$7.53	$15.05	$22.58	$30.10	$6.30	$12.60	$18.90	$25.20	$5.78	$11.55	$17.33	$23.10
176,000	$7.57	$15.14	$22.70	$30.27	$6.34	$12.67	$19.01	$25.34	$5.81	$11.62	$17.42	$23.23
177,000	$7.61	$15.22	$22.83	$30.44	$6.37	$12.74	$19.12	$25.49	$5.84	$11.68	$17.52	$23.36
178,000	$7.65	$15.31	$22.96	$30.62	$6.41	$12.82	$19.22	$25.63	$5.87	$11.75	$17.62	$23.50
179,000	$7.70	$15.39	$23.09	$30.79	$6.44	$12.89	$19.33	$25.78	$5.91	$11.81	$17.72	$23.63
180,000	$7.74	$15.48	$23.22	$30.96	$6.48	$12.96	$19.44	$25.92	$5.94	$11.88	$17.82	$23.76
181,000	$7.78	$15.57	$23.35	$31.13	$6.52	$13.03	$19.55	$26.06	$5.97	$11.95	$17.92	$23.89
182,000	$7.83	$15.65	$23.48	$31.30	$6.55	$13.10	$19.66	$26.21	$6.01	$12.01	$18.02	$24.02
183,000	$7.87	$15.74	$23.61	$31.48	$6.59	$13.18	$19.76	$26.35	$6.04	$12.08	$18.12	$24.16
184,000	$7.91	$15.82	$23.74	$31.65	$6.62	$13.25	$19.87	$26.50	$6.07	$12.14	$18.22	$24.29
185,000	$7.96	$15.91	$23.87	$31.82	$6.66	$13.32	$19.98	$26.64	$6.11	$12.21	$18.32	$24.42
186,000	$8.00	$16.00	$23.99	$31.99	$6.70	$13.39	$20.09	$26.78	$6.14	$12.28	$18.41	$24.55
187,000	$8.04	$16.08	$24.12	$32.16	$6.73	$13.46	$20.20	$26.93	$6.17	$12.34	$18.51	$24.68
188,000	$8.08	$16.17	$24.25	$32.34	$6.77	$13.54	$20.30	$27.07	$6.20	$12.41	$18.61	$24.82
189,000	$8.13	$16.25	$24.38	$32.51	$6.80	$13.61	$20.41	$27.22	$6.24	$12.47	$18.71	$24.95
190,000	$8.17	$16.34	$24.51	$32.68	$6.84	$13.68	$20.52	$27.36	$6.27	$12.54	$18.81	$25.08
191,000	$8.21	$16.43	$24.64	$32.85	$6.88	$13.75	$20.63	$27.50	$6.30	$12.61	$18.91	$25.21
192,000	$8.26	$16.51	$24.77	$33.02	$6.91	$13.82	$20.74	$27.65	$6.34	$12.67	$19.01	$25.34

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 30 - 34

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$8.30	$16.60	$24.90	$33.20	$6.95	$13.90	$20.84	$27.79	$6.37	$12.74	$19.11	$25.48
194,000	$8.34	$16.68	$25.03	$33.37	$6.98	$13.97	$20.95	$27.94	$6.40	$12.80	$19.21	$25.61
195,000	$8.39	$16.77	$25.16	$33.54	$7.02	$14.04	$21.06	$28.08	$6.44	$12.87	$19.31	$25.74
196,000	$8.43	$16.86	$25.28	$33.71	$7.06	$14.11	$21.17	$28.22	$6.47	$12.94	$19.40	$25.87
197,000	$8.47	$16.94	$25.41	$33.88	$7.09	$14.18	$21.28	$28.37	$6.50	$13.00	$19.50	$26.00
198,000	$8.51	$17.03	$25.54	$34.06	$7.13	$14.26	$21.38	$28.51	$6.53	$13.07	$19.60	$26.14
199,000	$8.56	$17.11	$25.67	$34.23	$7.16	$14.33	$21.49	$28.66	$6.57	$13.13	$19.70	$26.27
200,000	$8.60	$17.20	$25.80	$34.40	$7.20	$14.40	$21.60	$28.80	$6.60	$13.20	$19.80	$26.40
201,000	$8.64	$17.29	$25.93	$34.57	$7.24	$14.47	$21.71	$28.94	$6.63	$13.27	$19.90	$26.53
202,000	$8.69	$17.37	$26.06	$34.74	$7.27	$14.54	$21.82	$29.09	$6.67	$13.33	$20.00	$26.66
203,000	$8.73	$17.46	$26.19	$34.92	$7.31	$14.62	$21.92	$29.23	$6.70	$13.40	$20.10	$26.80
204,000	$8.77	$17.54	$26.32	$35.09	$7.34	$14.69	$22.03	$29.38	$6.73	$13.46	$20.20	$26.93
205,000	$8.82	$17.63	$26.45	$35.26	$7.38	$14.76	$22.14	$29.52	$6.77	$13.53	$20.30	$27.06
206,000	$8.86	$17.72	$26.57	$35.43	$7.42	$14.83	$22.25	$29.66	$6.80	$13.60	$20.39	$27.19
207,000	$8.90	$17.80	$26.70	$35.60	$7.45	$14.90	$22.36	$29.81	$6.83	$13.66	$20.49	$27.32
208,000	$8.94	$17.89	$26.83	$35.78	$7.49	$14.98	$22.46	$29.95	$6.86	$13.73	$20.59	$27.46
209,000	$8.99	$17.97	$26.96	$35.95	$7.52	$15.05	$22.57	$30.10	$6.90	$13.79	$20.69	$27.59
210,000	$9.03	$18.06	$27.09	$36.12	$7.56	$15.12	$22.68	$30.24	$6.93	$13.86	$20.79	$27.72
211,000	$9.07	$18.15	$27.22	$36.29	$7.60	$15.19	$22.79	$30.38	$6.96	$13.93	$20.89	$27.85
212,000	$9.12	$18.23	$27.35	$36.46	$7.63	$15.26	$22.90	$30.53	$7.00	$13.99	$20.99	$27.98
213,000	$9.16	$18.32	$27.48	$36.64	$7.67	$15.34	$23.00	$30.67	$7.03	$14.06	$21.09	$28.12
214,000	$9.20	$18.40	$27.61	$36.81	$7.70	$15.41	$23.11	$30.82	$7.06	$14.12	$21.19	$28.25
215,000	$9.25	$18.49	$27.74	$36.98	$7.74	$15.48	$23.22	$30.96	$7.10	$14.19	$21.29	$28.38
216,000	$9.29	$18.58	$27.86	$37.15	$7.78	$15.55	$23.33	$31.10	$7.13	$14.26	$21.38	$28.51
217,000	$9.33	$18.66	$27.99	$37.32	$7.81	$15.62	$23.44	$31.25	$7.16	$14.32	$21.48	$28.64
218,000	$9.37	$18.75	$28.12	$37.50	$7.85	$15.70	$23.54	$31.39	$7.19	$14.39	$21.58	$28.78
219,000	$9.42	$18.83	$28.25	$37.67	$7.88	$15.77	$23.65	$31.54	$7.23	$14.45	$21.68	$28.91
220,000	$9.46	$18.92	$28.38	$37.84	$7.92	$15.84	$23.76	$31.68	$7.26	$14.52	$21.78	$29.04
221,000	$9.50	$19.01	$28.51	$38.01	$7.96	$15.91	$23.87	$31.82	$7.29	$14.59	$21.88	$29.17
222,000	$9.55	$19.09	$28.64	$38.18	$7.99	$15.98	$23.98	$31.97	$7.33	$14.65	$21.98	$29.30
223,000	$9.59	$19.18	$28.77	$38.36	$8.03	$16.06	$24.08	$32.11	$7.36	$14.72	$22.08	$29.44
224,000	$9.63	$19.26	$28.90	$38.53	$8.06	$16.13	$24.19	$32.26	$7.39	$14.78	$22.18	$29.57
225,000	$9.68	$19.35	$29.03	$38.70	$8.10	$16.20	$24.30	$32.40	$7.43	$14.85	$22.28	$29.70
226,000	$9.72	$19.44	$29.15	$38.87	$8.14	$16.27	$24.41	$32.54	$7.46	$14.92	$22.37	$29.83
227,000	$9.76	$19.52	$29.28	$39.04	$8.17	$16.34	$24.52	$32.69	$7.49	$14.98	$22.47	$29.96
228,000	$9.80	$19.61	$29.41	$39.22	$8.21	$16.42	$24.62	$32.83	$7.52	$15.05	$22.57	$30.10
229,000	$9.85	$19.69	$29.54	$39.39	$8.24	$16.49	$24.73	$32.98	$7.56	$15.11	$22.67	$30.23
230,000	$9.89	$19.78	$29.67	$39.56	$8.28	$16.56	$24.84	$33.12	$7.59	$15.18	$22.77	$30.36
231,000	$9.93	$19.87	$29.80	$39.73	$8.32	$16.63	$24.95	$33.26	$7.62	$15.25	$22.87	$30.49
232,000	$9.98	$19.95	$29.93	$39.90	$8.35	$16.70	$25.06	$33.41	$7.66	$15.31	$22.97	$30.62
233,000	$10.02	$20.04	$30.06	$40.08	$8.39	$16.78	$25.16	$33.55	$7.69	$15.38	$23.07	$30.76
234,000	$10.06	$20.12	$30.19	$40.25	$8.42	$16.85	$25.27	$33.70	$7.72	$15.44	$23.17	$30.89
235,000	$10.11	$20.21	$30.32	$40.42	$8.46	$16.92	$25.38	$33.84	$7.76	$15.51	$23.27	$31.02
236,000	$10.15	$20.30	$30.44	$40.59	$8.50	$16.99	$25.49	$33.98	$7.79	$15.58	$23.36	$31.15
237,000	$10.19	$20.38	$30.57	$40.76	$8.53	$17.06	$25.60	$34.13	$7.82	$15.64	$23.46	$31.28
238,000	$10.23	$20.47	$30.70	$40.94	$8.57	$17.14	$25.70	$34.27	$7.85	$15.71	$23.56	$31.42
239,000	$10.28	$20.55	$30.83	$41.11	$8.60	$17.21	$25.81	$34.42	$7.89	$15.77	$23.66	$31.55
240,000	$10.32	$20.64	$30.96	$41.28	$8.64	$17.28	$25.92	$34.56	$7.92	$15.84	$23.76	$31.68
241,000	$10.36	$20.73	$31.09	$41.45	$8.68	$17.35	$26.03	$34.70	$7.95	$15.91	$23.86	$31.81
242,000	$10.41	$20.81	$31.22	$41.62	$8.71	$17.42	$26.14	$34.85	$7.99	$15.97	$23.96	$31.94
243,000	$10.45	$20.90	$31.35	$41.80	$8.75	$17.50	$26.24	$34.99	$8.02	$16.04	$24.06	$32.08
244,000	$10.49	$20.98	$31.48	$41.97	$8.78	$17.57	$26.35	$35.14	$8.05	$16.10	$24.16	$32.21
245,000	$10.54	$21.07	$31.61	$42.14	$8.82	$17.64	$26.46	$35.28	$8.09	$16.17	$24.26	$32.34
246,000	$10.58	$21.16	$31.73	$42.31	$8.86	$17.71	$26.57	$35.42	$8.12	$16.24	$24.35	$32.47
247,000	$10.62	$21.24	$31.86	$42.48	$8.89	$17.78	$26.68	$35.57	$8.15	$16.30	$24.45	$32.60
248,000	$10.66	$21.33	$31.99	$42.66	$8.93	$17.86	$26.78	$35.71	$8.18	$16.37	$24.55	$32.74
249,000	$10.71	$21.41	$32.12	$42.83	$8.96	$17.93	$26.89	$35.86	$8.22	$16.43	$24.65	$32.87
250,000	$10.75	$21.50	$32.25	$43.00	$9.00	$18.00	$27.00	$36.00	$8.25	$16.50	$24.75	$33.00
251,000	$10.79	$21.59	$32.38	$43.17	$9.04	$18.07	$27.11	$36.14	$8.28	$16.57	$24.85	$33.13
252,000	$10.84	$21.67	$32.51	$43.34	$9.07	$18.14	$27.22	$36.29	$8.32	$16.63	$24.95	$33.26
253,000	$10.88	$21.76	$32.64	$43.52	$9.11	$18.22	$27.32	$36.43	$8.35	$16.70	$25.05	$33.40

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 30 - 34

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$10.92	$21.84	$32.77	$43.69	$9.14	$18.29	$27.43	$36.58	$8.38	$16.76	$25.15	$33.53
255,000	$10.97	$21.93	$32.90	$43.86	$9.18	$18.36	$27.54	$36.72	$8.42	$16.83	$25.25	$33.66
256,000	$11.01	$22.02	$33.02	$44.03	$9.22	$18.43	$27.65	$36.86	$8.45	$16.90	$25.34	$33.79
257,000	$11.05	$22.10	$33.15	$44.20	$9.25	$18.50	$27.76	$37.01	$8.48	$16.96	$25.44	$33.92
258,000	$11.09	$22.19	$33.28	$44.38	$9.29	$18.58	$27.86	$37.15	$8.51	$17.03	$25.54	$34.06
259,000	$11.14	$22.27	$33.41	$44.55	$9.32	$18.65	$27.97	$37.30	$8.55	$17.09	$25.64	$34.19
260,000	$11.18	$22.36	$33.54	$44.72	$9.36	$18.72	$28.08	$37.44	$8.58	$17.16	$25.74	$34.32
261,000	$11.22	$22.45	$33.67	$44.89	$9.40	$18.79	$28.19	$37.58	$8.61	$17.23	$25.84	$34.45
262,000	$11.27	$22.53	$33.80	$45.06	$9.43	$18.86	$28.30	$37.73	$8.65	$17.29	$25.94	$34.58
263,000	$11.31	$22.62	$33.93	$45.24	$9.47	$18.94	$28.40	$37.87	$8.68	$17.36	$26.04	$34.72
264,000	$11.35	$22.70	$34.06	$45.41	$9.50	$19.01	$28.51	$38.02	$8.71	$17.42	$26.14	$34.85
265,000	$11.40	$22.79	$34.19	$45.58	$9.54	$19.08	$28.62	$38.16	$8.75	$17.49	$26.24	$34.98
266,000	$11.44	$22.88	$34.31	$45.75	$9.58	$19.15	$28.73	$38.30	$8.78	$17.56	$26.33	$35.11
267,000	$11.48	$22.96	$34.44	$45.92	$9.61	$19.22	$28.84	$38.45	$8.81	$17.62	$26.43	$35.24
268,000	$11.52	$23.05	$34.57	$46.10	$9.65	$19.30	$28.94	$38.59	$8.84	$17.69	$26.53	$35.38
269,000	$11.57	$23.13	$34.70	$46.27	$9.68	$19.37	$29.05	$38.74	$8.88	$17.75	$26.63	$35.51
270,000	$11.61	$23.22	$34.83	$46.44	$9.72	$19.44	$29.16	$38.88	$8.91	$17.82	$26.73	$35.64
271,000	$11.65	$23.31	$34.96	$46.61	$9.76	$19.51	$29.27	$39.02	$8.94	$17.89	$26.83	$35.77
272,000	$11.70	$23.39	$35.09	$46.78	$9.79	$19.58	$29.38	$39.17	$8.98	$17.95	$26.93	$35.90
273,000	$11.74	$23.48	$35.22	$46.96	$9.83	$19.66	$29.48	$39.31	$9.01	$18.02	$27.03	$36.04
274,000	$11.78	$23.56	$35.35	$47.13	$9.86	$19.73	$29.59	$39.46	$9.04	$18.08	$27.13	$36.17
275,000	$11.83	$23.65	$35.48	$47.30	$9.90	$19.80	$29.70	$39.60	$9.08	$18.15	$27.23	$36.30
276,000	$11.87	$23.74	$35.60	$47.47	$9.94	$19.87	$29.81	$39.74	$9.11	$18.22	$27.32	$36.43
277,000	$11.91	$23.82	$35.73	$47.64	$9.97	$19.94	$29.92	$39.89	$9.14	$18.28	$27.42	$36.56
278,000	$11.95	$23.91	$35.86	$47.82	$10.01	$20.02	$30.02	$40.03	$9.17	$18.35	$27.52	$36.70
279,000	$12.00	$23.99	$35.99	$47.99	$10.04	$20.09	$30.13	$40.18	$9.21	$18.41	$27.62	$36.83
280,000	$12.04	$24.08	$36.12	$48.16	$10.08	$20.16	$30.24	$40.32	$9.24	$18.48	$27.72	$36.96
281,000	$12.08	$24.17	$36.25	$48.33	$10.12	$20.23	$30.35	$40.46	$9.27	$18.55	$27.82	$37.09
282,000	$12.13	$24.25	$36.38	$48.50	$10.15	$20.30	$30.46	$40.61	$9.31	$18.61	$27.92	$37.22
283,000	$12.17	$24.34	$36.51	$48.68	$10.19	$20.38	$30.56	$40.75	$9.34	$18.68	$28.02	$37.36
284,000	$12.21	$24.42	$36.64	$48.85	$10.22	$20.45	$30.67	$40.90	$9.37	$18.74	$28.12	$37.49
285,000	$12.26	$24.51	$36.77	$49.02	$10.26	$20.52	$30.78	$41.04	$9.41	$18.81	$28.22	$37.62
286,000	$12.30	$24.60	$36.89	$49.19	$10.30	$20.59	$30.89	$41.18	$9.44	$18.88	$28.31	$37.75
287,000	$12.34	$24.68	$37.02	$49.36	$10.33	$20.66	$31.00	$41.33	$9.47	$18.94	$28.41	$37.88
288,000	$12.38	$24.77	$37.15	$49.54	$10.37	$20.74	$31.10	$41.47	$9.50	$19.01	$28.51	$38.02
289,000	$12.43	$24.85	$37.28	$49.71	$10.40	$20.81	$31.21	$41.62	$9.54	$19.07	$28.61	$38.15
290,000	$12.47	$24.94	$37.41	$49.88	$10.44	$20.88	$31.32	$41.76	$9.57	$19.14	$28.71	$38.28
291,000	$12.51	$25.03	$37.54	$50.05	$10.48	$20.95	$31.43	$41.90	$9.60	$19.21	$28.81	$38.41
292,000	$12.56	$25.11	$37.67	$50.22	$10.51	$21.02	$31.54	$42.05	$9.64	$19.27	$28.91	$38.54
293,000	$12.60	$25.20	$37.80	$50.40	$10.55	$21.10	$31.64	$42.19	$9.67	$19.34	$29.01	$38.68
294,000	$12.64	$25.28	$37.93	$50.57	$10.58	$21.17	$31.75	$42.34	$9.70	$19.40	$29.11	$38.81
295,000	$12.69	$25.37	$38.06	$50.74	$10.62	$21.24	$31.86	$42.48	$9.74	$19.47	$29.21	$38.94
296,000	$12.73	$25.46	$38.18	$50.91	$10.66	$21.31	$31.97	$42.62	$9.77	$19.54	$29.30	$39.07
297,000	$12.77	$25.54	$38.31	$51.08	$10.69	$21.38	$32.08	$42.77	$9.80	$19.60	$29.40	$39.20
298,000	$12.81	$25.63	$38.44	$51.26	$10.73	$21.46	$32.18	$42.91	$9.83	$19.67	$29.50	$39.34
299,000	$12.86	$25.71	$38.57	$51.43	$10.76	$21.53	$32.29	$43.06	$9.87	$19.73	$29.60	$39.47
300,000	$12.90	$25.80	$38.70	$51.60	$10.80	$21.60	$32.40	$43.20	$9.90	$19.80	$29.70	$39.60
301,000	$12.94	$25.89	$38.83	$51.77	$10.84	$21.67	$32.51	$43.34	$9.93	$19.87	$29.80	$39.73
302,000	$12.99	$25.97	$38.96	$51.94	$10.87	$21.74	$32.62	$43.49	$9.97	$19.93	$29.90	$39.86
303,000	$13.03	$26.06	$39.09	$52.12	$10.91	$21.82	$32.72	$43.63	$10.00	$20.00	$30.00	$40.00
304,000	$13.07	$26.14	$39.22	$52.29	$10.94	$21.89	$32.83	$43.78	$10.03	$20.06	$30.10	$40.13
305,000	$13.12	$26.23	$39.35	$52.46	$10.98	$21.96	$32.94	$43.92	$10.07	$20.13	$30.20	$40.26
306,000	$13.16	$26.32	$39.47	$52.63	$11.02	$22.03	$33.05	$44.06	$10.10	$20.20	$30.29	$40.39
307,000	$13.20	$26.40	$39.60	$52.80	$11.05	$22.10	$33.16	$44.21	$10.13	$20.26	$30.39	$40.52
308,000	$13.24	$26.49	$39.73	$52.98	$11.09	$22.18	$33.26	$44.35	$10.16	$20.33	$30.49	$40.66
309,000	$13.29	$26.57	$39.86	$53.15	$11.12	$22.25	$33.37	$44.50	$10.20	$20.39	$30.59	$40.79
310,000	$13.33	$26.66	$39.99	$53.32	$11.16	$22.32	$33.48	$44.64	$10.23	$20.46	$30.69	$40.92
311,000	$13.37	$26.75	$40.12	$53.49	$11.20	$22.39	$33.59	$44.78	$10.26	$20.53	$30.79	$41.05
312,000	$13.42	$26.83	$40.25	$53.66	$11.23	$22.46	$33.70	$44.93	$10.30	$20.59	$30.89	$41.18
313,000	$13.46	$26.92	$40.38	$53.84	$11.27	$22.54	$33.80	$45.07	$10.33	$20.66	$30.99	$41.32
314,000	$13.50	$27.00	$40.51	$54.01	$11.30	$22.61	$33.91	$45.22	$10.36	$20.72	$31.09	$41.45

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 30 - 34

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$13.55	$27.09	$40.64	$54.18	$11.34	$22.68	$34.02	$45.36	$10.40	$20.79	$31.19	$41.58
316,000	$13.59	$27.18	$40.76	$54.35	$11.38	$22.75	$34.13	$45.50	$10.43	$20.86	$31.28	$41.71
317,000	$13.63	$27.26	$40.89	$54.52	$11.41	$22.82	$34.24	$45.65	$10.46	$20.92	$31.38	$41.84
318,000	$13.67	$27.35	$41.02	$54.70	$11.45	$22.90	$34.34	$45.79	$10.49	$20.99	$31.48	$41.98
319,000	$13.72	$27.43	$41.15	$54.87	$11.48	$22.97	$34.45	$45.94	$10.53	$21.05	$31.58	$42.11
320,000	$13.76	$27.52	$41.28	$55.04	$11.52	$23.04	$34.56	$46.08	$10.56	$21.12	$31.68	$42.24
321,000	$13.80	$27.61	$41.41	$55.21	$11.56	$23.11	$34.67	$46.22	$10.59	$21.19	$31.78	$42.37
322,000	$13.85	$27.69	$41.54	$55.38	$11.59	$23.18	$34.78	$46.37	$10.63	$21.25	$31.88	$42.50
323,000	$13.89	$27.78	$41.67	$55.56	$11.63	$23.26	$34.88	$46.51	$10.66	$21.32	$31.98	$42.64
324,000	$13.93	$27.86	$41.80	$55.73	$11.66	$23.33	$34.99	$46.66	$10.69	$21.38	$32.08	$42.77
325,000	$13.98	$27.95	$41.93	$55.90	$11.70	$23.40	$35.10	$46.80	$10.73	$21.45	$32.18	$42.90
326,000	$14.02	$28.04	$42.05	$56.07	$11.74	$23.47	$35.21	$46.94	$10.76	$21.52	$32.27	$43.03
327,000	$14.06	$28.12	$42.18	$56.24	$11.77	$23.54	$35.32	$47.09	$10.79	$21.58	$32.37	$43.16
328,000	$14.10	$28.21	$42.31	$56.42	$11.81	$23.62	$35.42	$47.23	$10.82	$21.65	$32.47	$43.30
329,000	$14.15	$28.29	$42.44	$56.59	$11.84	$23.69	$35.53	$47.38	$10.86	$21.71	$32.57	$43.43
330,000	$14.19	$28.38	$42.57	$56.76	$11.88	$23.76	$35.64	$47.52	$10.89	$21.78	$32.67	$43.56
331,000	$14.23	$28.47	$42.70	$56.93	$11.92	$23.83	$35.75	$47.66	$10.92	$21.85	$32.77	$43.69
332,000	$14.28	$28.55	$42.83	$57.10	$11.95	$23.90	$35.86	$47.81	$10.96	$21.91	$32.87	$43.82
333,000	$14.32	$28.64	$42.96	$57.28	$11.99	$23.98	$35.96	$47.95	$10.99	$21.98	$32.97	$43.96
334,000	$14.36	$28.72	$43.09	$57.45	$12.02	$24.05	$36.07	$48.10	$11.02	$22.04	$33.07	$44.09
335,000	$14.41	$28.81	$43.22	$57.62	$12.06	$24.12	$36.18	$48.24	$11.06	$22.11	$33.17	$44.22
336,000	$14.45	$28.90	$43.34	$57.79	$12.10	$24.19	$36.29	$48.38	$11.09	$22.18	$33.26	$44.35
337,000	$14.49	$28.98	$43.47	$57.96	$12.13	$24.26	$36.40	$48.53	$11.12	$22.24	$33.36	$44.48
338,000	$14.53	$29.07	$43.60	$58.14	$12.17	$24.34	$36.50	$48.67	$11.15	$22.31	$33.46	$44.62
339,000	$14.58	$29.15	$43.73	$58.31	$12.20	$24.41	$36.61	$48.82	$11.19	$22.37	$33.56	$44.75
340,000	$14.62	$29.24	$43.86	$58.48	$12.24	$24.48	$36.72	$48.96	$11.22	$22.44	$33.66	$44.88
341,000	$14.66	$29.33	$43.99	$58.65	$12.28	$24.55	$36.83	$49.10	$11.25	$22.51	$33.76	$45.01
342,000	$14.71	$29.41	$44.12	$58.82	$12.31	$24.62	$36.94	$49.25	$11.29	$22.57	$33.86	$45.14
343,000	$14.75	$29.50	$44.25	$59.00	$12.35	$24.70	$37.04	$49.39	$11.32	$22.64	$33.96	$45.28
344,000	$14.79	$29.58	$44.38	$59.17	$12.38	$24.77	$37.15	$49.54	$11.35	$22.70	$34.06	$45.41
345,000	$14.84	$29.67	$44.51	$59.34	$12.42	$24.84	$37.26	$49.68	$11.39	$22.77	$34.16	$45.54
346,000	$14.88	$29.76	$44.63	$59.51	$12.46	$24.91	$37.37	$49.82	$11.42	$22.84	$34.25	$45.67
347,000	$14.92	$29.84	$44.76	$59.68	$12.49	$24.98	$37.48	$49.97	$11.45	$22.90	$34.35	$45.80
348,000	$14.96	$29.93	$44.89	$59.86	$12.53	$25.06	$37.58	$50.11	$11.48	$22.97	$34.45	$45.94
349,000	$15.01	$30.01	$45.02	$60.03	$12.56	$25.13	$37.69	$50.26	$11.52	$23.03	$34.55	$46.07
350,000	$15.05	$30.10	$45.15	$60.20	$12.60	$25.20	$37.80	$50.40	$11.55	$23.10	$34.65	$46.20
351,000	$15.09	$30.19	$45.28	$60.37	$12.64	$25.27	$37.91	$50.54	$11.58	$23.17	$34.75	$46.33
352,000	$15.14	$30.27	$45.41	$60.54	$12.67	$25.34	$38.02	$50.69	$11.62	$23.23	$34.85	$46.46
353,000	$15.18	$30.36	$45.54	$60.72	$12.71	$25.42	$38.12	$50.83	$11.65	$23.30	$34.95	$46.60
354,000	$15.22	$30.44	$45.67	$60.89	$12.74	$25.49	$38.23	$50.98	$11.68	$23.36	$35.05	$46.73
355,000	$15.27	$30.53	$45.80	$61.06	$12.78	$25.56	$38.34	$51.12	$11.72	$23.43	$35.15	$46.86
356,000	$15.31	$30.62	$45.92	$61.23	$12.82	$25.63	$38.45	$51.26	$11.75	$23.50	$35.24	$46.99
357,000	$15.35	$30.70	$46.05	$61.40	$12.85	$25.70	$38.56	$51.41	$11.78	$23.56	$35.34	$47.12
358,000	$15.39	$30.79	$46.18	$61.58	$12.89	$25.78	$38.66	$51.55	$11.81	$23.63	$35.44	$47.26
359,000	$15.44	$30.87	$46.31	$61.75	$12.92	$25.85	$38.77	$51.70	$11.85	$23.69	$35.54	$47.39
360,000	$15.48	$30.96	$46.44	$61.92	$12.96	$25.92	$38.88	$51.84	$11.88	$23.76	$35.64	$47.52
361,000	$15.52	$31.05	$46.57	$62.09	$13.00	$25.99	$38.99	$51.98	$11.91	$23.83	$35.74	$47.65
362,000	$15.57	$31.13	$46.70	$62.26	$13.03	$26.06	$39.10	$52.13	$11.95	$23.89	$35.84	$47.78
363,000	$15.61	$31.22	$46.83	$62.44	$13.07	$26.14	$39.20	$52.27	$11.98	$23.96	$35.94	$47.92
364,000	$15.65	$31.30	$46.96	$62.61	$13.10	$26.21	$39.31	$52.42	$12.01	$24.02	$36.04	$48.05
365,000	$15.70	$31.39	$47.09	$62.78	$13.14	$26.28	$39.42	$52.56	$12.05	$24.09	$36.14	$48.18
366,000	$15.74	$31.48	$47.21	$62.95	$13.18	$26.35	$39.53	$52.70	$12.08	$24.16	$36.23	$48.31
367,000	$15.78	$31.56	$47.34	$63.12	$13.21	$26.42	$39.64	$52.85	$12.11	$24.22	$36.33	$48.44
368,000	$15.82	$31.65	$47.47	$63.30	$13.25	$26.50	$39.74	$52.99	$12.14	$24.29	$36.43	$48.58
369,000	$15.87	$31.73	$47.60	$63.47	$13.28	$26.57	$39.85	$53.14	$12.18	$24.35	$36.53	$48.71
370,000	$15.91	$31.82	$47.73	$63.64	$13.32	$26.64	$39.96	$53.28	$12.21	$24.42	$36.63	$48.84
371,000	$15.95	$31.91	$47.86	$63.81	$13.36	$26.71	$40.07	$53.42	$12.24	$24.49	$36.73	$48.97
372,000	$16.00	$31.99	$47.99	$63.98	$13.39	$26.78	$40.18	$53.57	$12.28	$24.55	$36.83	$49.10
373,000	$16.04	$32.08	$48.12	$64.16	$13.43	$26.86	$40.28	$53.71	$12.31	$24.62	$36.93	$49.24
374,000	$16.08	$32.16	$48.25	$64.33	$13.46	$26.93	$40.39	$53.86	$12.34	$24.68	$37.03	$49.37
375,000	$16.13	$32.25	$48.38	$64.50	$13.50	$27.00	$40.50	$54.00	$12.38	$24.75	$37.13	$49.50

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 35 - 39

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$0.55	$1.10	$1.65	$2.20	$0.46	$0.92	$1.38	$1.84	$0.42	$0.84	$1.26	$1.68
11,000	$0.61	$1.21	$1.82	$2.42	$0.51	$1.01	$1.52	$2.02	$0.46	$0.92	$1.39	$1.85
12,000	$0.66	$1.32	$1.98	$2.64	$0.55	$1.10	$1.66	$2.21	$0.50	$1.01	$1.51	$2.02
13,000	$0.72	$1.43	$2.15	$2.86	$0.60	$1.20	$1.79	$2.39	$0.55	$1.09	$1.64	$2.18
14,000	$0.77	$1.54	$2.31	$3.08	$0.64	$1.29	$1.93	$2.58	$0.59	$1.18	$1.76	$2.35
15,000	$0.83	$1.65	$2.48	$3.30	$0.69	$1.38	$2.07	$2.76	$0.63	$1.26	$1.89	$2.52
16,000	$0.88	$1.76	$2.64	$3.52	$0.74	$1.47	$2.21	$2.94	$0.67	$1.34	$2.02	$2.69
17,000	$0.94	$1.87	$2.81	$3.74	$0.78	$1.56	$2.35	$3.13	$0.71	$1.43	$2.14	$2.86
18,000	$0.99	$1.98	$2.97	$3.96	$0.83	$1.66	$2.48	$3.31	$0.76	$1.51	$2.27	$3.02
19,000	$1.05	$2.09	$3.14	$4.18	$0.87	$1.75	$2.62	$3.50	$0.80	$1.60	$2.39	$3.19
20,000	$1.10	$2.20	$3.30	$4.40	$0.92	$1.84	$2.76	$3.68	$0.84	$1.68	$2.52	$3.36
21,000	$1.16	$2.31	$3.47	$4.62	$0.97	$1.93	$2.90	$3.86	$0.88	$1.76	$2.65	$3.53
22,000	$1.21	$2.42	$3.63	$4.84	$1.01	$2.02	$3.04	$4.05	$0.92	$1.85	$2.77	$3.70
23,000	$1.27	$2.53	$3.80	$5.06	$1.06	$2.12	$3.17	$4.23	$0.97	$1.93	$2.90	$3.86
24,000	$1.32	$2.64	$3.96	$5.28	$1.10	$2.21	$3.31	$4.42	$1.01	$2.02	$3.02	$4.03
25,000	$1.38	$2.75	$4.13	$5.50	$1.15	$2.30	$3.45	$4.60	$1.05	$2.10	$3.15	$4.20
26,000	$1.43	$2.86	$4.29	$5.72	$1.20	$2.39	$3.59	$4.78	$1.09	$2.18	$3.28	$4.37
27,000	$1.49	$2.97	$4.46	$5.94	$1.24	$2.48	$3.73	$4.97	$1.13	$2.27	$3.40	$4.54
28,000	$1.54	$3.08	$4.62	$6.16	$1.29	$2.58	$3.86	$5.15	$1.18	$2.35	$3.53	$4.70
29,000	$1.60	$3.19	$4.79	$6.38	$1.33	$2.67	$4.00	$5.34	$1.22	$2.44	$3.65	$4.87
30,000	$1.65	$3.30	$4.95	$6.60	$1.38	$2.76	$4.14	$5.52	$1.26	$2.52	$3.78	$5.04
31,000	$1.71	$3.41	$5.12	$6.82	$1.43	$2.85	$4.28	$5.70	$1.30	$2.60	$3.91	$5.21
32,000	$1.76	$3.52	$5.28	$7.04	$1.47	$2.94	$4.42	$5.89	$1.34	$2.69	$4.03	$5.38
33,000	$1.82	$3.63	$5.45	$7.26	$1.52	$3.04	$4.55	$6.07	$1.39	$2.77	$4.16	$5.54
34,000	$1.87	$3.74	$5.61	$7.48	$1.56	$3.13	$4.69	$6.26	$1.43	$2.86	$4.28	$5.71
35,000	$1.93	$3.85	$5.78	$7.70	$1.61	$3.22	$4.83	$6.44	$1.47	$2.94	$4.41	$5.88
36,000	$1.98	$3.96	$5.94	$7.92	$1.66	$3.31	$4.97	$6.62	$1.51	$3.02	$4.54	$6.05
37,000	$2.04	$4.07	$6.11	$8.14	$1.70	$3.40	$5.11	$6.81	$1.55	$3.11	$4.66	$6.22
38,000	$2.09	$4.18	$6.27	$8.36	$1.75	$3.50	$5.24	$6.99	$1.60	$3.19	$4.79	$6.38
39,000	$2.15	$4.29	$6.44	$8.58	$1.79	$3.59	$5.38	$7.18	$1.64	$3.28	$4.91	$6.55
40,000	$2.20	$4.40	$6.60	$8.80	$1.84	$3.68	$5.52	$7.36	$1.68	$3.36	$5.04	$6.72
41,000	$2.26	$4.51	$6.77	$9.02	$1.89	$3.77	$5.66	$7.54	$1.72	$3.44	$5.17	$6.89
42,000	$2.31	$4.62	$6.93	$9.24	$1.93	$3.86	$5.80	$7.73	$1.76	$3.53	$5.29	$7.06
43,000	$2.37	$4.73	$7.10	$9.46	$1.98	$3.96	$5.93	$7.91	$1.81	$3.61	$5.42	$7.22
44,000	$2.42	$4.84	$7.26	$9.68	$2.02	$4.05	$6.07	$8.10	$1.85	$3.70	$5.54	$7.39
45,000	$2.48	$4.95	$7.43	$9.90	$2.07	$4.14	$6.21	$8.28	$1.89	$3.78	$5.67	$7.56
46,000	$2.53	$5.06	$7.59	$10.12	$2.12	$4.23	$6.35	$8.46	$1.93	$3.86	$5.80	$7.73
47,000	$2.59	$5.17	$7.76	$10.34	$2.16	$4.32	$6.49	$8.65	$1.97	$3.95	$5.92	$7.90
48,000	$2.64	$5.28	$7.92	$10.56	$2.21	$4.42	$6.62	$8.83	$2.02	$4.03	$6.05	$8.06
49,000	$2.70	$5.39	$8.09	$10.78	$2.25	$4.51	$6.76	$9.02	$2.06	$4.12	$6.17	$8.23
50,000	$2.75	$5.50	$8.25	$11.00	$2.30	$4.60	$6.90	$9.20	$2.10	$4.20	$6.30	$8.40
51,000	$2.81	$5.61	$8.42	$11.22	$2.35	$4.69	$7.04	$9.38	$2.14	$4.28	$6.43	$8.57
52,000	$2.86	$5.72	$8.58	$11.44	$2.39	$4.78	$7.18	$9.57	$2.18	$4.37	$6.55	$8.74
53,000	$2.92	$5.83	$8.75	$11.66	$2.44	$4.88	$7.31	$9.75	$2.23	$4.45	$6.68	$8.90
54,000	$2.97	$5.94	$8.91	$11.88	$2.48	$4.97	$7.45	$9.94	$2.27	$4.54	$6.80	$9.07
55,000	$3.03	$6.05	$9.08	$12.10	$2.53	$5.06	$7.59	$10.12	$2.31	$4.62	$6.93	$9.24
56,000	$3.08	$6.16	$9.24	$12.32	$2.58	$5.15	$7.73	$10.30	$2.35	$4.70	$7.06	$9.41
57,000	$3.14	$6.27	$9.41	$12.54	$2.62	$5.24	$7.87	$10.49	$2.39	$4.79	$7.18	$9.58
58,000	$3.19	$6.38	$9.57	$12.76	$2.67	$5.34	$8.00	$10.67	$2.44	$4.87	$7.31	$9.74
59,000	$3.25	$6.49	$9.74	$12.98	$2.71	$5.43	$8.14	$10.86	$2.48	$4.96	$7.43	$9.91
60,000	$3.30	$6.60	$9.90	$13.20	$2.76	$5.52	$8.28	$11.04	$2.52	$5.04	$7.56	$10.08
61,000	$3.36	$6.71	$10.07	$13.42	$2.81	$5.61	$8.42	$11.22	$2.56	$5.12	$7.69	$10.25
62,000	$3.41	$6.82	$10.23	$13.64	$2.85	$5.70	$8.56	$11.41	$2.60	$5.21	$7.81	$10.42
63,000	$3.47	$6.93	$10.40	$13.86	$2.90	$5.80	$8.69	$11.59	$2.65	$5.29	$7.94	$10.58
64,000	$3.52	$7.04	$10.56	$14.08	$2.94	$5.89	$8.83	$11.78	$2.69	$5.38	$8.06	$10.75
65,000	$3.58	$7.15	$10.73	$14.30	$2.99	$5.98	$8.97	$11.96	$2.73	$5.46	$8.19	$10.92
66,000	$3.63	$7.26	$10.89	$14.52	$3.04	$6.07	$9.11	$12.14	$2.77	$5.54	$8.32	$11.09
67,000	$3.69	$7.37	$11.06	$14.74	$3.08	$6.16	$9.25	$12.33	$2.81	$5.63	$8.44	$11.26
68,000	$3.74	$7.48	$11.22	$14.96	$3.13	$6.26	$9.38	$12.51	$2.86	$5.71	$8.57	$11.42
69,000	$3.80	$7.59	$11.39	$15.18	$3.17	$6.35	$9.52	$12.70	$2.90	$5.80	$8.69	$11.59
70,000	$3.85	$7.70	$11.55	$15.40	$3.22	$6.44	$9.66	$12.88	$2.94	$5.88	$8.82	$11.76

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 35 - 39

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$3.91	$7.81	$11.72	$15.62	$3.27	$6.53	$9.80	$13.06	$2.98	$5.96	$8.95	$11.93
72,000	$3.96	$7.92	$11.88	$15.84	$3.31	$6.62	$9.94	$13.25	$3.02	$6.05	$9.07	$12.10
73,000	$4.02	$8.03	$12.05	$16.06	$3.36	$6.72	$10.07	$13.43	$3.07	$6.13	$9.20	$12.26
74,000	$4.07	$8.14	$12.21	$16.28	$3.40	$6.81	$10.21	$13.62	$3.11	$6.22	$9.32	$12.43
75,000	$4.13	$8.25	$12.38	$16.50	$3.45	$6.90	$10.35	$13.80	$3.15	$6.30	$9.45	$12.60
76,000	$4.18	$8.36	$12.54	$16.72	$3.50	$6.99	$10.49	$13.98	$3.19	$6.38	$9.58	$12.77
77,000	$4.24	$8.47	$12.71	$16.94	$3.54	$7.08	$10.63	$14.17	$3.23	$6.47	$9.70	$12.94
78,000	$4.29	$8.58	$12.87	$17.16	$3.59	$7.18	$10.76	$14.35	$3.28	$6.55	$9.83	$13.10
79,000	$4.35	$8.69	$13.04	$17.38	$3.63	$7.27	$10.90	$14.54	$3.32	$6.64	$9.95	$13.27
80,000	$4.40	$8.80	$13.20	$17.60	$3.68	$7.36	$11.04	$14.72	$3.36	$6.72	$10.08	$13.44
81,000	$4.46	$8.91	$13.37	$17.82	$3.73	$7.45	$11.18	$14.90	$3.40	$6.80	$10.21	$13.61
82,000	$4.51	$9.02	$13.53	$18.04	$3.77	$7.54	$11.32	$15.09	$3.44	$6.89	$10.33	$13.78
83,000	$4.57	$9.13	$13.70	$18.26	$3.82	$7.64	$11.45	$15.27	$3.49	$6.97	$10.46	$13.94
84,000	$4.62	$9.24	$13.86	$18.48	$3.86	$7.73	$11.59	$15.46	$3.53	$7.06	$10.58	$14.11
85,000	$4.68	$9.35	$14.03	$18.70	$3.91	$7.82	$11.73	$15.64	$3.57	$7.14	$10.71	$14.28
86,000	$4.73	$9.46	$14.19	$18.92	$3.96	$7.91	$11.87	$15.82	$3.61	$7.22	$10.84	$14.45
87,000	$4.79	$9.57	$14.36	$19.14	$4.00	$8.00	$12.01	$16.01	$3.65	$7.31	$10.96	$14.62
88,000	$4.84	$9.68	$14.52	$19.36	$4.05	$8.10	$12.14	$16.19	$3.70	$7.39	$11.09	$14.78
89,000	$4.90	$9.79	$14.69	$19.58	$4.09	$8.19	$12.28	$16.38	$3.74	$7.48	$11.21	$14.95
90,000	$4.95	$9.90	$14.85	$19.80	$4.14	$8.28	$12.42	$16.56	$3.78	$7.56	$11.34	$15.12
91,000	$5.01	$10.01	$15.02	$20.02	$4.19	$8.37	$12.56	$16.74	$3.82	$7.64	$11.47	$15.29
92,000	$5.06	$10.12	$15.18	$20.24	$4.23	$8.46	$12.70	$16.93	$3.86	$7.73	$11.59	$15.46
93,000	$5.12	$10.23	$15.35	$20.46	$4.28	$8.56	$12.83	$17.11	$3.91	$7.81	$11.72	$15.62
94,000	$5.17	$10.34	$15.51	$20.68	$4.32	$8.65	$12.97	$17.30	$3.95	$7.90	$11.84	$15.79
95,000	$5.23	$10.45	$15.68	$20.90	$4.37	$8.74	$13.11	$17.48	$3.99	$7.98	$11.97	$15.96
96,000	$5.28	$10.56	$15.84	$21.12	$4.42	$8.83	$13.25	$17.66	$4.03	$8.06	$12.10	$16.13
97,000	$5.34	$10.67	$16.01	$21.34	$4.46	$8.92	$13.39	$17.85	$4.07	$8.15	$12.22	$16.30
98,000	$5.39	$10.78	$16.17	$21.56	$4.51	$9.02	$13.52	$18.03	$4.12	$8.23	$12.35	$16.46
99,000	$5.45	$10.89	$16.34	$21.78	$4.55	$9.11	$13.66	$18.22	$4.16	$8.32	$12.47	$16.63
100,000	$5.50	$11.00	$16.50	$22.00	$4.60	$9.20	$13.80	$18.40	$4.20	$8.40	$12.60	$16.80
101,000	$5.56	$11.11	$16.67	$22.22	$4.65	$9.29	$13.94	$18.58	$4.24	$8.48	$12.73	$16.97
102,000	$5.61	$11.22	$16.83	$22.44	$4.69	$9.38	$14.08	$18.77	$4.28	$8.57	$12.85	$17.14
103,000	$5.67	$11.33	$17.00	$22.66	$4.74	$9.48	$14.21	$18.95	$4.33	$8.65	$12.98	$17.30
104,000	$5.72	$11.44	$17.16	$22.88	$4.78	$9.57	$14.35	$19.14	$4.37	$8.74	$13.10	$17.47
105,000	$5.78	$11.55	$17.33	$23.10	$4.83	$9.66	$14.49	$19.32	$4.41	$8.82	$13.23	$17.64
106,000	$5.83	$11.66	$17.49	$23.32	$4.88	$9.75	$14.63	$19.50	$4.45	$8.90	$13.36	$17.81
107,000	$5.89	$11.77	$17.66	$23.54	$4.92	$9.84	$14.77	$19.69	$4.49	$8.99	$13.48	$17.98
108,000	$5.94	$11.88	$17.82	$23.76	$4.97	$9.94	$14.90	$19.87	$4.54	$9.07	$13.61	$18.14
109,000	$6.00	$11.99	$17.99	$23.98	$5.01	$10.03	$15.04	$20.06	$4.58	$9.16	$13.73	$18.31
110,000	$6.05	$12.10	$18.15	$24.20	$5.06	$10.12	$15.18	$20.24	$4.62	$9.24	$13.86	$18.48
111,000	$6.11	$12.21	$18.32	$24.42	$5.11	$10.21	$15.32	$20.42	$4.66	$9.32	$13.99	$18.65
112,000	$6.16	$12.32	$18.48	$24.64	$5.15	$10.30	$15.46	$20.61	$4.70	$9.41	$14.11	$18.82
113,000	$6.22	$12.43	$18.65	$24.86	$5.20	$10.40	$15.59	$20.79	$4.75	$9.49	$14.24	$18.98
114,000	$6.27	$12.54	$18.81	$25.08	$5.24	$10.49	$15.73	$20.98	$4.79	$9.58	$14.36	$19.15
115,000	$6.33	$12.65	$18.98	$25.30	$5.29	$10.58	$15.87	$21.16	$4.83	$9.66	$14.49	$19.32
116,000	$6.38	$12.76	$19.14	$25.52	$5.34	$10.67	$16.01	$21.34	$4.87	$9.74	$14.62	$19.49
117,000	$6.44	$12.87	$19.31	$25.74	$5.38	$10.76	$16.15	$21.53	$4.91	$9.83	$14.74	$19.66
118,000	$6.49	$12.98	$19.47	$25.96	$5.43	$10.86	$16.28	$21.71	$4.96	$9.91	$14.87	$19.82
119,000	$6.55	$13.09	$19.64	$26.18	$5.47	$10.95	$16.42	$21.90	$5.00	$10.00	$14.99	$19.99
120,000	$6.60	$13.20	$19.80	$26.40	$5.52	$11.04	$16.56	$22.08	$5.04	$10.08	$15.12	$20.16
121,000	$6.66	$13.31	$19.97	$26.62	$5.57	$11.13	$16.70	$22.26	$5.08	$10.16	$15.25	$20.33
122,000	$6.71	$13.42	$20.13	$26.84	$5.61	$11.22	$16.84	$22.45	$5.12	$10.25	$15.37	$20.50
123,000	$6.77	$13.53	$20.30	$27.06	$5.66	$11.32	$16.97	$22.63	$5.17	$10.33	$15.50	$20.66
124,000	$6.82	$13.64	$20.46	$27.28	$5.70	$11.41	$17.11	$22.82	$5.21	$10.42	$15.62	$20.83
125,000	$6.88	$13.75	$20.63	$27.50	$5.75	$11.50	$17.25	$23.00	$5.25	$10.50	$15.75	$21.00
126,000	$6.93	$13.86	$20.79	$27.72	$5.80	$11.59	$17.39	$23.18	$5.29	$10.58	$15.88	$21.17
127,000	$6.99	$13.97	$20.96	$27.94	$5.84	$11.68	$17.53	$23.37	$5.33	$10.67	$16.00	$21.34
128,000	$7.04	$14.08	$21.12	$28.16	$5.89	$11.78	$17.66	$23.55	$5.38	$10.75	$16.13	$21.50
129,000	$7.10	$14.19	$21.29	$28.38	$5.93	$11.87	$17.80	$23.74	$5.42	$10.84	$16.25	$21.67
130,000	$7.15	$14.30	$21.45	$28.60	$5.98	$11.96	$17.94	$23.92	$5.46	$10.92	$16.38	$21.84
131,000	$7.21	$14.41	$21.62	$28.82	$6.03	$12.05	$18.08	$24.10	$5.50	$11.00	$16.51	$22.01

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 35 - 39

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$7.26	$14.52	$21.78	$29.04	$6.07	$12.14	$18.22	$24.29	$5.54	$11.09	$16.63	$22.18
133,000	$7.32	$14.63	$21.95	$29.26	$6.12	$12.24	$18.35	$24.47	$5.59	$11.17	$16.76	$22.34
134,000	$7.37	$14.74	$22.11	$29.48	$6.16	$12.33	$18.49	$24.66	$5.63	$11.26	$16.88	$22.51
135,000	$7.43	$14.85	$22.28	$29.70	$6.21	$12.42	$18.63	$24.84	$5.67	$11.34	$17.01	$22.68
136,000	$7.48	$14.96	$22.44	$29.92	$6.26	$12.51	$18.77	$25.02	$5.71	$11.42	$17.14	$22.85
137,000	$7.54	$15.07	$22.61	$30.14	$6.30	$12.60	$18.91	$25.21	$5.75	$11.51	$17.26	$23.02
138,000	$7.59	$15.18	$22.77	$30.36	$6.35	$12.70	$19.04	$25.39	$5.80	$11.59	$17.39	$23.18
139,000	$7.65	$15.29	$22.94	$30.58	$6.39	$12.79	$19.18	$25.58	$5.84	$11.68	$17.51	$23.35
140,000	$7.70	$15.40	$23.10	$30.80	$6.44	$12.88	$19.32	$25.76	$5.88	$11.76	$17.64	$23.52
141,000	$7.76	$15.51	$23.27	$31.02	$6.49	$12.97	$19.46	$25.94	$5.92	$11.84	$17.77	$23.69
142,000	$7.81	$15.62	$23.43	$31.24	$6.53	$13.06	$19.60	$26.13	$5.96	$11.93	$17.89	$23.86
143,000	$7.87	$15.73	$23.60	$31.46	$6.58	$13.16	$19.73	$26.31	$6.01	$12.01	$18.02	$24.02
144,000	$7.92	$15.84	$23.76	$31.68	$6.62	$13.25	$19.87	$26.50	$6.05	$12.10	$18.14	$24.19
145,000	$7.98	$15.95	$23.93	$31.90	$6.67	$13.34	$20.01	$26.68	$6.09	$12.18	$18.27	$24.36
146,000	$8.03	$16.06	$24.09	$32.12	$6.72	$13.43	$20.15	$26.86	$6.13	$12.26	$18.40	$24.53
147,000	$8.09	$16.17	$24.26	$32.34	$6.76	$13.52	$20.29	$27.05	$6.17	$12.35	$18.52	$24.70
148,000	$8.14	$16.28	$24.42	$32.56	$6.81	$13.62	$20.42	$27.23	$6.22	$12.43	$18.65	$24.86
149,000	$8.20	$16.39	$24.59	$32.78	$6.85	$13.71	$20.56	$27.42	$6.26	$12.52	$18.77	$25.03
150,000	$8.25	$16.50	$24.75	$33.00	$6.90	$13.80	$20.70	$27.60	$6.30	$12.60	$18.90	$25.20
151,000	$8.31	$16.61	$24.92	$33.22	$6.95	$13.89	$20.84	$27.78	$6.34	$12.68	$19.03	$25.37
152,000	$8.36	$16.72	$25.08	$33.44	$6.99	$13.98	$20.98	$27.97	$6.38	$12.77	$19.15	$25.54
153,000	$8.42	$16.83	$25.25	$33.66	$7.04	$14.08	$21.11	$28.15	$6.43	$12.85	$19.28	$25.70
154,000	$8.47	$16.94	$25.41	$33.88	$7.08	$14.17	$21.25	$28.34	$6.47	$12.94	$19.40	$25.87
155,000	$8.53	$17.05	$25.58	$34.10	$7.13	$14.26	$21.39	$28.52	$6.51	$13.02	$19.53	$26.04
156,000	$8.58	$17.16	$25.74	$34.32	$7.18	$14.35	$21.53	$28.70	$6.55	$13.10	$19.66	$26.21
157,000	$8.64	$17.27	$25.91	$34.54	$7.22	$14.44	$21.67	$28.89	$6.59	$13.19	$19.78	$26.38
158,000	$8.69	$17.38	$26.07	$34.76	$7.27	$14.54	$21.80	$29.07	$6.64	$13.27	$19.91	$26.54
159,000	$8.75	$17.49	$26.24	$34.98	$7.31	$14.63	$21.94	$29.26	$6.68	$13.36	$20.03	$26.71
160,000	$8.80	$17.60	$26.40	$35.20	$7.36	$14.72	$22.08	$29.44	$6.72	$13.44	$20.16	$26.88
161,000	$8.86	$17.71	$26.57	$35.42	$7.41	$14.81	$22.22	$29.62	$6.76	$13.52	$20.29	$27.05
162,000	$8.91	$17.82	$26.73	$35.64	$7.45	$14.90	$22.36	$29.81	$6.80	$13.61	$20.41	$27.22
163,000	$8.97	$17.93	$26.90	$35.86	$7.50	$15.00	$22.49	$29.99	$6.85	$13.69	$20.54	$27.38
164,000	$9.02	$18.04	$27.06	$36.08	$7.54	$15.09	$22.63	$30.18	$6.89	$13.78	$20.66	$27.55
165,000	$9.08	$18.15	$27.23	$36.30	$7.59	$15.18	$22.77	$30.36	$6.93	$13.86	$20.79	$27.72
166,000	$9.13	$18.26	$27.39	$36.52	$7.64	$15.27	$22.91	$30.54	$6.97	$13.94	$20.92	$27.89
167,000	$9.19	$18.37	$27.56	$36.74	$7.68	$15.36	$23.05	$30.73	$7.01	$14.03	$21.04	$28.06
168,000	$9.24	$18.48	$27.72	$36.96	$7.73	$15.46	$23.18	$30.91	$7.06	$14.11	$21.17	$28.22
169,000	$9.30	$18.59	$27.89	$37.18	$7.77	$15.55	$23.32	$31.10	$7.10	$14.20	$21.29	$28.39
170,000	$9.35	$18.70	$28.05	$37.40	$7.82	$15.64	$23.46	$31.28	$7.14	$14.28	$21.42	$28.56
171,000	$9.41	$18.81	$28.22	$37.62	$7.87	$15.73	$23.60	$31.46	$7.18	$14.36	$21.55	$28.73
172,000	$9.46	$18.92	$28.38	$37.84	$7.91	$15.82	$23.74	$31.65	$7.22	$14.45	$21.67	$28.90
173,000	$9.52	$19.03	$28.55	$38.06	$7.96	$15.92	$23.87	$31.83	$7.27	$14.53	$21.80	$29.06
174,000	$9.57	$19.14	$28.71	$38.28	$8.00	$16.01	$24.01	$32.02	$7.31	$14.62	$21.92	$29.23
175,000	$9.63	$19.25	$28.88	$38.50	$8.05	$16.10	$24.15	$32.20	$7.35	$14.70	$22.05	$29.40
176,000	$9.68	$19.36	$29.04	$38.72	$8.10	$16.19	$24.29	$32.38	$7.39	$14.78	$22.18	$29.57
177,000	$9.74	$19.47	$29.21	$38.94	$8.14	$16.28	$24.43	$32.57	$7.43	$14.87	$22.30	$29.74
178,000	$9.79	$19.58	$29.37	$39.16	$8.19	$16.38	$24.56	$32.75	$7.48	$14.95	$22.43	$29.90
179,000	$9.85	$19.69	$29.54	$39.38	$8.23	$16.47	$24.70	$32.94	$7.52	$15.04	$22.55	$30.07
180,000	$9.90	$19.80	$29.70	$39.60	$8.28	$16.56	$24.84	$33.12	$7.56	$15.12	$22.68	$30.24
181,000	$9.96	$19.91	$29.87	$39.82	$8.33	$16.65	$24.98	$33.30	$7.60	$15.20	$22.81	$30.41
182,000	$10.01	$20.02	$30.03	$40.04	$8.37	$16.74	$25.12	$33.49	$7.64	$15.29	$22.93	$30.58
183,000	$10.07	$20.13	$30.20	$40.26	$8.42	$16.84	$25.25	$33.67	$7.69	$15.37	$23.06	$30.74
184,000	$10.12	$20.24	$30.36	$40.48	$8.46	$16.93	$25.39	$33.86	$7.73	$15.46	$23.18	$30.91
185,000	$10.18	$20.35	$30.53	$40.70	$8.51	$17.02	$25.53	$34.04	$7.77	$15.54	$23.31	$31.08
186,000	$10.23	$20.46	$30.69	$40.92	$8.56	$17.11	$25.67	$34.22	$7.81	$15.62	$23.44	$31.25
187,000	$10.29	$20.57	$30.86	$41.14	$8.60	$17.20	$25.81	$34.41	$7.85	$15.71	$23.56	$31.42
188,000	$10.34	$20.68	$31.02	$41.36	$8.65	$17.30	$25.94	$34.59	$7.90	$15.79	$23.69	$31.58
189,000	$10.40	$20.79	$31.19	$41.58	$8.69	$17.39	$26.08	$34.78	$7.94	$15.88	$23.81	$31.75
190,000	$10.45	$20.90	$31.35	$41.80	$8.74	$17.48	$26.22	$34.96	$7.98	$15.96	$23.94	$31.92
191,000	$10.51	$21.01	$31.52	$42.02	$8.79	$17.57	$26.36	$35.14	$8.02	$16.04	$24.07	$32.09
192,000	$10.56	$21.12	$31.68	$42.24	$8.83	$17.66	$26.50	$35.33	$8.06	$16.13	$24.19	$32.26

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 35 - 39

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$10.62	$21.23	$31.85	$42.46	$8.88	$17.76	$26.63	$35.51	$8.11	$16.21	$24.32	$32.42
194,000	$10.67	$21.34	$32.01	$42.68	$8.92	$17.85	$26.77	$35.70	$8.15	$16.30	$24.44	$32.59
195,000	$10.73	$21.45	$32.18	$42.90	$8.97	$17.94	$26.91	$35.88	$8.19	$16.38	$24.57	$32.76
196,000	$10.78	$21.56	$32.34	$43.12	$9.02	$18.03	$27.05	$36.06	$8.23	$16.46	$24.70	$32.93
197,000	$10.84	$21.67	$32.51	$43.34	$9.06	$18.12	$27.19	$36.25	$8.27	$16.55	$24.82	$33.10
198,000	$10.89	$21.78	$32.67	$43.56	$9.11	$18.22	$27.32	$36.43	$8.32	$16.63	$24.95	$33.26
199,000	$10.95	$21.89	$32.84	$43.78	$9.15	$18.31	$27.46	$36.62	$8.36	$16.72	$25.07	$33.43
200,000	$11.00	$22.00	$33.00	$44.00	$9.20	$18.40	$27.60	$36.80	$8.40	$16.80	$25.20	$33.60
201,000	$11.06	$22.11	$33.17	$44.22	$9.25	$18.49	$27.74	$36.98	$8.44	$16.88	$25.33	$33.77
202,000	$11.11	$22.22	$33.33	$44.44	$9.29	$18.58	$27.88	$37.17	$8.48	$16.97	$25.45	$33.94
203,000	$11.17	$22.33	$33.50	$44.66	$9.34	$18.68	$28.01	$37.35	$8.53	$17.05	$25.58	$34.10
204,000	$11.22	$22.44	$33.66	$44.88	$9.38	$18.77	$28.15	$37.54	$8.57	$17.14	$25.70	$34.27
205,000	$11.28	$22.55	$33.83	$45.10	$9.43	$18.86	$28.29	$37.72	$8.61	$17.22	$25.83	$34.44
206,000	$11.33	$22.66	$33.99	$45.32	$9.48	$18.95	$28.43	$37.90	$8.65	$17.30	$25.96	$34.61
207,000	$11.39	$22.77	$34.16	$45.54	$9.52	$19.04	$28.57	$38.09	$8.69	$17.39	$26.08	$34.78
208,000	$11.44	$22.88	$34.32	$45.76	$9.57	$19.14	$28.70	$38.27	$8.74	$17.47	$26.21	$34.94
209,000	$11.50	$22.99	$34.49	$45.98	$9.61	$19.23	$28.84	$38.46	$8.78	$17.56	$26.33	$35.11
210,000	$11.55	$23.10	$34.65	$46.20	$9.66	$19.32	$28.98	$38.64	$8.82	$17.64	$26.46	$35.28
211,000	$11.61	$23.21	$34.82	$46.42	$9.71	$19.41	$29.12	$38.82	$8.86	$17.72	$26.59	$35.45
212,000	$11.66	$23.32	$34.98	$46.64	$9.75	$19.50	$29.26	$39.01	$8.90	$17.81	$26.71	$35.62
213,000	$11.72	$23.43	$35.15	$46.86	$9.80	$19.60	$29.39	$39.19	$8.95	$17.89	$26.84	$35.78
214,000	$11.77	$23.54	$35.31	$47.08	$9.84	$19.69	$29.53	$39.38	$8.99	$17.98	$26.96	$35.95
215,000	$11.83	$23.65	$35.48	$47.30	$9.89	$19.78	$29.67	$39.56	$9.03	$18.06	$27.09	$36.12
216,000	$11.88	$23.76	$35.64	$47.52	$9.94	$19.87	$29.81	$39.74	$9.07	$18.14	$27.22	$36.29
217,000	$11.94	$23.87	$35.81	$47.74	$9.98	$19.96	$29.95	$39.93	$9.11	$18.23	$27.34	$36.46
218,000	$11.99	$23.98	$35.97	$47.96	$10.03	$20.06	$30.08	$40.11	$9.16	$18.31	$27.47	$36.62
219,000	$12.05	$24.09	$36.14	$48.18	$10.07	$20.15	$30.22	$40.30	$9.20	$18.40	$27.59	$36.79
220,000	$12.10	$24.20	$36.30	$48.40	$10.12	$20.24	$30.36	$40.48	$9.24	$18.48	$27.72	$36.96
221,000	$12.16	$24.31	$36.47	$48.62	$10.17	$20.33	$30.50	$40.66	$9.28	$18.56	$27.85	$37.13
222,000	$12.21	$24.42	$36.63	$48.84	$10.21	$20.42	$30.64	$40.85	$9.32	$18.65	$27.97	$37.30
223,000	$12.27	$24.53	$36.80	$49.06	$10.26	$20.52	$30.77	$41.03	$9.37	$18.73	$28.10	$37.46
224,000	$12.32	$24.64	$36.96	$49.28	$10.30	$20.61	$30.91	$41.22	$9.41	$18.82	$28.22	$37.63
225,000	$12.38	$24.75	$37.13	$49.50	$10.35	$20.70	$31.05	$41.40	$9.45	$18.90	$28.35	$37.80
226,000	$12.43	$24.86	$37.29	$49.72	$10.40	$20.79	$31.19	$41.58	$9.49	$18.98	$28.48	$37.97
227,000	$12.49	$24.97	$37.46	$49.94	$10.44	$20.88	$31.33	$41.77	$9.53	$19.07	$28.60	$38.14
228,000	$12.54	$25.08	$37.62	$50.16	$10.49	$20.98	$31.46	$41.95	$9.58	$19.15	$28.73	$38.30
229,000	$12.60	$25.19	$37.79	$50.38	$10.53	$21.07	$31.60	$42.14	$9.62	$19.24	$28.85	$38.47
230,000	$12.65	$25.30	$37.95	$50.60	$10.58	$21.16	$31.74	$42.32	$9.66	$19.32	$28.98	$38.64
231,000	$12.71	$25.41	$38.12	$50.82	$10.63	$21.25	$31.88	$42.50	$9.70	$19.40	$29.11	$38.81
232,000	$12.76	$25.52	$38.28	$51.04	$10.67	$21.34	$32.02	$42.69	$9.74	$19.49	$29.23	$38.98
233,000	$12.82	$25.63	$38.45	$51.26	$10.72	$21.44	$32.15	$42.87	$9.79	$19.57	$29.36	$39.14
234,000	$12.87	$25.74	$38.61	$51.48	$10.76	$21.53	$32.29	$43.06	$9.83	$19.66	$29.48	$39.31
235,000	$12.93	$25.85	$38.78	$51.70	$10.81	$21.62	$32.43	$43.24	$9.87	$19.74	$29.61	$39.48
236,000	$12.98	$25.96	$38.94	$51.92	$10.86	$21.71	$32.57	$43.42	$9.91	$19.82	$29.74	$39.65
237,000	$13.04	$26.07	$39.11	$52.14	$10.90	$21.80	$32.71	$43.61	$9.95	$19.91	$29.86	$39.82
238,000	$13.09	$26.18	$39.27	$52.36	$10.95	$21.90	$32.84	$43.79	$10.00	$19.99	$29.99	$39.98
239,000	$13.15	$26.29	$39.44	$52.58	$10.99	$21.99	$32.98	$43.98	$10.04	$20.08	$30.11	$40.15
240,000	$13.20	$26.40	$39.60	$52.80	$11.04	$22.08	$33.12	$44.16	$10.08	$20.16	$30.24	$40.32
241,000	$13.26	$26.51	$39.77	$53.02	$11.09	$22.17	$33.26	$44.34	$10.12	$20.24	$30.37	$40.49
242,000	$13.31	$26.62	$39.93	$53.24	$11.13	$22.26	$33.40	$44.53	$10.16	$20.33	$30.49	$40.66
243,000	$13.37	$26.73	$40.10	$53.46	$11.18	$22.36	$33.53	$44.71	$10.21	$20.41	$30.62	$40.82
244,000	$13.42	$26.84	$40.26	$53.68	$11.22	$22.45	$33.67	$44.90	$10.25	$20.50	$30.74	$40.99
245,000	$13.48	$26.95	$40.43	$53.90	$11.27	$22.54	$33.81	$45.08	$10.29	$20.58	$30.87	$41.16
246,000	$13.53	$27.06	$40.59	$54.12	$11.32	$22.63	$33.95	$45.26	$10.33	$20.66	$31.00	$41.33
247,000	$13.59	$27.17	$40.76	$54.34	$11.36	$22.72	$34.09	$45.45	$10.37	$20.75	$31.12	$41.50
248,000	$13.64	$27.28	$40.92	$54.56	$11.41	$22.82	$34.22	$45.63	$10.42	$20.83	$31.25	$41.66
249,000	$13.70	$27.39	$41.09	$54.78	$11.45	$22.91	$34.36	$45.82	$10.46	$20.92	$31.37	$41.83
250,000	$13.75	$27.50	$41.25	$55.00	$11.50	$23.00	$34.50	$46.00	$10.50	$21.00	$31.50	$42.00
251,000	$13.81	$27.61	$41.42	$55.22	$11.55	$23.09	$34.64	$46.18	$10.54	$21.08	$31.63	$42.17
252,000	$13.86	$27.72	$41.58	$55.44	$11.59	$23.18	$34.78	$46.37	$10.58	$21.17	$31.75	$42.34
253,000	$13.92	$27.83	$41.75	$55.66	$11.64	$23.28	$34.91	$46.55	$10.63	$21.25	$31.88	$42.50

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 35 - 39

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$13.97	$27.94	$41.91	$55.88	$11.68	$23.37	$35.05	$46.74	$10.67	$21.34	$32.00	$42.67
255,000	$14.03	$28.05	$42.08	$56.10	$11.73	$23.46	$35.19	$46.92	$10.71	$21.42	$32.13	$42.84
256,000	$14.08	$28.16	$42.24	$56.32	$11.78	$23.55	$35.33	$47.10	$10.75	$21.50	$32.26	$43.01
257,000	$14.14	$28.27	$42.41	$56.54	$11.82	$23.64	$35.47	$47.29	$10.79	$21.59	$32.38	$43.18
258,000	$14.19	$28.38	$42.57	$56.76	$11.87	$23.74	$35.60	$47.47	$10.84	$21.67	$32.51	$43.34
259,000	$14.25	$28.49	$42.74	$56.98	$11.91	$23.83	$35.74	$47.66	$10.88	$21.76	$32.63	$43.51
260,000	$14.30	$28.60	$42.90	$57.20	$11.96	$23.92	$35.88	$47.84	$10.92	$21.84	$32.76	$43.68
261,000	$14.36	$28.71	$43.07	$57.42	$12.01	$24.01	$36.02	$48.02	$10.96	$21.92	$32.89	$43.85
262,000	$14.41	$28.82	$43.23	$57.64	$12.05	$24.10	$36.16	$48.21	$11.00	$22.01	$33.01	$44.02
263,000	$14.47	$28.93	$43.40	$57.86	$12.10	$24.20	$36.29	$48.39	$11.05	$22.09	$33.14	$44.18
264,000	$14.52	$29.04	$43.56	$58.08	$12.14	$24.29	$36.43	$48.58	$11.09	$22.18	$33.26	$44.35
265,000	$14.58	$29.15	$43.73	$58.30	$12.19	$24.38	$36.57	$48.76	$11.13	$22.26	$33.39	$44.52
266,000	$14.63	$29.26	$43.89	$58.52	$12.24	$24.47	$36.71	$48.94	$11.17	$22.34	$33.52	$44.69
267,000	$14.69	$29.37	$44.06	$58.74	$12.28	$24.56	$36.85	$49.13	$11.21	$22.43	$33.64	$44.86
268,000	$14.74	$29.48	$44.22	$58.96	$12.33	$24.66	$36.98	$49.31	$11.26	$22.51	$33.77	$45.02
269,000	$14.80	$29.59	$44.39	$59.18	$12.37	$24.75	$37.12	$49.50	$11.30	$22.60	$33.89	$45.19
270,000	$14.85	$29.70	$44.55	$59.40	$12.42	$24.84	$37.26	$49.68	$11.34	$22.68	$34.02	$45.36
271,000	$14.91	$29.81	$44.72	$59.62	$12.47	$24.93	$37.40	$49.86	$11.38	$22.76	$34.15	$45.53
272,000	$14.96	$29.92	$44.88	$59.84	$12.51	$25.02	$37.54	$50.05	$11.42	$22.85	$34.27	$45.70
273,000	$15.02	$30.03	$45.05	$60.06	$12.56	$25.12	$37.67	$50.23	$11.47	$22.93	$34.40	$45.86
274,000	$15.07	$30.14	$45.21	$60.28	$12.60	$25.21	$37.81	$50.42	$11.51	$23.02	$34.52	$46.03
275,000	$15.13	$30.25	$45.38	$60.50	$12.65	$25.30	$37.95	$50.60	$11.55	$23.10	$34.65	$46.20
276,000	$15.18	$30.36	$45.54	$60.72	$12.70	$25.39	$38.09	$50.78	$11.59	$23.18	$34.78	$46.37
277,000	$15.24	$30.47	$45.71	$60.94	$12.74	$25.48	$38.23	$50.97	$11.63	$23.27	$34.90	$46.54
278,000	$15.29	$30.58	$45.87	$61.16	$12.79	$25.58	$38.36	$51.15	$11.68	$23.35	$35.03	$46.70
279,000	$15.35	$30.69	$46.04	$61.38	$12.83	$25.67	$38.50	$51.34	$11.72	$23.44	$35.15	$46.87
280,000	$15.40	$30.80	$46.20	$61.60	$12.88	$25.76	$38.64	$51.52	$11.76	$23.52	$35.28	$47.04
281,000	$15.46	$30.91	$46.37	$61.82	$12.93	$25.85	$38.78	$51.70	$11.80	$23.60	$35.41	$47.21
282,000	$15.51	$31.02	$46.53	$62.04	$12.97	$25.94	$38.92	$51.89	$11.84	$23.69	$35.53	$47.38
283,000	$15.57	$31.13	$46.70	$62.26	$13.02	$26.04	$39.05	$52.07	$11.89	$23.77	$35.66	$47.54
284,000	$15.62	$31.24	$46.86	$62.48	$13.06	$26.13	$39.19	$52.26	$11.93	$23.86	$35.78	$47.71
285,000	$15.68	$31.35	$47.03	$62.70	$13.11	$26.22	$39.33	$52.44	$11.97	$23.94	$35.91	$47.88
286,000	$15.73	$31.46	$47.19	$62.92	$13.16	$26.31	$39.47	$52.62	$12.01	$24.02	$36.04	$48.05
287,000	$15.79	$31.57	$47.36	$63.14	$13.20	$26.40	$39.61	$52.81	$12.05	$24.11	$36.16	$48.22
288,000	$15.84	$31.68	$47.52	$63.36	$13.25	$26.50	$39.74	$52.99	$12.10	$24.19	$36.29	$48.38
289,000	$15.90	$31.79	$47.69	$63.58	$13.29	$26.59	$39.88	$53.18	$12.14	$24.28	$36.41	$48.55
290,000	$15.95	$31.90	$47.85	$63.80	$13.34	$26.68	$40.02	$53.36	$12.18	$24.36	$36.54	$48.72
291,000	$16.01	$32.01	$48.02	$64.02	$13.39	$26.77	$40.16	$53.54	$12.22	$24.44	$36.67	$48.89
292,000	$16.06	$32.12	$48.18	$64.24	$13.43	$26.86	$40.30	$53.73	$12.26	$24.53	$36.79	$49.06
293,000	$16.12	$32.23	$48.35	$64.46	$13.48	$26.96	$40.43	$53.91	$12.31	$24.61	$36.92	$49.22
294,000	$16.17	$32.34	$48.51	$64.68	$13.52	$27.05	$40.57	$54.10	$12.35	$24.70	$37.04	$49.39
295,000	$16.23	$32.45	$48.68	$64.90	$13.57	$27.14	$40.71	$54.28	$12.39	$24.78	$37.17	$49.56
296,000	$16.28	$32.56	$48.84	$65.12	$13.62	$27.23	$40.85	$54.46	$12.43	$24.86	$37.30	$49.73
297,000	$16.34	$32.67	$49.01	$65.34	$13.66	$27.32	$40.99	$54.65	$12.47	$24.95	$37.42	$49.90
298,000	$16.39	$32.78	$49.17	$65.56	$13.71	$27.42	$41.12	$54.83	$12.52	$25.03	$37.55	$50.06
299,000	$16.45	$32.89	$49.34	$65.78	$13.75	$27.51	$41.26	$55.02	$12.56	$25.12	$37.67	$50.23
300,000	$16.50	$33.00	$49.50	$66.00	$13.80	$27.60	$41.40	$55.20	$12.60	$25.20	$37.80	$50.40
301,000	$16.56	$33.11	$49.67	$66.22	$13.85	$27.69	$41.54	$55.38	$12.64	$25.28	$37.93	$50.57
302,000	$16.61	$33.22	$49.83	$66.44	$13.89	$27.78	$41.68	$55.57	$12.68	$25.37	$38.05	$50.74
303,000	$16.67	$33.33	$50.00	$66.66	$13.94	$27.88	$41.81	$55.75	$12.73	$25.45	$38.18	$50.90
304,000	$16.72	$33.44	$50.16	$66.88	$13.98	$27.97	$41.95	$55.94	$12.77	$25.54	$38.30	$51.07
305,000	$16.78	$33.55	$50.33	$67.10	$14.03	$28.06	$42.09	$56.12	$12.81	$25.62	$38.43	$51.24
306,000	$16.83	$33.66	$50.49	$67.32	$14.08	$28.15	$42.23	$56.30	$12.85	$25.70	$38.56	$51.41
307,000	$16.89	$33.77	$50.66	$67.54	$14.12	$28.24	$42.37	$56.49	$12.89	$25.79	$38.68	$51.58
308,000	$16.94	$33.88	$50.82	$67.76	$14.17	$28.34	$42.50	$56.67	$12.94	$25.87	$38.81	$51.74
309,000	$17.00	$33.99	$50.99	$67.98	$14.21	$28.43	$42.64	$56.86	$12.98	$25.96	$38.93	$51.91
310,000	$17.05	$34.10	$51.15	$68.20	$14.26	$28.52	$42.78	$57.04	$13.02	$26.04	$39.06	$52.08
311,000	$17.11	$34.21	$51.32	$68.42	$14.31	$28.61	$42.92	$57.22	$13.06	$26.12	$39.19	$52.25
312,000	$17.16	$34.32	$51.48	$68.64	$14.35	$28.70	$43.06	$57.41	$13.10	$26.21	$39.31	$52.42
313,000	$17.22	$34.43	$51.65	$68.86	$14.40	$28.80	$43.19	$57.59	$13.15	$26.29	$39.44	$52.58
314,000	$17.27	$34.54	$51.81	$69.08	$14.44	$28.89	$43.33	$57.78	$13.19	$26.38	$39.56	$52.75

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 35 - 39

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$17.33	$34.65	$51.98	$69.30	$14.49	$28.98	$43.47	$57.96	$13.23	$26.46	$39.69	$52.92
316,000	$17.38	$34.76	$52.14	$69.52	$14.54	$29.07	$43.61	$58.14	$13.27	$26.54	$39.82	$53.09
317,000	$17.44	$34.87	$52.31	$69.74	$14.58	$29.16	$43.75	$58.33	$13.31	$26.63	$39.94	$53.26
318,000	$17.49	$34.98	$52.47	$69.96	$14.63	$29.26	$43.88	$58.51	$13.36	$26.71	$40.07	$53.42
319,000	$17.55	$35.09	$52.64	$70.18	$14.67	$29.35	$44.02	$58.70	$13.40	$26.80	$40.19	$53.59
320,000	$17.60	$35.20	$52.80	$70.40	$14.72	$29.44	$44.16	$58.88	$13.44	$26.88	$40.32	$53.76
321,000	$17.66	$35.31	$52.97	$70.62	$14.77	$29.53	$44.30	$59.06	$13.48	$26.96	$40.45	$53.93
322,000	$17.71	$35.42	$53.13	$70.84	$14.81	$29.62	$44.44	$59.25	$13.52	$27.05	$40.57	$54.10
323,000	$17.77	$35.53	$53.30	$71.06	$14.86	$29.72	$44.57	$59.43	$13.57	$27.13	$40.70	$54.26
324,000	$17.82	$35.64	$53.46	$71.28	$14.90	$29.81	$44.71	$59.62	$13.61	$27.22	$40.82	$54.43
325,000	$17.88	$35.75	$53.63	$71.50	$14.95	$29.90	$44.85	$59.80	$13.65	$27.30	$40.95	$54.60
326,000	$17.93	$35.86	$53.79	$71.72	$15.00	$29.99	$44.99	$59.98	$13.69	$27.38	$41.08	$54.77
327,000	$17.99	$35.97	$53.96	$71.94	$15.04	$30.08	$45.13	$60.17	$13.73	$27.47	$41.20	$54.94
328,000	$18.04	$36.08	$54.12	$72.16	$15.09	$30.18	$45.26	$60.35	$13.78	$27.55	$41.33	$55.10
329,000	$18.10	$36.19	$54.29	$72.38	$15.13	$30.27	$45.40	$60.54	$13.82	$27.64	$41.45	$55.27
330,000	$18.15	$36.30	$54.45	$72.60	$15.18	$30.36	$45.54	$60.72	$13.86	$27.72	$41.58	$55.44
331,000	$18.21	$36.41	$54.62	$72.82	$15.23	$30.45	$45.68	$60.90	$13.90	$27.80	$41.71	$55.61
332,000	$18.26	$36.52	$54.78	$73.04	$15.27	$30.54	$45.82	$61.09	$13.94	$27.89	$41.83	$55.78
333,000	$18.32	$36.63	$54.95	$73.26	$15.32	$30.64	$45.95	$61.27	$13.99	$27.97	$41.96	$55.94
334,000	$18.37	$36.74	$55.11	$73.48	$15.36	$30.73	$46.09	$61.46	$14.03	$28.06	$42.08	$56.11
335,000	$18.43	$36.85	$55.28	$73.70	$15.41	$30.82	$46.23	$61.64	$14.07	$28.14	$42.21	$56.28
336,000	$18.48	$36.96	$55.44	$73.92	$15.46	$30.91	$46.37	$61.82	$14.11	$28.22	$42.34	$56.45
337,000	$18.54	$37.07	$55.61	$74.14	$15.50	$31.00	$46.51	$62.01	$14.15	$28.31	$42.46	$56.62
338,000	$18.59	$37.18	$55.77	$74.36	$15.55	$31.10	$46.64	$62.19	$14.20	$28.39	$42.59	$56.78
339,000	$18.65	$37.29	$55.94	$74.58	$15.59	$31.19	$46.78	$62.38	$14.24	$28.48	$42.71	$56.95
340,000	$18.70	$37.40	$56.10	$74.80	$15.64	$31.28	$46.92	$62.56	$14.28	$28.56	$42.84	$57.12
341,000	$18.76	$37.51	$56.27	$75.02	$15.69	$31.37	$47.06	$62.74	$14.32	$28.64	$42.97	$57.29
342,000	$18.81	$37.62	$56.43	$75.24	$15.73	$31.46	$47.20	$62.93	$14.36	$28.73	$43.09	$57.46
343,000	$18.87	$37.73	$56.60	$75.46	$15.78	$31.56	$47.33	$63.11	$14.41	$28.81	$43.22	$57.62
344,000	$18.92	$37.84	$56.76	$75.68	$15.82	$31.65	$47.47	$63.30	$14.45	$28.90	$43.34	$57.79
345,000	$18.98	$37.95	$56.93	$75.90	$15.87	$31.74	$47.61	$63.48	$14.49	$28.98	$43.47	$57.96
346,000	$19.03	$38.06	$57.09	$76.12	$15.92	$31.83	$47.75	$63.66	$14.53	$29.06	$43.60	$58.13
347,000	$19.09	$38.17	$57.26	$76.34	$15.96	$31.92	$47.89	$63.85	$14.57	$29.15	$43.72	$58.30
348,000	$19.14	$38.28	$57.42	$76.56	$16.01	$32.02	$48.02	$64.03	$14.62	$29.23	$43.85	$58.46
349,000	$19.20	$38.39	$57.59	$76.78	$16.05	$32.11	$48.16	$64.22	$14.66	$29.32	$43.97	$58.63
350,000	$19.25	$38.50	$57.75	$77.00	$16.10	$32.20	$48.30	$64.40	$14.70	$29.40	$44.10	$58.80
351,000	$19.31	$38.61	$57.92	$77.22	$16.15	$32.29	$48.44	$64.58	$14.74	$29.48	$44.23	$58.97
352,000	$19.36	$38.72	$58.08	$77.44	$16.19	$32.38	$48.58	$64.77	$14.78	$29.57	$44.35	$59.14
353,000	$19.42	$38.83	$58.25	$77.66	$16.24	$32.48	$48.71	$64.95	$14.83	$29.65	$44.48	$59.30
354,000	$19.47	$38.94	$58.41	$77.88	$16.28	$32.57	$48.85	$65.14	$14.87	$29.74	$44.60	$59.47
355,000	$19.53	$39.05	$58.58	$78.10	$16.33	$32.66	$48.99	$65.32	$14.91	$29.82	$44.73	$59.64
356,000	$19.58	$39.16	$58.74	$78.32	$16.38	$32.75	$49.13	$65.50	$14.95	$29.90	$44.86	$59.81
357,000	$19.64	$39.27	$58.91	$78.54	$16.42	$32.84	$49.27	$65.69	$14.99	$29.99	$44.98	$59.98
358,000	$19.69	$39.38	$59.07	$78.76	$16.47	$32.94	$49.40	$65.87	$15.04	$30.07	$45.11	$60.14
359,000	$19.75	$39.49	$59.24	$78.98	$16.51	$33.03	$49.54	$66.06	$15.08	$30.16	$45.23	$60.31
360,000	$19.80	$39.60	$59.40	$79.20	$16.56	$33.12	$49.68	$66.24	$15.12	$30.24	$45.36	$60.48
361,000	$19.86	$39.71	$59.57	$79.42	$16.61	$33.21	$49.82	$66.42	$15.16	$30.32	$45.49	$60.65
362,000	$19.91	$39.82	$59.73	$79.64	$16.65	$33.30	$49.96	$66.61	$15.20	$30.41	$45.61	$60.82
363,000	$19.97	$39.93	$59.90	$79.86	$16.70	$33.40	$50.09	$66.79	$15.25	$30.49	$45.74	$60.98
364,000	$20.02	$40.04	$60.06	$80.08	$16.74	$33.49	$50.23	$66.98	$15.29	$30.58	$45.86	$61.15
365,000	$20.08	$40.15	$60.23	$80.30	$16.79	$33.58	$50.37	$67.16	$15.33	$30.66	$45.99	$61.32
366,000	$20.13	$40.26	$60.39	$80.52	$16.84	$33.67	$50.51	$67.34	$15.37	$30.74	$46.12	$61.49
367,000	$20.19	$40.37	$60.56	$80.74	$16.88	$33.76	$50.65	$67.53	$15.41	$30.83	$46.24	$61.66
368,000	$20.24	$40.48	$60.72	$80.96	$16.93	$33.86	$50.78	$67.71	$15.46	$30.91	$46.37	$61.82
369,000	$20.30	$40.59	$60.89	$81.18	$16.97	$33.95	$50.92	$67.90	$15.50	$31.00	$46.49	$61.99
370,000	$20.35	$40.70	$61.05	$81.40	$17.02	$34.04	$51.06	$68.08	$15.54	$31.08	$46.62	$62.16
371,000	$20.41	$40.81	$61.22	$81.62	$17.07	$34.13	$51.20	$68.26	$15.58	$31.16	$46.75	$62.33
372,000	$20.46	$40.92	$61.38	$81.84	$17.11	$34.22	$51.34	$68.45	$15.62	$31.25	$46.87	$62.50
373,000	$20.52	$41.03	$61.55	$82.06	$17.16	$34.32	$51.47	$68.63	$15.67	$31.33	$47.00	$62.66
374,000	$20.57	$41.14	$61.71	$82.28	$17.20	$34.41	$51.61	$68.82	$15.71	$31.42	$47.12	$62.83
375,000	$20.63	$41.25	$61.88	$82.50	$17.25	$34.50	$51.75	$69.00	$15.75	$31.50	$47.25	$63.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 40 - 44

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$0.55	$1.10	$1.65	$2.20	$0.46	$0.92	$1.38	$1.84	$0.42	$0.84	$1.26	$1.68
11,000	$0.61	$1.21	$1.82	$2.42	$0.51	$1.01	$1.52	$2.02	$0.46	$0.92	$1.39	$1.85
12,000	$0.66	$1.32	$1.98	$2.64	$0.55	$1.10	$1.66	$2.21	$0.50	$1.01	$1.51	$2.02
13,000	$0.72	$1.43	$2.15	$2.86	$0.60	$1.20	$1.79	$2.39	$0.55	$1.09	$1.64	$2.18
14,000	$0.77	$1.54	$2.31	$3.08	$0.64	$1.29	$1.93	$2.58	$0.59	$1.18	$1.76	$2.35
15,000	$0.83	$1.65	$2.48	$3.30	$0.69	$1.38	$2.07	$2.76	$0.63	$1.26	$1.89	$2.52
16,000	$0.88	$1.76	$2.64	$3.52	$0.74	$1.47	$2.21	$2.94	$0.67	$1.34	$2.02	$2.69
17,000	$0.94	$1.87	$2.81	$3.74	$0.78	$1.56	$2.35	$3.13	$0.71	$1.43	$2.14	$2.86
18,000	$0.99	$1.98	$2.97	$3.96	$0.83	$1.66	$2.48	$3.31	$0.76	$1.51	$2.27	$3.02
19,000	$1.05	$2.09	$3.14	$4.18	$0.87	$1.75	$2.62	$3.50	$0.80	$1.60	$2.39	$3.19
20,000	$1.10	$2.20	$3.30	$4.40	$0.92	$1.84	$2.76	$3.68	$0.84	$1.68	$2.52	$3.36
21,000	$1.16	$2.31	$3.47	$4.62	$0.97	$1.93	$2.90	$3.86	$0.88	$1.76	$2.65	$3.53
22,000	$1.21	$2.42	$3.63	$4.84	$1.01	$2.02	$3.04	$4.05	$0.92	$1.85	$2.77	$3.70
23,000	$1.27	$2.53	$3.80	$5.06	$1.06	$2.12	$3.17	$4.23	$0.97	$1.93	$2.90	$3.86
24,000	$1.32	$2.64	$3.96	$5.28	$1.10	$2.21	$3.31	$4.42	$1.01	$2.02	$3.02	$4.03
25,000	$1.38	$2.75	$4.13	$5.50	$1.15	$2.30	$3.45	$4.60	$1.05	$2.10	$3.15	$4.20
26,000	$1.43	$2.86	$4.29	$5.72	$1.20	$2.39	$3.59	$4.78	$1.09	$2.18	$3.28	$4.37
27,000	$1.49	$2.97	$4.46	$5.94	$1.24	$2.48	$3.73	$4.97	$1.13	$2.27	$3.40	$4.54
28,000	$1.54	$3.08	$4.62	$6.16	$1.29	$2.58	$3.86	$5.15	$1.18	$2.35	$3.53	$4.70
29,000	$1.60	$3.19	$4.79	$6.38	$1.33	$2.67	$4.00	$5.34	$1.22	$2.44	$3.65	$4.87
30,000	$1.65	$3.30	$4.95	$6.60	$1.38	$2.76	$4.14	$5.52	$1.26	$2.52	$3.78	$5.04
31,000	$1.71	$3.41	$5.12	$6.82	$1.43	$2.85	$4.28	$5.70	$1.30	$2.60	$3.91	$5.21
32,000	$1.76	$3.52	$5.28	$7.04	$1.47	$2.94	$4.42	$5.89	$1.34	$2.69	$4.03	$5.38
33,000	$1.82	$3.63	$5.45	$7.26	$1.52	$3.04	$4.55	$6.07	$1.39	$2.77	$4.16	$5.54
34,000	$1.87	$3.74	$5.61	$7.48	$1.56	$3.13	$4.69	$6.26	$1.43	$2.86	$4.28	$5.71
35,000	$1.93	$3.85	$5.78	$7.70	$1.61	$3.22	$4.83	$6.44	$1.47	$2.94	$4.41	$5.88
36,000	$1.98	$3.96	$5.94	$7.92	$1.66	$3.31	$4.97	$6.62	$1.51	$3.02	$4.54	$6.05
37,000	$2.04	$4.07	$6.11	$8.14	$1.70	$3.40	$5.11	$6.81	$1.55	$3.11	$4.66	$6.22
38,000	$2.09	$4.18	$6.27	$8.36	$1.75	$3.50	$5.24	$6.99	$1.60	$3.19	$4.79	$6.38
39,000	$2.15	$4.29	$6.44	$8.58	$1.79	$3.59	$5.38	$7.18	$1.64	$3.28	$4.91	$6.55
40,000	$2.20	$4.40	$6.60	$8.80	$1.84	$3.68	$5.52	$7.36	$1.68	$3.36	$5.04	$6.72
41,000	$2.26	$4.51	$6.77	$9.02	$1.89	$3.77	$5.66	$7.54	$1.72	$3.44	$5.17	$6.89
42,000	$2.31	$4.62	$6.93	$9.24	$1.93	$3.86	$5.80	$7.73	$1.76	$3.53	$5.29	$7.06
43,000	$2.37	$4.73	$7.10	$9.46	$1.98	$3.96	$5.93	$7.91	$1.81	$3.61	$5.42	$7.22
44,000	$2.42	$4.84	$7.26	$9.68	$2.02	$4.05	$6.07	$8.10	$1.85	$3.70	$5.54	$7.39
45,000	$2.48	$4.95	$7.43	$9.90	$2.07	$4.14	$6.21	$8.28	$1.89	$3.78	$5.67	$7.56
46,000	$2.53	$5.06	$7.59	$10.12	$2.12	$4.23	$6.35	$8.46	$1.93	$3.86	$5.80	$7.73
47,000	$2.59	$5.17	$7.76	$10.34	$2.16	$4.32	$6.49	$8.65	$1.97	$3.95	$5.92	$7.90
48,000	$2.64	$5.28	$7.92	$10.56	$2.21	$4.42	$6.62	$8.83	$2.02	$4.03	$6.05	$8.06
49,000	$2.70	$5.39	$8.09	$10.78	$2.25	$4.51	$6.76	$9.02	$2.06	$4.12	$6.17	$8.23
50,000	$2.75	$5.50	$8.25	$11.00	$2.30	$4.60	$6.90	$9.20	$2.10	$4.20	$6.30	$8.40
51,000	$2.81	$5.61	$8.42	$11.22	$2.35	$4.69	$7.04	$9.38	$2.14	$4.28	$6.43	$8.57
52,000	$2.86	$5.72	$8.58	$11.44	$2.39	$4.78	$7.18	$9.57	$2.18	$4.37	$6.55	$8.74
53,000	$2.92	$5.83	$8.75	$11.66	$2.44	$4.88	$7.31	$9.75	$2.23	$4.45	$6.68	$8.90
54,000	$2.97	$5.94	$8.91	$11.88	$2.48	$4.97	$7.45	$9.94	$2.27	$4.54	$6.80	$9.07
55,000	$3.03	$6.05	$9.08	$12.10	$2.53	$5.06	$7.59	$10.12	$2.31	$4.62	$6.93	$9.24
56,000	$3.08	$6.16	$9.24	$12.32	$2.58	$5.15	$7.73	$10.30	$2.35	$4.70	$7.06	$9.41
57,000	$3.14	$6.27	$9.41	$12.54	$2.62	$5.24	$7.87	$10.49	$2.39	$4.79	$7.18	$9.58
58,000	$3.19	$6.38	$9.57	$12.76	$2.67	$5.34	$8.00	$10.67	$2.44	$4.87	$7.31	$9.74
59,000	$3.25	$6.49	$9.74	$12.98	$2.71	$5.43	$8.14	$10.86	$2.48	$4.96	$7.43	$9.91
60,000	$3.30	$6.60	$9.90	$13.20	$2.76	$5.52	$8.28	$11.04	$2.52	$5.04	$7.56	$10.08
61,000	$3.36	$6.71	$10.07	$13.42	$2.81	$5.61	$8.42	$11.22	$2.56	$5.12	$7.69	$10.25
62,000	$3.41	$6.82	$10.23	$13.64	$2.85	$5.70	$8.56	$11.41	$2.60	$5.21	$7.81	$10.42
63,000	$3.47	$6.93	$10.40	$13.86	$2.90	$5.80	$8.69	$11.59	$2.65	$5.29	$7.94	$10.58
64,000	$3.52	$7.04	$10.56	$14.08	$2.94	$5.89	$8.83	$11.78	$2.69	$5.38	$8.06	$10.75
65,000	$3.58	$7.15	$10.73	$14.30	$2.99	$5.98	$8.97	$11.96	$2.73	$5.46	$8.19	$10.92
66,000	$3.63	$7.26	$10.89	$14.52	$3.04	$6.07	$9.11	$12.14	$2.77	$5.54	$8.32	$11.09
67,000	$3.69	$7.37	$11.06	$14.74	$3.08	$6.16	$9.25	$12.33	$2.81	$5.63	$8.44	$11.26
68,000	$3.74	$7.48	$11.22	$14.96	$3.13	$6.26	$9.38	$12.51	$2.86	$5.71	$8.57	$11.42
69,000	$3.80	$7.59	$11.39	$15.18	$3.17	$6.35	$9.52	$12.70	$2.90	$5.80	$8.69	$11.59
70,000	$3.85	$7.70	$11.55	$15.40	$3.22	$6.44	$9.66	$12.88	$2.94	$5.88	$8.82	$11.76

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 40 - 44

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$3.91	$7.81	$11.72	$15.62	$3.27	$6.53	$9.80	$13.06	$2.98	$5.96	$8.95	$11.93
72,000	$3.96	$7.92	$11.88	$15.84	$3.31	$6.62	$9.94	$13.25	$3.02	$6.05	$9.07	$12.10
73,000	$4.02	$8.03	$12.05	$16.06	$3.36	$6.72	$10.07	$13.43	$3.07	$6.13	$9.20	$12.26
74,000	$4.07	$8.14	$12.21	$16.28	$3.40	$6.81	$10.21	$13.62	$3.11	$6.22	$9.32	$12.43
75,000	$4.13	$8.25	$12.38	$16.50	$3.45	$6.90	$10.35	$13.80	$3.15	$6.30	$9.45	$12.60
76,000	$4.18	$8.36	$12.54	$16.72	$3.50	$6.99	$10.49	$13.98	$3.19	$6.38	$9.58	$12.77
77,000	$4.24	$8.47	$12.71	$16.94	$3.54	$7.08	$10.63	$14.17	$3.23	$6.47	$9.70	$12.94
78,000	$4.29	$8.58	$12.87	$17.16	$3.59	$7.18	$10.76	$14.35	$3.28	$6.55	$9.83	$13.10
79,000	$4.35	$8.69	$13.04	$17.38	$3.63	$7.27	$10.90	$14.54	$3.32	$6.64	$9.95	$13.27
80,000	$4.40	$8.80	$13.20	$17.60	$3.68	$7.36	$11.04	$14.72	$3.36	$6.72	$10.08	$13.44
81,000	$4.46	$8.91	$13.37	$17.82	$3.73	$7.45	$11.18	$14.90	$3.40	$6.80	$10.21	$13.61
82,000	$4.51	$9.02	$13.53	$18.04	$3.77	$7.54	$11.32	$15.09	$3.44	$6.89	$10.33	$13.78
83,000	$4.57	$9.13	$13.70	$18.26	$3.82	$7.64	$11.45	$15.27	$3.49	$6.97	$10.46	$13.94
84,000	$4.62	$9.24	$13.86	$18.48	$3.86	$7.73	$11.59	$15.46	$3.53	$7.06	$10.58	$14.11
85,000	$4.68	$9.35	$14.03	$18.70	$3.91	$7.82	$11.73	$15.64	$3.57	$7.14	$10.71	$14.28
86,000	$4.73	$9.46	$14.19	$18.92	$3.96	$7.91	$11.87	$15.82	$3.61	$7.22	$10.84	$14.45
87,000	$4.79	$9.57	$14.36	$19.14	$4.00	$8.00	$12.01	$16.01	$3.65	$7.31	$10.96	$14.62
88,000	$4.84	$9.68	$14.52	$19.36	$4.05	$8.10	$12.14	$16.19	$3.70	$7.39	$11.09	$14.78
89,000	$4.90	$9.79	$14.69	$19.58	$4.09	$8.19	$12.28	$16.38	$3.74	$7.48	$11.21	$14.95
90,000	$4.95	$9.90	$14.85	$19.80	$4.14	$8.28	$12.42	$16.56	$3.78	$7.56	$11.34	$15.12
91,000	$5.01	$10.01	$15.02	$20.02	$4.19	$8.37	$12.56	$16.74	$3.82	$7.64	$11.47	$15.29
92,000	$5.06	$10.12	$15.18	$20.24	$4.23	$8.46	$12.70	$16.93	$3.86	$7.73	$11.59	$15.46
93,000	$5.12	$10.23	$15.35	$20.46	$4.28	$8.56	$12.83	$17.11	$3.91	$7.81	$11.72	$15.62
94,000	$5.17	$10.34	$15.51	$20.68	$4.32	$8.65	$12.97	$17.30	$3.95	$7.90	$11.84	$15.79
95,000	$5.23	$10.45	$15.68	$20.90	$4.37	$8.74	$13.11	$17.48	$3.99	$7.98	$11.97	$15.96
96,000	$5.28	$10.56	$15.84	$21.12	$4.42	$8.83	$13.25	$17.66	$4.03	$8.06	$12.10	$16.13
97,000	$5.34	$10.67	$16.01	$21.34	$4.46	$8.92	$13.39	$17.85	$4.07	$8.15	$12.22	$16.30
98,000	$5.39	$10.78	$16.17	$21.56	$4.51	$9.02	$13.52	$18.03	$4.12	$8.23	$12.35	$16.46
99,000	$5.45	$10.89	$16.34	$21.78	$4.55	$9.11	$13.66	$18.22	$4.16	$8.32	$12.47	$16.63
100,000	$5.50	$11.00	$16.50	$22.00	$4.60	$9.20	$13.80	$18.40	$4.20	$8.40	$12.60	$16.80
101,000	$5.56	$11.11	$16.67	$22.22	$4.65	$9.29	$13.94	$18.58	$4.24	$8.48	$12.73	$16.97
102,000	$5.61	$11.22	$16.83	$22.44	$4.69	$9.38	$14.08	$18.77	$4.28	$8.57	$12.85	$17.14
103,000	$5.67	$11.33	$17.00	$22.66	$4.74	$9.48	$14.21	$18.95	$4.33	$8.65	$12.98	$17.30
104,000	$5.72	$11.44	$17.16	$22.88	$4.78	$9.57	$14.35	$19.14	$4.37	$8.74	$13.10	$17.47
105,000	$5.78	$11.55	$17.33	$23.10	$4.83	$9.66	$14.49	$19.32	$4.41	$8.82	$13.23	$17.64
106,000	$5.83	$11.66	$17.49	$23.32	$4.88	$9.75	$14.63	$19.50	$4.45	$8.90	$13.36	$17.81
107,000	$5.89	$11.77	$17.66	$23.54	$4.92	$9.84	$14.77	$19.69	$4.49	$8.99	$13.48	$17.98
108,000	$5.94	$11.88	$17.82	$23.76	$4.97	$9.94	$14.90	$19.87	$4.54	$9.07	$13.61	$18.14
109,000	$6.00	$11.99	$17.99	$23.98	$5.01	$10.03	$15.04	$20.06	$4.58	$9.16	$13.73	$18.31
110,000	$6.05	$12.10	$18.15	$24.20	$5.06	$10.12	$15.18	$20.24	$4.62	$9.24	$13.86	$18.48
111,000	$6.11	$12.21	$18.32	$24.42	$5.11	$10.21	$15.32	$20.42	$4.66	$9.32	$13.99	$18.65
112,000	$6.16	$12.32	$18.48	$24.64	$5.15	$10.30	$15.46	$20.61	$4.70	$9.41	$14.11	$18.82
113,000	$6.22	$12.43	$18.65	$24.86	$5.20	$10.40	$15.59	$20.79	$4.75	$9.49	$14.24	$18.98
114,000	$6.27	$12.54	$18.81	$25.08	$5.24	$10.49	$15.73	$20.98	$4.79	$9.58	$14.36	$19.15
115,000	$6.33	$12.65	$18.98	$25.30	$5.29	$10.58	$15.87	$21.16	$4.83	$9.66	$14.49	$19.32
116,000	$6.38	$12.76	$19.14	$25.52	$5.34	$10.67	$16.01	$21.34	$4.87	$9.74	$14.62	$19.49
117,000	$6.44	$12.87	$19.31	$25.74	$5.38	$10.76	$16.15	$21.53	$4.91	$9.83	$14.74	$19.66
118,000	$6.49	$12.98	$19.47	$25.96	$5.43	$10.86	$16.28	$21.71	$4.96	$9.91	$14.87	$19.82
119,000	$6.55	$13.09	$19.64	$26.18	$5.47	$10.95	$16.42	$21.90	$5.00	$10.00	$14.99	$19.99
120,000	$6.60	$13.20	$19.80	$26.40	$5.52	$11.04	$16.56	$22.08	$5.04	$10.08	$15.12	$20.16
121,000	$6.66	$13.31	$19.97	$26.62	$5.57	$11.13	$16.70	$22.26	$5.08	$10.16	$15.25	$20.33
122,000	$6.71	$13.42	$20.13	$26.84	$5.61	$11.22	$16.84	$22.45	$5.12	$10.25	$15.37	$20.50
123,000	$6.77	$13.53	$20.30	$27.06	$5.66	$11.32	$16.97	$22.63	$5.17	$10.33	$15.50	$20.66
124,000	$6.82	$13.64	$20.46	$27.28	$5.70	$11.41	$17.11	$22.82	$5.21	$10.42	$15.62	$20.83
125,000	$6.88	$13.75	$20.63	$27.50	$5.75	$11.50	$17.25	$23.00	$5.25	$10.50	$15.75	$21.00
126,000	$6.93	$13.86	$20.79	$27.72	$5.80	$11.59	$17.39	$23.18	$5.29	$10.58	$15.88	$21.17
127,000	$6.99	$13.97	$20.96	$27.94	$5.84	$11.68	$17.53	$23.37	$5.33	$10.67	$16.00	$21.34
128,000	$7.04	$14.08	$21.12	$28.16	$5.89	$11.78	$17.66	$23.55	$5.38	$10.75	$16.13	$21.50
129,000	$7.10	$14.19	$21.29	$28.38	$5.93	$11.87	$17.80	$23.74	$5.42	$10.84	$16.25	$21.67
130,000	$7.15	$14.30	$21.45	$28.60	$5.98	$11.96	$17.94	$23.92	$5.46	$10.92	$16.38	$21.84
131,000	$7.21	$14.41	$21.62	$28.82	$6.03	$12.05	$18.08	$24.10	$5.50	$11.00	$16.51	$22.01

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 40 - 44

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$7.26	$14.52	$21.78	$29.04	$6.07	$12.14	$18.22	$24.29	$5.54	$11.09	$16.63	$22.18
133,000	$7.32	$14.63	$21.95	$29.26	$6.12	$12.24	$18.35	$24.47	$5.59	$11.17	$16.76	$22.34
134,000	$7.37	$14.74	$22.11	$29.48	$6.16	$12.33	$18.49	$24.66	$5.63	$11.26	$16.88	$22.51
135,000	$7.43	$14.85	$22.28	$29.70	$6.21	$12.42	$18.63	$24.84	$5.67	$11.34	$17.01	$22.68
136,000	$7.48	$14.96	$22.44	$29.92	$6.26	$12.51	$18.77	$25.02	$5.71	$11.42	$17.14	$22.85
137,000	$7.54	$15.07	$22.61	$30.14	$6.30	$12.60	$18.91	$25.21	$5.75	$11.51	$17.26	$23.02
138,000	$7.59	$15.18	$22.77	$30.36	$6.35	$12.70	$19.04	$25.39	$5.80	$11.59	$17.39	$23.18
139,000	$7.65	$15.29	$22.94	$30.58	$6.39	$12.79	$19.18	$25.58	$5.84	$11.68	$17.51	$23.35
140,000	$7.70	$15.40	$23.10	$30.80	$6.44	$12.88	$19.32	$25.76	$5.88	$11.76	$17.64	$23.52
141,000	$7.76	$15.51	$23.27	$31.02	$6.49	$12.97	$19.46	$25.94	$5.92	$11.84	$17.77	$23.69
142,000	$7.81	$15.62	$23.43	$31.24	$6.53	$13.06	$19.60	$26.13	$5.96	$11.93	$17.89	$23.86
143,000	$7.87	$15.73	$23.60	$31.46	$6.58	$13.16	$19.73	$26.31	$6.01	$12.01	$18.02	$24.02
144,000	$7.92	$15.84	$23.76	$31.68	$6.62	$13.25	$19.87	$26.50	$6.05	$12.10	$18.14	$24.19
145,000	$7.98	$15.95	$23.93	$31.90	$6.67	$13.34	$20.01	$26.68	$6.09	$12.18	$18.27	$24.36
146,000	$8.03	$16.06	$24.09	$32.12	$6.72	$13.43	$20.15	$26.86	$6.13	$12.26	$18.40	$24.53
147,000	$8.09	$16.17	$24.26	$32.34	$6.76	$13.52	$20.29	$27.05	$6.17	$12.35	$18.52	$24.70
148,000	$8.14	$16.28	$24.42	$32.56	$6.81	$13.62	$20.42	$27.23	$6.22	$12.43	$18.65	$24.86
149,000	$8.20	$16.39	$24.59	$32.78	$6.85	$13.71	$20.56	$27.42	$6.26	$12.52	$18.77	$25.03
150,000	$8.25	$16.50	$24.75	$33.00	$6.90	$13.80	$20.70	$27.60	$6.30	$12.60	$18.90	$25.20
151,000	$8.31	$16.61	$24.92	$33.22	$6.95	$13.89	$20.84	$27.78	$6.34	$12.68	$19.03	$25.37
152,000	$8.36	$16.72	$25.08	$33.44	$6.99	$13.98	$20.98	$27.97	$6.38	$12.77	$19.15	$25.54
153,000	$8.42	$16.83	$25.25	$33.66	$7.04	$14.08	$21.11	$28.15	$6.43	$12.85	$19.28	$25.70
154,000	$8.47	$16.94	$25.41	$33.88	$7.08	$14.17	$21.25	$28.34	$6.47	$12.94	$19.40	$25.87
155,000	$8.53	$17.05	$25.58	$34.10	$7.13	$14.26	$21.39	$28.52	$6.51	$13.02	$19.53	$26.04
156,000	$8.58	$17.16	$25.74	$34.32	$7.18	$14.35	$21.53	$28.70	$6.55	$13.10	$19.66	$26.21
157,000	$8.64	$17.27	$25.91	$34.54	$7.22	$14.44	$21.67	$28.89	$6.59	$13.19	$19.78	$26.38
158,000	$8.69	$17.38	$26.07	$34.76	$7.27	$14.54	$21.80	$29.07	$6.64	$13.27	$19.91	$26.54
159,000	$8.75	$17.49	$26.24	$34.98	$7.31	$14.63	$21.94	$29.26	$6.68	$13.36	$20.03	$26.71
160,000	$8.80	$17.60	$26.40	$35.20	$7.36	$14.72	$22.08	$29.44	$6.72	$13.44	$20.16	$26.88
161,000	$8.86	$17.71	$26.57	$35.42	$7.41	$14.81	$22.22	$29.62	$6.76	$13.52	$20.29	$27.05
162,000	$8.91	$17.82	$26.73	$35.64	$7.45	$14.90	$22.36	$29.81	$6.80	$13.61	$20.41	$27.22
163,000	$8.97	$17.93	$26.90	$35.86	$7.50	$15.00	$22.49	$29.99	$6.85	$13.69	$20.54	$27.38
164,000	$9.02	$18.04	$27.06	$36.08	$7.54	$15.09	$22.63	$30.18	$6.89	$13.78	$20.66	$27.55
165,000	$9.08	$18.15	$27.23	$36.30	$7.59	$15.18	$22.77	$30.36	$6.93	$13.86	$20.79	$27.72
166,000	$9.13	$18.26	$27.39	$36.52	$7.64	$15.27	$22.91	$30.54	$6.97	$13.94	$20.92	$27.89
167,000	$9.19	$18.37	$27.56	$36.74	$7.68	$15.36	$23.05	$30.73	$7.01	$14.03	$21.04	$28.06
168,000	$9.24	$18.48	$27.72	$36.96	$7.73	$15.46	$23.18	$30.91	$7.06	$14.11	$21.17	$28.22
169,000	$9.30	$18.59	$27.89	$37.18	$7.77	$15.55	$23.32	$31.10	$7.10	$14.20	$21.29	$28.39
170,000	$9.35	$18.70	$28.05	$37.40	$7.82	$15.64	$23.46	$31.28	$7.14	$14.28	$21.42	$28.56
171,000	$9.41	$18.81	$28.22	$37.62	$7.87	$15.73	$23.60	$31.46	$7.18	$14.36	$21.55	$28.73
172,000	$9.46	$18.92	$28.38	$37.84	$7.91	$15.82	$23.74	$31.65	$7.22	$14.45	$21.67	$28.90
173,000	$9.52	$19.03	$28.55	$38.06	$7.96	$15.92	$23.87	$31.83	$7.27	$14.53	$21.80	$29.06
174,000	$9.57	$19.14	$28.71	$38.28	$8.00	$16.01	$24.01	$32.02	$7.31	$14.62	$21.92	$29.23
175,000	$9.63	$19.25	$28.88	$38.50	$8.05	$16.10	$24.15	$32.20	$7.35	$14.70	$22.05	$29.40
176,000	$9.68	$19.36	$29.04	$38.72	$8.10	$16.19	$24.29	$32.38	$7.39	$14.78	$22.18	$29.57
177,000	$9.74	$19.47	$29.21	$38.94	$8.14	$16.28	$24.43	$32.57	$7.43	$14.87	$22.30	$29.74
178,000	$9.79	$19.58	$29.37	$39.16	$8.19	$16.38	$24.56	$32.75	$7.48	$14.95	$22.43	$29.90
179,000	$9.85	$19.69	$29.54	$39.38	$8.23	$16.47	$24.70	$32.94	$7.52	$15.04	$22.55	$30.07
180,000	$9.90	$19.80	$29.70	$39.60	$8.28	$16.56	$24.84	$33.12	$7.56	$15.12	$22.68	$30.24
181,000	$9.96	$19.91	$29.87	$39.82	$8.33	$16.65	$24.98	$33.30	$7.60	$15.20	$22.81	$30.41
182,000	$10.01	$20.02	$30.03	$40.04	$8.37	$16.74	$25.12	$33.49	$7.64	$15.29	$22.93	$30.58
183,000	$10.07	$20.13	$30.20	$40.26	$8.42	$16.84	$25.25	$33.67	$7.69	$15.37	$23.06	$30.74
184,000	$10.12	$20.24	$30.36	$40.48	$8.46	$16.93	$25.39	$33.86	$7.73	$15.46	$23.18	$30.91
185,000	$10.18	$20.35	$30.53	$40.70	$8.51	$17.02	$25.53	$34.04	$7.77	$15.54	$23.31	$31.08
186,000	$10.23	$20.46	$30.69	$40.92	$8.56	$17.11	$25.67	$34.22	$7.81	$15.62	$23.44	$31.25
187,000	$10.29	$20.57	$30.86	$41.14	$8.60	$17.20	$25.81	$34.41	$7.85	$15.71	$23.56	$31.42
188,000	$10.34	$20.68	$31.02	$41.36	$8.65	$17.30	$25.94	$34.59	$7.90	$15.79	$23.69	$31.58
189,000	$10.40	$20.79	$31.19	$41.58	$8.69	$17.39	$26.08	$34.78	$7.94	$15.88	$23.81	$31.75
190,000	$10.45	$20.90	$31.35	$41.80	$8.74	$17.48	$26.22	$34.96	$7.98	$15.96	$23.94	$31.92
191,000	$10.51	$21.01	$31.52	$42.02	$8.79	$17.57	$26.36	$35.14	$8.02	$16.04	$24.07	$32.09
192,000	$10.56	$21.12	$31.68	$42.24	$8.83	$17.66	$26.50	$35.33	$8.06	$16.13	$24.19	$32.26

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 40 - 44

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$10.62	$21.23	$31.85	$42.46	$8.88	$17.76	$26.63	$35.51	$8.11	$16.21	$24.32	$32.42
194,000	$10.67	$21.34	$32.01	$42.68	$8.92	$17.85	$26.77	$35.70	$8.15	$16.30	$24.44	$32.59
195,000	$10.73	$21.45	$32.18	$42.90	$8.97	$17.94	$26.91	$35.88	$8.19	$16.38	$24.57	$32.76
196,000	$10.78	$21.56	$32.34	$43.12	$9.02	$18.03	$27.05	$36.06	$8.23	$16.46	$24.70	$32.93
197,000	$10.84	$21.67	$32.51	$43.34	$9.06	$18.12	$27.19	$36.25	$8.27	$16.55	$24.82	$33.10
198,000	$10.89	$21.78	$32.67	$43.56	$9.11	$18.22	$27.32	$36.43	$8.32	$16.63	$24.95	$33.26
199,000	$10.95	$21.89	$32.84	$43.78	$9.15	$18.31	$27.46	$36.62	$8.36	$16.72	$25.07	$33.43
200,000	$11.00	$22.00	$33.00	$44.00	$9.20	$18.40	$27.60	$36.80	$8.40	$16.80	$25.20	$33.60
201,000	$11.06	$22.11	$33.17	$44.22	$9.25	$18.49	$27.74	$36.98	$8.44	$16.88	$25.33	$33.77
202,000	$11.11	$22.22	$33.33	$44.44	$9.29	$18.58	$27.88	$37.17	$8.48	$16.97	$25.45	$33.94
203,000	$11.17	$22.33	$33.50	$44.66	$9.34	$18.68	$28.01	$37.35	$8.53	$17.05	$25.58	$34.10
204,000	$11.22	$22.44	$33.66	$44.88	$9.38	$18.77	$28.15	$37.54	$8.57	$17.14	$25.70	$34.27
205,000	$11.28	$22.55	$33.83	$45.10	$9.43	$18.86	$28.29	$37.72	$8.61	$17.22	$25.83	$34.44
206,000	$11.33	$22.66	$33.99	$45.32	$9.48	$18.95	$28.43	$37.90	$8.65	$17.30	$25.96	$34.61
207,000	$11.39	$22.77	$34.16	$45.54	$9.52	$19.04	$28.57	$38.09	$8.69	$17.39	$26.08	$34.78
208,000	$11.44	$22.88	$34.32	$45.76	$9.57	$19.14	$28.70	$38.27	$8.74	$17.47	$26.21	$34.94
209,000	$11.50	$22.99	$34.49	$45.98	$9.61	$19.23	$28.84	$38.46	$8.78	$17.56	$26.33	$35.11
210,000	$11.55	$23.10	$34.65	$46.20	$9.66	$19.32	$28.98	$38.64	$8.82	$17.64	$26.46	$35.28
211,000	$11.61	$23.21	$34.82	$46.42	$9.71	$19.41	$29.12	$38.82	$8.86	$17.72	$26.59	$35.45
212,000	$11.66	$23.32	$34.98	$46.64	$9.75	$19.50	$29.26	$39.01	$8.90	$17.81	$26.71	$35.62
213,000	$11.72	$23.43	$35.15	$46.86	$9.80	$19.60	$29.39	$39.19	$8.95	$17.89	$26.84	$35.78
214,000	$11.77	$23.54	$35.31	$47.08	$9.84	$19.69	$29.53	$39.38	$8.99	$17.98	$26.96	$35.95
215,000	$11.83	$23.65	$35.48	$47.30	$9.89	$19.78	$29.67	$39.56	$9.03	$18.06	$27.09	$36.12
216,000	$11.88	$23.76	$35.64	$47.52	$9.94	$19.87	$29.81	$39.74	$9.07	$18.14	$27.22	$36.29
217,000	$11.94	$23.87	$35.81	$47.74	$9.98	$19.96	$29.95	$39.93	$9.11	$18.23	$27.34	$36.46
218,000	$11.99	$23.98	$35.97	$47.96	$10.03	$20.06	$30.08	$40.11	$9.16	$18.31	$27.47	$36.62
219,000	$12.05	$24.09	$36.14	$48.18	$10.07	$20.15	$30.22	$40.30	$9.20	$18.40	$27.59	$36.79
220,000	$12.10	$24.20	$36.30	$48.40	$10.12	$20.24	$30.36	$40.48	$9.24	$18.48	$27.72	$36.96
221,000	$12.16	$24.31	$36.47	$48.62	$10.17	$20.33	$30.50	$40.66	$9.28	$18.56	$27.85	$37.13
222,000	$12.21	$24.42	$36.63	$48.84	$10.21	$20.42	$30.64	$40.85	$9.32	$18.65	$27.97	$37.30
223,000	$12.27	$24.53	$36.80	$49.06	$10.26	$20.52	$30.77	$41.03	$9.37	$18.73	$28.10	$37.46
224,000	$12.32	$24.64	$36.96	$49.28	$10.30	$20.61	$30.91	$41.22	$9.41	$18.82	$28.22	$37.63
225,000	$12.38	$24.75	$37.13	$49.50	$10.35	$20.70	$31.05	$41.40	$9.45	$18.90	$28.35	$37.80
226,000	$12.43	$24.86	$37.29	$49.72	$10.40	$20.79	$31.19	$41.58	$9.49	$18.98	$28.48	$37.97
227,000	$12.49	$24.97	$37.46	$49.94	$10.44	$20.88	$31.33	$41.77	$9.53	$19.07	$28.60	$38.14
228,000	$12.54	$25.08	$37.62	$50.16	$10.49	$20.98	$31.46	$41.95	$9.58	$19.15	$28.73	$38.30
229,000	$12.60	$25.19	$37.79	$50.38	$10.53	$21.07	$31.60	$42.14	$9.62	$19.24	$28.85	$38.47
230,000	$12.65	$25.30	$37.95	$50.60	$10.58	$21.16	$31.74	$42.32	$9.66	$19.32	$28.98	$38.64
231,000	$12.71	$25.41	$38.12	$50.82	$10.63	$21.25	$31.88	$42.50	$9.70	$19.40	$29.11	$38.81
232,000	$12.76	$25.52	$38.28	$51.04	$10.67	$21.34	$32.02	$42.69	$9.74	$19.49	$29.23	$38.98
233,000	$12.82	$25.63	$38.45	$51.26	$10.72	$21.44	$32.15	$42.87	$9.79	$19.57	$29.36	$39.14
234,000	$12.87	$25.74	$38.61	$51.48	$10.76	$21.53	$32.29	$43.06	$9.83	$19.66	$29.48	$39.31
235,000	$12.93	$25.85	$38.78	$51.70	$10.81	$21.62	$32.43	$43.24	$9.87	$19.74	$29.61	$39.48
236,000	$12.98	$25.96	$38.94	$51.92	$10.86	$21.71	$32.57	$43.42	$9.91	$19.82	$29.74	$39.65
237,000	$13.04	$26.07	$39.11	$52.14	$10.90	$21.80	$32.71	$43.61	$9.95	$19.91	$29.86	$39.82
238,000	$13.09	$26.18	$39.27	$52.36	$10.95	$21.90	$32.84	$43.79	$10.00	$19.99	$29.99	$39.98
239,000	$13.15	$26.29	$39.44	$52.58	$10.99	$21.99	$32.98	$43.98	$10.04	$20.08	$30.11	$40.15
240,000	$13.20	$26.40	$39.60	$52.80	$11.04	$22.08	$33.12	$44.16	$10.08	$20.16	$30.24	$40.32
241,000	$13.26	$26.51	$39.77	$53.02	$11.09	$22.17	$33.26	$44.34	$10.12	$20.24	$30.37	$40.49
242,000	$13.31	$26.62	$39.93	$53.24	$11.13	$22.26	$33.40	$44.53	$10.16	$20.33	$30.49	$40.66
243,000	$13.37	$26.73	$40.10	$53.46	$11.18	$22.36	$33.53	$44.71	$10.21	$20.41	$30.62	$40.82
244,000	$13.42	$26.84	$40.26	$53.68	$11.22	$22.45	$33.67	$44.90	$10.25	$20.50	$30.74	$40.99
245,000	$13.48	$26.95	$40.43	$53.90	$11.27	$22.54	$33.81	$45.08	$10.29	$20.58	$30.87	$41.16
246,000	$13.53	$27.06	$40.59	$54.12	$11.32	$22.63	$33.95	$45.26	$10.33	$20.66	$31.00	$41.33
247,000	$13.59	$27.17	$40.76	$54.34	$11.36	$22.72	$34.09	$45.45	$10.37	$20.75	$31.12	$41.50
248,000	$13.64	$27.28	$40.92	$54.56	$11.41	$22.82	$34.22	$45.63	$10.42	$20.83	$31.25	$41.66
249,000	$13.70	$27.39	$41.09	$54.78	$11.45	$22.91	$34.36	$45.82	$10.46	$20.92	$31.37	$41.83
250,000	$13.75	$27.50	$41.25	$55.00	$11.50	$23.00	$34.50	$46.00	$10.50	$21.00	$31.50	$42.00
251,000	$13.81	$27.61	$41.42	$55.22	$11.55	$23.09	$34.64	$46.18	$10.54	$21.08	$31.63	$42.17
252,000	$13.86	$27.72	$41.58	$55.44	$11.59	$23.18	$34.78	$46.37	$10.58	$21.17	$31.75	$42.34
253,000	$13.92	$27.83	$41.75	$55.66	$11.64	$23.28	$34.91	$46.55	$10.63	$21.25	$31.88	$42.50

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 40 - 44

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$13.97	$27.94	$41.91	$55.88	$11.68	$23.37	$35.05	$46.74	$10.67	$21.34	$32.00	$42.67
255,000	$14.03	$28.05	$42.08	$56.10	$11.73	$23.46	$35.19	$46.92	$10.71	$21.42	$32.13	$42.84
256,000	$14.08	$28.16	$42.24	$56.32	$11.78	$23.55	$35.33	$47.10	$10.75	$21.50	$32.26	$43.01
257,000	$14.14	$28.27	$42.41	$56.54	$11.82	$23.64	$35.47	$47.29	$10.79	$21.59	$32.38	$43.18
258,000	$14.19	$28.38	$42.57	$56.76	$11.87	$23.74	$35.60	$47.47	$10.84	$21.67	$32.51	$43.34
259,000	$14.25	$28.49	$42.74	$56.98	$11.91	$23.83	$35.74	$47.66	$10.88	$21.76	$32.63	$43.51
260,000	$14.30	$28.60	$42.90	$57.20	$11.96	$23.92	$35.88	$47.84	$10.92	$21.84	$32.76	$43.68
261,000	$14.36	$28.71	$43.07	$57.42	$12.01	$24.01	$36.02	$48.02	$10.96	$21.92	$32.89	$43.85
262,000	$14.41	$28.82	$43.23	$57.64	$12.05	$24.10	$36.16	$48.21	$11.00	$22.01	$33.01	$44.02
263,000	$14.47	$28.93	$43.40	$57.86	$12.10	$24.20	$36.29	$48.39	$11.05	$22.09	$33.14	$44.18
264,000	$14.52	$29.04	$43.56	$58.08	$12.14	$24.29	$36.43	$48.58	$11.09	$22.18	$33.26	$44.35
265,000	$14.58	$29.15	$43.73	$58.30	$12.19	$24.38	$36.57	$48.76	$11.13	$22.26	$33.39	$44.52
266,000	$14.63	$29.26	$43.89	$58.52	$12.24	$24.47	$36.71	$48.94	$11.17	$22.34	$33.52	$44.69
267,000	$14.69	$29.37	$44.06	$58.74	$12.28	$24.56	$36.85	$49.13	$11.21	$22.43	$33.64	$44.86
268,000	$14.74	$29.48	$44.22	$58.96	$12.33	$24.66	$36.98	$49.31	$11.26	$22.51	$33.77	$45.02
269,000	$14.80	$29.59	$44.39	$59.18	$12.37	$24.75	$37.12	$49.50	$11.30	$22.60	$33.89	$45.19
270,000	$14.85	$29.70	$44.55	$59.40	$12.42	$24.84	$37.26	$49.68	$11.34	$22.68	$34.02	$45.36
271,000	$14.91	$29.81	$44.72	$59.62	$12.47	$24.93	$37.40	$49.86	$11.38	$22.76	$34.15	$45.53
272,000	$14.96	$29.92	$44.88	$59.84	$12.51	$25.02	$37.54	$50.05	$11.42	$22.85	$34.27	$45.70
273,000	$15.02	$30.03	$45.05	$60.06	$12.56	$25.12	$37.67	$50.23	$11.47	$22.93	$34.40	$45.86
274,000	$15.07	$30.14	$45.21	$60.28	$12.60	$25.21	$37.81	$50.42	$11.51	$23.02	$34.52	$46.03
275,000	$15.13	$30.25	$45.38	$60.50	$12.65	$25.30	$37.95	$50.60	$11.55	$23.10	$34.65	$46.20
276,000	$15.18	$30.36	$45.54	$60.72	$12.70	$25.39	$38.09	$50.78	$11.59	$23.18	$34.78	$46.37
277,000	$15.24	$30.47	$45.71	$60.94	$12.74	$25.48	$38.23	$50.97	$11.63	$23.27	$34.90	$46.54
278,000	$15.29	$30.58	$45.87	$61.16	$12.79	$25.58	$38.36	$51.15	$11.68	$23.35	$35.03	$46.70
279,000	$15.35	$30.69	$46.04	$61.38	$12.83	$25.67	$38.50	$51.34	$11.72	$23.44	$35.15	$46.87
280,000	$15.40	$30.80	$46.20	$61.60	$12.88	$25.76	$38.64	$51.52	$11.76	$23.52	$35.28	$47.04
281,000	$15.46	$30.91	$46.37	$61.82	$12.93	$25.85	$38.78	$51.70	$11.80	$23.60	$35.41	$47.21
282,000	$15.51	$31.02	$46.53	$62.04	$12.97	$25.94	$38.92	$51.89	$11.84	$23.69	$35.53	$47.38
283,000	$15.57	$31.13	$46.70	$62.26	$13.02	$26.04	$39.05	$52.07	$11.89	$23.77	$35.66	$47.54
284,000	$15.62	$31.24	$46.86	$62.48	$13.06	$26.13	$39.19	$52.26	$11.93	$23.86	$35.78	$47.71
285,000	$15.68	$31.35	$47.03	$62.70	$13.11	$26.22	$39.33	$52.44	$11.97	$23.94	$35.91	$47.88
286,000	$15.73	$31.46	$47.19	$62.92	$13.16	$26.31	$39.47	$52.62	$12.01	$24.02	$36.04	$48.05
287,000	$15.79	$31.57	$47.36	$63.14	$13.20	$26.40	$39.61	$52.81	$12.05	$24.11	$36.16	$48.22
288,000	$15.84	$31.68	$47.52	$63.36	$13.25	$26.50	$39.74	$52.99	$12.10	$24.19	$36.29	$48.38
289,000	$15.90	$31.79	$47.69	$63.58	$13.29	$26.59	$39.88	$53.18	$12.14	$24.28	$36.41	$48.55
290,000	$15.95	$31.90	$47.85	$63.80	$13.34	$26.68	$40.02	$53.36	$12.18	$24.36	$36.54	$48.72
291,000	$16.01	$32.01	$48.02	$64.02	$13.39	$26.77	$40.16	$53.54	$12.22	$24.44	$36.67	$48.89
292,000	$16.06	$32.12	$48.18	$64.24	$13.43	$26.86	$40.30	$53.73	$12.26	$24.53	$36.79	$49.06
293,000	$16.12	$32.23	$48.35	$64.46	$13.48	$26.96	$40.43	$53.91	$12.31	$24.61	$36.92	$49.22
294,000	$16.17	$32.34	$48.51	$64.68	$13.52	$27.05	$40.57	$54.10	$12.35	$24.70	$37.04	$49.39
295,000	$16.23	$32.45	$48.68	$64.90	$13.57	$27.14	$40.71	$54.28	$12.39	$24.78	$37.17	$49.56
296,000	$16.28	$32.56	$48.84	$65.12	$13.62	$27.23	$40.85	$54.46	$12.43	$24.86	$37.30	$49.73
297,000	$16.34	$32.67	$49.01	$65.34	$13.66	$27.32	$40.99	$54.65	$12.47	$24.95	$37.42	$49.90
298,000	$16.39	$32.78	$49.17	$65.56	$13.71	$27.42	$41.12	$54.83	$12.52	$25.03	$37.55	$50.06
299,000	$16.45	$32.89	$49.34	$65.78	$13.75	$27.51	$41.26	$55.02	$12.56	$25.12	$37.67	$50.23
300,000	$16.50	$33.00	$49.50	$66.00	$13.80	$27.60	$41.40	$55.20	$12.60	$25.20	$37.80	$50.40
301,000	$16.56	$33.11	$49.67	$66.22	$13.85	$27.69	$41.54	$55.38	$12.64	$25.28	$37.93	$50.57
302,000	$16.61	$33.22	$49.83	$66.44	$13.89	$27.78	$41.68	$55.57	$12.68	$25.37	$38.05	$50.74
303,000	$16.67	$33.33	$50.00	$66.66	$13.94	$27.88	$41.81	$55.75	$12.73	$25.45	$38.18	$50.90
304,000	$16.72	$33.44	$50.16	$66.88	$13.98	$27.97	$41.95	$55.94	$12.77	$25.54	$38.30	$51.07
305,000	$16.78	$33.55	$50.33	$67.10	$14.03	$28.06	$42.09	$56.12	$12.81	$25.62	$38.43	$51.24
306,000	$16.83	$33.66	$50.49	$67.32	$14.08	$28.15	$42.23	$56.30	$12.85	$25.70	$38.56	$51.41
307,000	$16.89	$33.77	$50.66	$67.54	$14.12	$28.24	$42.37	$56.49	$12.89	$25.79	$38.68	$51.58
308,000	$16.94	$33.88	$50.82	$67.76	$14.17	$28.34	$42.50	$56.67	$12.94	$25.87	$38.81	$51.74
309,000	$17.00	$33.99	$50.99	$67.98	$14.21	$28.43	$42.64	$56.86	$12.98	$25.96	$38.93	$51.91
310,000	$17.05	$34.10	$51.15	$68.20	$14.26	$28.52	$42.78	$57.04	$13.02	$26.04	$39.06	$52.08
311,000	$17.11	$34.21	$51.32	$68.42	$14.31	$28.61	$42.92	$57.22	$13.06	$26.12	$39.19	$52.25
312,000	$17.16	$34.32	$51.48	$68.64	$14.35	$28.70	$43.06	$57.41	$13.10	$26.21	$39.31	$52.42
313,000	$17.22	$34.43	$51.65	$68.86	$14.40	$28.80	$43.19	$57.59	$13.15	$26.29	$39.44	$52.58
314,000	$17.27	$34.54	$51.81	$69.08	$14.44	$28.89	$43.33	$57.78	$13.19	$26.38	$39.56	$52.75

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 40 - 44

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$17.33	$34.65	$51.98	$69.30	$14.49	$28.98	$43.47	$57.96	$13.23	$26.46	$39.69	$52.92
316,000	$17.38	$34.76	$52.14	$69.52	$14.54	$29.07	$43.61	$58.14	$13.27	$26.54	$39.82	$53.09
317,000	$17.44	$34.87	$52.31	$69.74	$14.58	$29.16	$43.75	$58.33	$13.31	$26.63	$39.94	$53.26
318,000	$17.49	$34.98	$52.47	$69.96	$14.63	$29.26	$43.88	$58.51	$13.36	$26.71	$40.07	$53.42
319,000	$17.55	$35.09	$52.64	$70.18	$14.67	$29.35	$44.02	$58.70	$13.40	$26.80	$40.19	$53.59
320,000	$17.60	$35.20	$52.80	$70.40	$14.72	$29.44	$44.16	$58.88	$13.44	$26.88	$40.32	$53.76
321,000	$17.66	$35.31	$52.97	$70.62	$14.77	$29.53	$44.30	$59.06	$13.48	$26.96	$40.45	$53.93
322,000	$17.71	$35.42	$53.13	$70.84	$14.81	$29.62	$44.44	$59.25	$13.52	$27.05	$40.57	$54.10
323,000	$17.77	$35.53	$53.30	$71.06	$14.86	$29.72	$44.57	$59.43	$13.57	$27.13	$40.70	$54.26
324,000	$17.82	$35.64	$53.46	$71.28	$14.90	$29.81	$44.71	$59.62	$13.61	$27.22	$40.82	$54.43
325,000	$17.88	$35.75	$53.63	$71.50	$14.95	$29.90	$44.85	$59.80	$13.65	$27.30	$40.95	$54.60
326,000	$17.93	$35.86	$53.79	$71.72	$15.00	$29.99	$44.99	$59.98	$13.69	$27.38	$41.08	$54.77
327,000	$17.99	$35.97	$53.96	$71.94	$15.04	$30.08	$45.13	$60.17	$13.73	$27.47	$41.20	$54.94
328,000	$18.04	$36.08	$54.12	$72.16	$15.09	$30.18	$45.26	$60.35	$13.78	$27.55	$41.33	$55.10
329,000	$18.10	$36.19	$54.29	$72.38	$15.13	$30.27	$45.40	$60.54	$13.82	$27.64	$41.45	$55.27
330,000	$18.15	$36.30	$54.45	$72.60	$15.18	$30.36	$45.54	$60.72	$13.86	$27.72	$41.58	$55.44
331,000	$18.21	$36.41	$54.62	$72.82	$15.23	$30.45	$45.68	$60.90	$13.90	$27.80	$41.71	$55.61
332,000	$18.26	$36.52	$54.78	$73.04	$15.27	$30.54	$45.82	$61.09	$13.94	$27.89	$41.83	$55.78
333,000	$18.32	$36.63	$54.95	$73.26	$15.32	$30.64	$45.95	$61.27	$13.99	$27.97	$41.96	$55.94
334,000	$18.37	$36.74	$55.11	$73.48	$15.36	$30.73	$46.09	$61.46	$14.03	$28.06	$42.08	$56.11
335,000	$18.43	$36.85	$55.28	$73.70	$15.41	$30.82	$46.23	$61.64	$14.07	$28.14	$42.21	$56.28
336,000	$18.48	$36.96	$55.44	$73.92	$15.46	$30.91	$46.37	$61.82	$14.11	$28.22	$42.34	$56.45
337,000	$18.54	$37.07	$55.61	$74.14	$15.50	$31.00	$46.51	$62.01	$14.15	$28.31	$42.46	$56.62
338,000	$18.59	$37.18	$55.77	$74.36	$15.55	$31.10	$46.64	$62.19	$14.20	$28.39	$42.59	$56.78
339,000	$18.65	$37.29	$55.94	$74.58	$15.59	$31.19	$46.78	$62.38	$14.24	$28.48	$42.71	$56.95
340,000	$18.70	$37.40	$56.10	$74.80	$15.64	$31.28	$46.92	$62.56	$14.28	$28.56	$42.84	$57.12
341,000	$18.76	$37.51	$56.27	$75.02	$15.69	$31.37	$47.06	$62.74	$14.32	$28.64	$42.97	$57.29
342,000	$18.81	$37.62	$56.43	$75.24	$15.73	$31.46	$47.20	$62.93	$14.36	$28.73	$43.09	$57.46
343,000	$18.87	$37.73	$56.60	$75.46	$15.78	$31.56	$47.33	$63.11	$14.41	$28.81	$43.22	$57.62
344,000	$18.92	$37.84	$56.76	$75.68	$15.82	$31.65	$47.47	$63.30	$14.45	$28.90	$43.34	$57.79
345,000	$18.98	$37.95	$56.93	$75.90	$15.87	$31.74	$47.61	$63.48	$14.49	$28.98	$43.47	$57.96
346,000	$19.03	$38.06	$57.09	$76.12	$15.92	$31.83	$47.75	$63.66	$14.53	$29.06	$43.60	$58.13
347,000	$19.09	$38.17	$57.26	$76.34	$15.96	$31.92	$47.89	$63.85	$14.57	$29.15	$43.72	$58.30
348,000	$19.14	$38.28	$57.42	$76.56	$16.01	$32.02	$48.02	$64.03	$14.62	$29.23	$43.85	$58.46
349,000	$19.20	$38.39	$57.59	$76.78	$16.05	$32.11	$48.16	$64.22	$14.66	$29.32	$43.97	$58.63
350,000	$19.25	$38.50	$57.75	$77.00	$16.10	$32.20	$48.30	$64.40	$14.70	$29.40	$44.10	$58.80
351,000	$19.31	$38.61	$57.92	$77.22	$16.15	$32.29	$48.44	$64.58	$14.74	$29.48	$44.23	$58.97
352,000	$19.36	$38.72	$58.08	$77.44	$16.19	$32.38	$48.58	$64.77	$14.78	$29.57	$44.35	$59.14
353,000	$19.42	$38.83	$58.25	$77.66	$16.24	$32.48	$48.71	$64.95	$14.83	$29.65	$44.48	$59.30
354,000	$19.47	$38.94	$58.41	$77.88	$16.28	$32.57	$48.85	$65.14	$14.87	$29.74	$44.60	$59.47
355,000	$19.53	$39.05	$58.58	$78.10	$16.33	$32.66	$48.99	$65.32	$14.91	$29.82	$44.73	$59.64
356,000	$19.58	$39.16	$58.74	$78.32	$16.38	$32.75	$49.13	$65.50	$14.95	$29.90	$44.86	$59.81
357,000	$19.64	$39.27	$58.91	$78.54	$16.42	$32.84	$49.27	$65.69	$14.99	$29.99	$44.98	$59.98
358,000	$19.69	$39.38	$59.07	$78.76	$16.47	$32.94	$49.40	$65.87	$15.04	$30.07	$45.11	$60.14
359,000	$19.75	$39.49	$59.24	$78.98	$16.51	$33.03	$49.54	$66.06	$15.08	$30.16	$45.23	$60.31
360,000	$19.80	$39.60	$59.40	$79.20	$16.56	$33.12	$49.68	$66.24	$15.12	$30.24	$45.36	$60.48
361,000	$19.86	$39.71	$59.57	$79.42	$16.61	$33.21	$49.82	$66.42	$15.16	$30.32	$45.49	$60.65
362,000	$19.91	$39.82	$59.73	$79.64	$16.65	$33.30	$49.96	$66.61	$15.20	$30.41	$45.61	$60.82
363,000	$19.97	$39.93	$59.90	$79.86	$16.70	$33.40	$50.09	$66.79	$15.25	$30.49	$45.74	$60.98
364,000	$20.02	$40.04	$60.06	$80.08	$16.74	$33.49	$50.23	$66.98	$15.29	$30.58	$45.86	$61.15
365,000	$20.08	$40.15	$60.23	$80.30	$16.79	$33.58	$50.37	$67.16	$15.33	$30.66	$45.99	$61.32
366,000	$20.13	$40.26	$60.39	$80.52	$16.84	$33.67	$50.51	$67.34	$15.37	$30.74	$46.12	$61.49
367,000	$20.19	$40.37	$60.56	$80.74	$16.88	$33.76	$50.65	$67.53	$15.41	$30.83	$46.24	$61.66
368,000	$20.24	$40.48	$60.72	$80.96	$16.93	$33.86	$50.78	$67.71	$15.46	$30.91	$46.37	$61.82
369,000	$20.30	$40.59	$60.89	$81.18	$16.97	$33.95	$50.92	$67.90	$15.50	$31.00	$46.49	$61.99
370,000	$20.35	$40.70	$61.05	$81.40	$17.02	$34.04	$51.06	$68.08	$15.54	$31.08	$46.62	$62.16
371,000	$20.41	$40.81	$61.22	$81.62	$17.07	$34.13	$51.20	$68.26	$15.58	$31.16	$46.75	$62.33
372,000	$20.46	$40.92	$61.38	$81.84	$17.11	$34.22	$51.34	$68.45	$15.62	$31.25	$46.87	$62.50
373,000	$20.52	$41.03	$61.55	$82.06	$17.16	$34.32	$51.47	$68.63	$15.67	$31.33	$47.00	$62.66
374,000	$20.57	$41.14	$61.71	$82.28	$17.20	$34.41	$51.61	$68.82	$15.71	$31.42	$47.12	$62.83
375,000	$20.63	$41.25	$61.88	$82.50	$17.25	$34.50	$51.75	$69.00	$15.75	$31.50	$47.25	$63.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 45 - 49

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$0.97	$1.94	$2.91	$3.88	$0.81	$1.62	$2.43	$3.24	$0.75	$1.50	$2.25	$3.00
11,000	$1.07	$2.13	$3.20	$4.27	$0.89	$1.78	$2.67	$3.56	$0.83	$1.65	$2.48	$3.30
12,000	$1.16	$2.33	$3.49	$4.66	$0.97	$1.94	$2.92	$3.89	$0.90	$1.80	$2.70	$3.60
13,000	$1.26	$2.52	$3.78	$5.04	$1.05	$2.11	$3.16	$4.21	$0.98	$1.95	$2.93	$3.90
14,000	$1.36	$2.72	$4.07	$5.43	$1.13	$2.27	$3.40	$4.54	$1.05	$2.10	$3.15	$4.20
15,000	$1.46	$2.91	$4.37	$5.82	$1.22	$2.43	$3.65	$4.86	$1.13	$2.25	$3.38	$4.50
16,000	$1.55	$3.10	$4.66	$6.21	$1.30	$2.59	$3.89	$5.18	$1.20	$2.40	$3.60	$4.80
17,000	$1.65	$3.30	$4.95	$6.60	$1.38	$2.75	$4.13	$5.51	$1.28	$2.55	$3.83	$5.10
18,000	$1.75	$3.49	$5.24	$6.98	$1.46	$2.92	$4.37	$5.83	$1.35	$2.70	$4.05	$5.40
19,000	$1.84	$3.69	$5.53	$7.37	$1.54	$3.08	$4.62	$6.16	$1.43	$2.85	$4.28	$5.70
20,000	$1.94	$3.88	$5.82	$7.76	$1.62	$3.24	$4.86	$6.48	$1.50	$3.00	$4.50	$6.00
21,000	$2.04	$4.07	$6.11	$8.15	$1.70	$3.40	$5.10	$6.80	$1.58	$3.15	$4.73	$6.30
22,000	$2.13	$4.27	$6.40	$8.54	$1.78	$3.56	$5.35	$7.13	$1.65	$3.30	$4.95	$6.60
23,000	$2.23	$4.46	$6.69	$8.92	$1.86	$3.73	$5.59	$7.45	$1.73	$3.45	$5.18	$6.90
24,000	$2.33	$4.66	$6.98	$9.31	$1.94	$3.89	$5.83	$7.78	$1.80	$3.60	$5.40	$7.20
25,000	$2.43	$4.85	$7.28	$9.70	$2.03	$4.05	$6.08	$8.10	$1.88	$3.75	$5.63	$7.50
26,000	$2.52	$5.04	$7.57	$10.09	$2.11	$4.21	$6.32	$8.42	$1.95	$3.90	$5.85	$7.80
27,000	$2.62	$5.24	$7.86	$10.48	$2.19	$4.37	$6.56	$8.75	$2.03	$4.05	$6.08	$8.10
28,000	$2.72	$5.43	$8.15	$10.86	$2.27	$4.54	$6.80	$9.07	$2.10	$4.20	$6.30	$8.40
29,000	$2.81	$5.63	$8.44	$11.25	$2.35	$4.70	$7.05	$9.40	$2.18	$4.35	$6.53	$8.70
30,000	$2.91	$5.82	$8.73	$11.64	$2.43	$4.86	$7.29	$9.72	$2.25	$4.50	$6.75	$9.00
31,000	$3.01	$6.01	$9.02	$12.03	$2.51	$5.02	$7.53	$10.04	$2.33	$4.65	$6.98	$9.30
32,000	$3.10	$6.21	$9.31	$12.42	$2.59	$5.18	$7.78	$10.37	$2.40	$4.80	$7.20	$9.60
33,000	$3.20	$6.40	$9.60	$12.80	$2.67	$5.35	$8.02	$10.69	$2.48	$4.95	$7.43	$9.90
34,000	$3.30	$6.60	$9.89	$13.19	$2.75	$5.51	$8.26	$11.02	$2.55	$5.10	$7.65	$10.20
35,000	$3.40	$6.79	$10.19	$13.58	$2.84	$5.67	$8.51	$11.34	$2.63	$5.25	$7.88	$10.50
36,000	$3.49	$6.98	$10.48	$13.97	$2.92	$5.83	$8.75	$11.66	$2.70	$5.40	$8.10	$10.80
37,000	$3.59	$7.18	$10.77	$14.36	$3.00	$5.99	$8.99	$11.99	$2.78	$5.55	$8.33	$11.10
38,000	$3.69	$7.37	$11.06	$14.74	$3.08	$6.16	$9.23	$12.31	$2.85	$5.70	$8.55	$11.40
39,000	$3.78	$7.57	$11.35	$15.13	$3.16	$6.32	$9.48	$12.64	$2.93	$5.85	$8.78	$11.70
40,000	$3.88	$7.76	$11.64	$15.52	$3.24	$6.48	$9.72	$12.96	$3.00	$6.00	$9.00	$12.00
41,000	$3.98	$7.95	$11.93	$15.91	$3.32	$6.64	$9.96	$13.28	$3.08	$6.15	$9.23	$12.30
42,000	$4.07	$8.15	$12.22	$16.30	$3.40	$6.80	$10.21	$13.61	$3.15	$6.30	$9.45	$12.60
43,000	$4.17	$8.34	$12.51	$16.68	$3.48	$6.97	$10.45	$13.93	$3.23	$6.45	$9.68	$12.90
44,000	$4.27	$8.54	$12.80	$17.07	$3.56	$7.13	$10.69	$14.26	$3.30	$6.60	$9.90	$13.20
45,000	$4.37	$8.73	$13.10	$17.46	$3.65	$7.29	$10.94	$14.58	$3.38	$6.75	$10.13	$13.50
46,000	$4.46	$8.92	$13.39	$17.85	$3.73	$7.45	$11.18	$14.90	$3.45	$6.90	$10.35	$13.80
47,000	$4.56	$9.12	$13.68	$18.24	$3.81	$7.61	$11.42	$15.23	$3.53	$7.05	$10.58	$14.10
48,000	$4.66	$9.31	$13.97	$18.62	$3.89	$7.78	$11.66	$15.55	$3.60	$7.20	$10.80	$14.40
49,000	$4.75	$9.51	$14.26	$19.01	$3.97	$7.94	$11.91	$15.88	$3.68	$7.35	$11.03	$14.70
50,000	$4.85	$9.70	$14.55	$19.40	$4.05	$8.10	$12.15	$16.20	$3.75	$7.50	$11.25	$15.00
51,000	$4.95	$9.89	$14.84	$19.79	$4.13	$8.26	$12.39	$16.52	$3.83	$7.65	$11.48	$15.30
52,000	$5.04	$10.09	$15.13	$20.18	$4.21	$8.42	$12.64	$16.85	$3.90	$7.80	$11.70	$15.60
53,000	$5.14	$10.28	$15.42	$20.56	$4.29	$8.59	$12.88	$17.17	$3.98	$7.95	$11.93	$15.90
54,000	$5.24	$10.48	$15.71	$20.95	$4.37	$8.75	$13.12	$17.50	$4.05	$8.10	$12.15	$16.20
55,000	$5.34	$10.67	$16.01	$21.34	$4.46	$8.91	$13.37	$17.82	$4.13	$8.25	$12.38	$16.50
56,000	$5.43	$10.86	$16.30	$21.73	$4.54	$9.07	$13.61	$18.14	$4.20	$8.40	$12.60	$16.80
57,000	$5.53	$11.06	$16.59	$22.12	$4.62	$9.23	$13.85	$18.47	$4.28	$8.55	$12.83	$17.10
58,000	$5.63	$11.25	$16.88	$22.50	$4.70	$9.40	$14.09	$18.79	$4.35	$8.70	$13.05	$17.40
59,000	$5.72	$11.45	$17.17	$22.89	$4.78	$9.56	$14.34	$19.12	$4.43	$8.85	$13.28	$17.70
60,000	$5.82	$11.64	$17.46	$23.28	$4.86	$9.72	$14.58	$19.44	$4.50	$9.00	$13.50	$18.00
61,000	$5.92	$11.83	$17.75	$23.67	$4.94	$9.88	$14.82	$19.76	$4.58	$9.15	$13.73	$18.30
62,000	$6.01	$12.03	$18.04	$24.06	$5.02	$10.04	$15.07	$20.09	$4.65	$9.30	$13.95	$18.60
63,000	$6.11	$12.22	$18.33	$24.44	$5.10	$10.21	$15.31	$20.41	$4.73	$9.45	$14.18	$18.90
64,000	$6.21	$12.42	$18.62	$24.83	$5.18	$10.37	$15.55	$20.74	$4.80	$9.60	$14.40	$19.20
65,000	$6.31	$12.61	$18.92	$25.22	$5.27	$10.53	$15.80	$21.06	$4.88	$9.75	$14.63	$19.50
66,000	$6.40	$12.80	$19.21	$25.61	$5.35	$10.69	$16.04	$21.38	$4.95	$9.90	$14.85	$19.80
67,000	$6.50	$13.00	$19.50	$26.00	$5.43	$10.85	$16.28	$21.71	$5.03	$10.05	$15.08	$20.10
68,000	$6.60	$13.19	$19.79	$26.38	$5.51	$11.02	$16.52	$22.03	$5.10	$10.20	$15.30	$20.40
69,000	$6.69	$13.39	$20.08	$26.77	$5.59	$11.18	$16.77	$22.36	$5.18	$10.35	$15.53	$20.70
70,000	$6.79	$13.58	$20.37	$27.16	$5.67	$11.34	$17.01	$22.68	$5.25	$10.50	$15.75	$21.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 45 - 49

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$6.89	$13.77	$20.66	$27.55	$5.75	$11.50	$17.25	$23.00	$5.33	$10.65	$15.98	$21.30
72,000	$6.98	$13.97	$20.95	$27.94	$5.83	$11.66	$17.50	$23.33	$5.40	$10.80	$16.20	$21.60
73,000	$7.08	$14.16	$21.24	$28.32	$5.91	$11.83	$17.74	$23.65	$5.48	$10.95	$16.43	$21.90
74,000	$7.18	$14.36	$21.53	$28.71	$5.99	$11.99	$17.98	$23.98	$5.55	$11.10	$16.65	$22.20
75,000	$7.28	$14.55	$21.83	$29.10	$6.08	$12.15	$18.23	$24.30	$5.63	$11.25	$16.88	$22.50
76,000	$7.37	$14.74	$22.12	$29.49	$6.16	$12.31	$18.47	$24.62	$5.70	$11.40	$17.10	$22.80
77,000	$7.47	$14.94	$22.41	$29.88	$6.24	$12.47	$18.71	$24.95	$5.78	$11.55	$17.33	$23.10
78,000	$7.57	$15.13	$22.70	$30.26	$6.32	$12.64	$18.95	$25.27	$5.85	$11.70	$17.55	$23.40
79,000	$7.66	$15.33	$22.99	$30.65	$6.40	$12.80	$19.20	$25.60	$5.93	$11.85	$17.78	$23.70
80,000	$7.76	$15.52	$23.28	$31.04	$6.48	$12.96	$19.44	$25.92	$6.00	$12.00	$18.00	$24.00
81,000	$7.86	$15.71	$23.57	$31.43	$6.56	$13.12	$19.68	$26.24	$6.08	$12.15	$18.23	$24.30
82,000	$7.95	$15.91	$23.86	$31.82	$6.64	$13.28	$19.93	$26.57	$6.15	$12.30	$18.45	$24.60
83,000	$8.05	$16.10	$24.15	$32.20	$6.72	$13.45	$20.17	$26.89	$6.23	$12.45	$18.68	$24.90
84,000	$8.15	$16.30	$24.44	$32.59	$6.80	$13.61	$20.41	$27.22	$6.30	$12.60	$18.90	$25.20
85,000	$8.25	$16.49	$24.74	$32.98	$6.89	$13.77	$20.66	$27.54	$6.38	$12.75	$19.13	$25.50
86,000	$8.34	$16.68	$25.03	$33.37	$6.97	$13.93	$20.90	$27.86	$6.45	$12.90	$19.35	$25.80
87,000	$8.44	$16.88	$25.32	$33.76	$7.05	$14.09	$21.14	$28.19	$6.53	$13.05	$19.58	$26.10
88,000	$8.54	$17.07	$25.61	$34.14	$7.13	$14.26	$21.38	$28.51	$6.60	$13.20	$19.80	$26.40
89,000	$8.63	$17.27	$25.90	$34.53	$7.21	$14.42	$21.63	$28.84	$6.68	$13.35	$20.03	$26.70
90,000	$8.73	$17.46	$26.19	$34.92	$7.29	$14.58	$21.87	$29.16	$6.75	$13.50	$20.25	$27.00
91,000	$8.83	$17.65	$26.48	$35.31	$7.37	$14.74	$22.11	$29.48	$6.83	$13.65	$20.48	$27.30
92,000	$8.92	$17.85	$26.77	$35.70	$7.45	$14.90	$22.36	$29.81	$6.90	$13.80	$20.70	$27.60
93,000	$9.02	$18.04	$27.06	$36.08	$7.53	$15.07	$22.60	$30.13	$6.98	$13.95	$20.93	$27.90
94,000	$9.12	$18.24	$27.35	$36.47	$7.61	$15.23	$22.84	$30.46	$7.05	$14.10	$21.15	$28.20
95,000	$9.22	$18.43	$27.65	$36.86	$7.70	$15.39	$23.09	$30.78	$7.13	$14.25	$21.38	$28.50
96,000	$9.31	$18.62	$27.94	$37.25	$7.78	$15.55	$23.33	$31.10	$7.20	$14.40	$21.60	$28.80
97,000	$9.41	$18.82	$28.23	$37.64	$7.86	$15.71	$23.57	$31.43	$7.28	$14.55	$21.83	$29.10
98,000	$9.51	$19.01	$28.52	$38.02	$7.94	$15.88	$23.81	$31.75	$7.35	$14.70	$22.05	$29.40
99,000	$9.60	$19.21	$28.81	$38.41	$8.02	$16.04	$24.06	$32.08	$7.43	$14.85	$22.28	$29.70
100,000	$9.70	$19.40	$29.10	$38.80	$8.10	$16.20	$24.30	$32.40	$7.50	$15.00	$22.50	$30.00
101,000	$9.80	$19.59	$29.39	$39.19	$8.18	$16.36	$24.54	$32.72	$7.58	$15.15	$22.73	$30.30
102,000	$9.89	$19.79	$29.68	$39.58	$8.26	$16.52	$24.79	$33.05	$7.65	$15.30	$22.95	$30.60
103,000	$9.99	$19.98	$29.97	$39.96	$8.34	$16.69	$25.03	$33.37	$7.73	$15.45	$23.18	$30.90
104,000	$10.09	$20.18	$30.26	$40.35	$8.42	$16.85	$25.27	$33.70	$7.80	$15.60	$23.40	$31.20
105,000	$10.19	$20.37	$30.56	$40.74	$8.51	$17.01	$25.52	$34.02	$7.88	$15.75	$23.63	$31.50
106,000	$10.28	$20.56	$30.85	$41.13	$8.59	$17.17	$25.76	$34.34	$7.95	$15.90	$23.85	$31.80
107,000	$10.38	$20.76	$31.14	$41.52	$8.67	$17.33	$26.00	$34.67	$8.03	$16.05	$24.08	$32.10
108,000	$10.48	$20.95	$31.43	$41.90	$8.75	$17.50	$26.24	$34.99	$8.10	$16.20	$24.30	$32.40
109,000	$10.57	$21.15	$31.72	$42.29	$8.83	$17.66	$26.49	$35.32	$8.18	$16.35	$24.53	$32.70
110,000	$10.67	$21.34	$32.01	$42.68	$8.91	$17.82	$26.73	$35.64	$8.25	$16.50	$24.75	$33.00
111,000	$10.77	$21.53	$32.30	$43.07	$8.99	$17.98	$26.97	$35.96	$8.33	$16.65	$24.98	$33.30
112,000	$10.86	$21.73	$32.59	$43.46	$9.07	$18.14	$27.22	$36.29	$8.40	$16.80	$25.20	$33.60
113,000	$10.96	$21.92	$32.88	$43.84	$9.15	$18.31	$27.46	$36.61	$8.48	$16.95	$25.43	$33.90
114,000	$11.06	$22.12	$33.17	$44.23	$9.23	$18.47	$27.70	$36.94	$8.55	$17.10	$25.65	$34.20
115,000	$11.16	$22.31	$33.47	$44.62	$9.32	$18.63	$27.95	$37.26	$8.63	$17.25	$25.88	$34.50
116,000	$11.25	$22.50	$33.76	$45.01	$9.40	$18.79	$28.19	$37.58	$8.70	$17.40	$26.10	$34.80
117,000	$11.35	$22.70	$34.05	$45.40	$9.48	$18.95	$28.43	$37.91	$8.78	$17.55	$26.33	$35.10
118,000	$11.45	$22.89	$34.34	$45.78	$9.56	$19.12	$28.67	$38.23	$8.85	$17.70	$26.55	$35.40
119,000	$11.54	$23.09	$34.63	$46.17	$9.64	$19.28	$28.92	$38.56	$8.93	$17.85	$26.78	$35.70
120,000	$11.64	$23.28	$34.92	$46.56	$9.72	$19.44	$29.16	$38.88	$9.00	$18.00	$27.00	$36.00
121,000	$11.74	$23.47	$35.21	$46.95	$9.80	$19.60	$29.40	$39.20	$9.08	$18.15	$27.23	$36.30
122,000	$11.83	$23.67	$35.50	$47.34	$9.88	$19.76	$29.65	$39.53	$9.15	$18.30	$27.45	$36.60
123,000	$11.93	$23.86	$35.79	$47.72	$9.96	$19.93	$29.89	$39.85	$9.23	$18.45	$27.68	$36.90
124,000	$12.03	$24.06	$36.08	$48.11	$10.04	$20.09	$30.13	$40.18	$9.30	$18.60	$27.90	$37.20
125,000	$12.13	$24.25	$36.38	$48.50	$10.13	$20.25	$30.38	$40.50	$9.38	$18.75	$28.13	$37.50
126,000	$12.22	$24.44	$36.67	$48.89	$10.21	$20.41	$30.62	$40.82	$9.45	$18.90	$28.35	$37.80
127,000	$12.32	$24.64	$36.96	$49.28	$10.29	$20.57	$30.86	$41.15	$9.53	$19.05	$28.58	$38.10
128,000	$12.42	$24.83	$37.25	$49.66	$10.37	$20.74	$31.10	$41.47	$9.60	$19.20	$28.80	$38.40
129,000	$12.51	$25.03	$37.54	$50.05	$10.45	$20.90	$31.35	$41.80	$9.68	$19.35	$29.03	$38.70
130,000	$12.61	$25.22	$37.83	$50.44	$10.53	$21.06	$31.59	$42.12	$9.75	$19.50	$29.25	$39.00
131,000	$12.71	$25.41	$38.12	$50.83	$10.61	$21.22	$31.83	$42.44	$9.83	$19.65	$29.48	$39.30

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 45 - 49

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$12.80	$25.61	$38.41	$51.22	$10.69	$21.38	$32.08	$42.77	$9.90	$19.80	$29.70	$39.60
133,000	$12.90	$25.80	$38.70	$51.60	$10.77	$21.55	$32.32	$43.09	$9.98	$19.95	$29.93	$39.90
134,000	$13.00	$26.00	$38.99	$51.99	$10.85	$21.71	$32.56	$43.42	$10.05	$20.10	$30.15	$40.20
135,000	$13.10	$26.19	$39.29	$52.38	$10.94	$21.87	$32.81	$43.74	$10.13	$20.25	$30.38	$40.50
136,000	$13.19	$26.38	$39.58	$52.77	$11.02	$22.03	$33.05	$44.06	$10.20	$20.40	$30.60	$40.80
137,000	$13.29	$26.58	$39.87	$53.16	$11.10	$22.19	$33.29	$44.39	$10.28	$20.55	$30.83	$41.10
138,000	$13.39	$26.77	$40.16	$53.54	$11.18	$22.36	$33.53	$44.71	$10.35	$20.70	$31.05	$41.40
139,000	$13.48	$26.97	$40.45	$53.93	$11.26	$22.52	$33.78	$45.04	$10.43	$20.85	$31.28	$41.70
140,000	$13.58	$27.16	$40.74	$54.32	$11.34	$22.68	$34.02	$45.36	$10.50	$21.00	$31.50	$42.00
141,000	$13.68	$27.35	$41.03	$54.71	$11.42	$22.84	$34.26	$45.68	$10.58	$21.15	$31.73	$42.30
142,000	$13.77	$27.55	$41.32	$55.10	$11.50	$23.00	$34.51	$46.01	$10.65	$21.30	$31.95	$42.60
143,000	$13.87	$27.74	$41.61	$55.48	$11.58	$23.17	$34.75	$46.33	$10.73	$21.45	$32.18	$42.90
144,000	$13.97	$27.94	$41.90	$55.87	$11.66	$23.33	$34.99	$46.66	$10.80	$21.60	$32.40	$43.20
145,000	$14.07	$28.13	$42.20	$56.26	$11.75	$23.49	$35.24	$46.98	$10.88	$21.75	$32.63	$43.50
146,000	$14.16	$28.32	$42.49	$56.65	$11.83	$23.65	$35.48	$47.30	$10.95	$21.90	$32.85	$43.80
147,000	$14.26	$28.52	$42.78	$57.04	$11.91	$23.81	$35.72	$47.63	$11.03	$22.05	$33.08	$44.10
148,000	$14.36	$28.71	$43.07	$57.42	$11.99	$23.98	$35.96	$47.95	$11.10	$22.20	$33.30	$44.40
149,000	$14.45	$28.91	$43.36	$57.81	$12.07	$24.14	$36.21	$48.28	$11.18	$22.35	$33.53	$44.70
150,000	$14.55	$29.10	$43.65	$58.20	$12.15	$24.30	$36.45	$48.60	$11.25	$22.50	$33.75	$45.00
151,000	$14.65	$29.29	$43.94	$58.59	$12.23	$24.46	$36.69	$48.92	$11.33	$22.65	$33.98	$45.30
152,000	$14.74	$29.49	$44.23	$58.98	$12.31	$24.62	$36.94	$49.25	$11.40	$22.80	$34.20	$45.60
153,000	$14.84	$29.68	$44.52	$59.36	$12.39	$24.79	$37.18	$49.57	$11.48	$22.95	$34.43	$45.90
154,000	$14.94	$29.88	$44.81	$59.75	$12.47	$24.95	$37.42	$49.90	$11.55	$23.10	$34.65	$46.20
155,000	$15.04	$30.07	$45.11	$60.14	$12.56	$25.11	$37.67	$50.22	$11.63	$23.25	$34.88	$46.50
156,000	$15.13	$30.26	$45.40	$60.53	$12.64	$25.27	$37.91	$50.54	$11.70	$23.40	$35.10	$46.80
157,000	$15.23	$30.46	$45.69	$60.92	$12.72	$25.43	$38.15	$50.87	$11.78	$23.55	$35.33	$47.10
158,000	$15.33	$30.65	$45.98	$61.30	$12.80	$25.60	$38.39	$51.19	$11.85	$23.70	$35.55	$47.40
159,000	$15.42	$30.85	$46.27	$61.69	$12.88	$25.76	$38.64	$51.52	$11.93	$23.85	$35.78	$47.70
160,000	$15.52	$31.04	$46.56	$62.08	$12.96	$25.92	$38.88	$51.84	$12.00	$24.00	$36.00	$48.00
161,000	$15.62	$31.23	$46.85	$62.47	$13.04	$26.08	$39.12	$52.16	$12.08	$24.15	$36.23	$48.30
162,000	$15.71	$31.43	$47.14	$62.86	$13.12	$26.24	$39.37	$52.49	$12.15	$24.30	$36.45	$48.60
163,000	$15.81	$31.62	$47.43	$63.24	$13.20	$26.41	$39.61	$52.81	$12.23	$24.45	$36.68	$48.90
164,000	$15.91	$31.82	$47.72	$63.63	$13.28	$26.57	$39.85	$53.14	$12.30	$24.60	$36.90	$49.20
165,000	$16.01	$32.01	$48.02	$64.02	$13.37	$26.73	$40.10	$53.46	$12.38	$24.75	$37.13	$49.50
166,000	$16.10	$32.20	$48.31	$64.41	$13.45	$26.89	$40.34	$53.78	$12.45	$24.90	$37.35	$49.80
167,000	$16.20	$32.40	$48.60	$64.80	$13.53	$27.05	$40.58	$54.11	$12.53	$25.05	$37.58	$50.10
168,000	$16.30	$32.59	$48.89	$65.18	$13.61	$27.22	$40.82	$54.43	$12.60	$25.20	$37.80	$50.40
169,000	$16.39	$32.79	$49.18	$65.57	$13.69	$27.38	$41.07	$54.76	$12.68	$25.35	$38.03	$50.70
170,000	$16.49	$32.98	$49.47	$65.96	$13.77	$27.54	$41.31	$55.08	$12.75	$25.50	$38.25	$51.00
171,000	$16.59	$33.17	$49.76	$66.35	$13.85	$27.70	$41.55	$55.40	$12.83	$25.65	$38.48	$51.30
172,000	$16.68	$33.37	$50.05	$66.74	$13.93	$27.86	$41.80	$55.73	$12.90	$25.80	$38.70	$51.60
173,000	$16.78	$33.56	$50.34	$67.12	$14.01	$28.03	$42.04	$56.05	$12.98	$25.95	$38.93	$51.90
174,000	$16.88	$33.76	$50.63	$67.51	$14.09	$28.19	$42.28	$56.38	$13.05	$26.10	$39.15	$52.20
175,000	$16.98	$33.95	$50.93	$67.90	$14.18	$28.35	$42.53	$56.70	$13.13	$26.25	$39.38	$52.50
176,000	$17.07	$34.14	$51.22	$68.29	$14.26	$28.51	$42.77	$57.02	$13.20	$26.40	$39.60	$52.80
177,000	$17.17	$34.34	$51.51	$68.68	$14.34	$28.67	$43.01	$57.35	$13.28	$26.55	$39.83	$53.10
178,000	$17.27	$34.53	$51.80	$69.06	$14.42	$28.84	$43.25	$57.67	$13.35	$26.70	$40.05	$53.40
179,000	$17.36	$34.73	$52.09	$69.45	$14.50	$29.00	$43.50	$58.00	$13.43	$26.85	$40.28	$53.70
180,000	$17.46	$34.92	$52.38	$69.84	$14.58	$29.16	$43.74	$58.32	$13.50	$27.00	$40.50	$54.00
181,000	$17.56	$35.11	$52.67	$70.23	$14.66	$29.32	$43.98	$58.64	$13.58	$27.15	$40.73	$54.30
182,000	$17.65	$35.31	$52.96	$70.62	$14.74	$29.48	$44.23	$58.97	$13.65	$27.30	$40.95	$54.60
183,000	$17.75	$35.50	$53.25	$71.00	$14.82	$29.65	$44.47	$59.29	$13.73	$27.45	$41.18	$54.90
184,000	$17.85	$35.70	$53.54	$71.39	$14.90	$29.81	$44.71	$59.62	$13.80	$27.60	$41.40	$55.20
185,000	$17.95	$35.89	$53.84	$71.78	$14.99	$29.97	$44.96	$59.94	$13.88	$27.75	$41.63	$55.50
186,000	$18.04	$36.08	$54.13	$72.17	$15.07	$30.13	$45.20	$60.26	$13.95	$27.90	$41.85	$55.80
187,000	$18.14	$36.28	$54.42	$72.56	$15.15	$30.29	$45.44	$60.59	$14.03	$28.05	$42.08	$56.10
188,000	$18.24	$36.47	$54.71	$72.94	$15.23	$30.46	$45.68	$60.91	$14.10	$28.20	$42.30	$56.40
189,000	$18.33	$36.67	$55.00	$73.33	$15.31	$30.62	$45.93	$61.24	$14.18	$28.35	$42.53	$56.70
190,000	$18.43	$36.86	$55.29	$73.72	$15.39	$30.78	$46.17	$61.56	$14.25	$28.50	$42.75	$57.00
191,000	$18.53	$37.05	$55.58	$74.11	$15.47	$30.94	$46.41	$61.88	$14.33	$28.65	$42.98	$57.30
192,000	$18.62	$37.25	$55.87	$74.50	$15.55	$31.10	$46.66	$62.21	$14.40	$28.80	$43.20	$57.60

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 45 - 49

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$18.72	$37.44	$56.16	$74.88	$15.63	$31.27	$46.90	$62.53	$14.48	$28.95	$43.43	$57.90
194,000	$18.82	$37.64	$56.45	$75.27	$15.71	$31.43	$47.14	$62.86	$14.55	$29.10	$43.65	$58.20
195,000	$18.92	$37.83	$56.75	$75.66	$15.80	$31.59	$47.39	$63.18	$14.63	$29.25	$43.88	$58.50
196,000	$19.01	$38.02	$57.04	$76.05	$15.88	$31.75	$47.63	$63.50	$14.70	$29.40	$44.10	$58.80
197,000	$19.11	$38.22	$57.33	$76.44	$15.96	$31.91	$47.87	$63.83	$14.78	$29.55	$44.33	$59.10
198,000	$19.21	$38.41	$57.62	$76.82	$16.04	$32.08	$48.11	$64.15	$14.85	$29.70	$44.55	$59.40
199,000	$19.30	$38.61	$57.91	$77.21	$16.12	$32.24	$48.36	$64.48	$14.93	$29.85	$44.78	$59.70
200,000	$19.40	$38.80	$58.20	$77.60	$16.20	$32.40	$48.60	$64.80	$15.00	$30.00	$45.00	$60.00
201,000	$19.50	$38.99	$58.49	$77.99	$16.28	$32.56	$48.84	$65.12	$15.08	$30.15	$45.23	$60.30
202,000	$19.59	$39.19	$58.78	$78.38	$16.36	$32.72	$49.09	$65.45	$15.15	$30.30	$45.45	$60.60
203,000	$19.69	$39.38	$59.07	$78.76	$16.44	$32.89	$49.33	$65.77	$15.23	$30.45	$45.68	$60.90
204,000	$19.79	$39.58	$59.36	$79.15	$16.52	$33.05	$49.57	$66.10	$15.30	$30.60	$45.90	$61.20
205,000	$19.89	$39.77	$59.66	$79.54	$16.61	$33.21	$49.82	$66.42	$15.38	$30.75	$46.13	$61.50
206,000	$19.98	$39.96	$59.95	$79.93	$16.69	$33.37	$50.06	$66.74	$15.45	$30.90	$46.35	$61.80
207,000	$20.08	$40.16	$60.24	$80.32	$16.77	$33.53	$50.30	$67.07	$15.53	$31.05	$46.58	$62.10
208,000	$20.18	$40.35	$60.53	$80.70	$16.85	$33.70	$50.54	$67.39	$15.60	$31.20	$46.80	$62.40
209,000	$20.27	$40.55	$60.82	$81.09	$16.93	$33.86	$50.79	$67.72	$15.68	$31.35	$47.03	$62.70
210,000	$20.37	$40.74	$61.11	$81.48	$17.01	$34.02	$51.03	$68.04	$15.75	$31.50	$47.25	$63.00
211,000	$20.47	$40.93	$61.40	$81.87	$17.09	$34.18	$51.27	$68.36	$15.83	$31.65	$47.48	$63.30
212,000	$20.56	$41.13	$61.69	$82.26	$17.17	$34.34	$51.52	$68.69	$15.90	$31.80	$47.70	$63.60
213,000	$20.66	$41.32	$61.98	$82.64	$17.25	$34.51	$51.76	$69.01	$15.98	$31.95	$47.93	$63.90
214,000	$20.76	$41.52	$62.27	$83.03	$17.33	$34.67	$52.00	$69.34	$16.05	$32.10	$48.15	$64.20
215,000	$20.86	$41.71	$62.57	$83.42	$17.42	$34.83	$52.25	$69.66	$16.13	$32.25	$48.38	$64.50
216,000	$20.95	$41.90	$62.86	$83.81	$17.50	$34.99	$52.49	$69.98	$16.20	$32.40	$48.60	$64.80
217,000	$21.05	$42.10	$63.15	$84.20	$17.58	$35.15	$52.73	$70.31	$16.28	$32.55	$48.83	$65.10
218,000	$21.15	$42.29	$63.44	$84.58	$17.66	$35.32	$52.97	$70.63	$16.35	$32.70	$49.05	$65.40
219,000	$21.24	$42.49	$63.73	$84.97	$17.74	$35.48	$53.22	$70.96	$16.43	$32.85	$49.28	$65.70
220,000	$21.34	$42.68	$64.02	$85.36	$17.82	$35.64	$53.46	$71.28	$16.50	$33.00	$49.50	$66.00
221,000	$21.44	$42.87	$64.31	$85.75	$17.90	$35.80	$53.70	$71.60	$16.58	$33.15	$49.73	$66.30
222,000	$21.53	$43.07	$64.60	$86.14	$17.98	$35.96	$53.95	$71.93	$16.65	$33.30	$49.95	$66.60
223,000	$21.63	$43.26	$64.89	$86.52	$18.06	$36.13	$54.19	$72.25	$16.73	$33.45	$50.18	$66.90
224,000	$21.73	$43.46	$65.18	$86.91	$18.14	$36.29	$54.43	$72.58	$16.80	$33.60	$50.40	$67.20
225,000	$21.83	$43.65	$65.48	$87.30	$18.23	$36.45	$54.68	$72.90	$16.88	$33.75	$50.63	$67.50
226,000	$21.92	$43.84	$65.77	$87.69	$18.31	$36.61	$54.92	$73.22	$16.95	$33.90	$50.85	$67.80
227,000	$22.02	$44.04	$66.06	$88.08	$18.39	$36.77	$55.16	$73.55	$17.03	$34.05	$51.08	$68.10
228,000	$22.12	$44.23	$66.35	$88.46	$18.47	$36.94	$55.40	$73.87	$17.10	$34.20	$51.30	$68.40
229,000	$22.21	$44.43	$66.64	$88.85	$18.55	$37.10	$55.65	$74.20	$17.18	$34.35	$51.53	$68.70
230,000	$22.31	$44.62	$66.93	$89.24	$18.63	$37.26	$55.89	$74.52	$17.25	$34.50	$51.75	$69.00
231,000	$22.41	$44.81	$67.22	$89.63	$18.71	$37.42	$56.13	$74.84	$17.33	$34.65	$51.98	$69.30
232,000	$22.50	$45.01	$67.51	$90.02	$18.79	$37.58	$56.38	$75.17	$17.40	$34.80	$52.20	$69.60
233,000	$22.60	$45.20	$67.80	$90.40	$18.87	$37.75	$56.62	$75.49	$17.48	$34.95	$52.43	$69.90
234,000	$22.70	$45.40	$68.09	$90.79	$18.95	$37.91	$56.86	$75.82	$17.55	$35.10	$52.65	$70.20
235,000	$22.80	$45.59	$68.39	$91.18	$19.04	$38.07	$57.11	$76.14	$17.63	$35.25	$52.88	$70.50
236,000	$22.89	$45.78	$68.68	$91.57	$19.12	$38.23	$57.35	$76.46	$17.70	$35.40	$53.10	$70.80
237,000	$22.99	$45.98	$68.97	$91.96	$19.20	$38.39	$57.59	$76.79	$17.78	$35.55	$53.33	$71.10
238,000	$23.09	$46.17	$69.26	$92.34	$19.28	$38.56	$57.83	$77.11	$17.85	$35.70	$53.55	$71.40
239,000	$23.18	$46.37	$69.55	$92.73	$19.36	$38.72	$58.08	$77.44	$17.93	$35.85	$53.78	$71.70
240,000	$23.28	$46.56	$69.84	$93.12	$19.44	$38.88	$58.32	$77.76	$18.00	$36.00	$54.00	$72.00
241,000	$23.38	$46.75	$70.13	$93.51	$19.52	$39.04	$58.56	$78.08	$18.08	$36.15	$54.23	$72.30
242,000	$23.47	$46.95	$70.42	$93.90	$19.60	$39.20	$58.81	$78.41	$18.15	$36.30	$54.45	$72.60
243,000	$23.57	$47.14	$70.71	$94.28	$19.68	$39.37	$59.05	$78.73	$18.23	$36.45	$54.68	$72.90
244,000	$23.67	$47.34	$71.00	$94.67	$19.76	$39.53	$59.29	$79.06	$18.30	$36.60	$54.90	$73.20
245,000	$23.77	$47.53	$71.30	$95.06	$19.85	$39.69	$59.54	$79.38	$18.38	$36.75	$55.13	$73.50
246,000	$23.86	$47.72	$71.59	$95.45	$19.93	$39.85	$59.78	$79.70	$18.45	$36.90	$55.35	$73.80
247,000	$23.96	$47.92	$71.88	$95.84	$20.01	$40.01	$60.02	$80.03	$18.53	$37.05	$55.58	$74.10
248,000	$24.06	$48.11	$72.17	$96.22	$20.09	$40.18	$60.26	$80.35	$18.60	$37.20	$55.80	$74.40
249,000	$24.15	$48.31	$72.46	$96.61	$20.17	$40.34	$60.51	$80.68	$18.68	$37.35	$56.03	$74.70
250,000	$24.25	$48.50	$72.75	$97.00	$20.25	$40.50	$60.75	$81.00	$18.75	$37.50	$56.25	$75.00
251,000	$24.35	$48.69	$73.04	$97.39	$20.33	$40.66	$60.99	$81.32	$18.83	$37.65	$56.48	$75.30
252,000	$24.44	$48.89	$73.33	$97.78	$20.41	$40.82	$61.24	$81.65	$18.90	$37.80	$56.70	$75.60
253,000	$24.54	$49.08	$73.62	$98.16	$20.49	$40.99	$61.48	$81.97	$18.98	$37.95	$56.93	$75.90

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 45 - 49

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$24.64	$49.28	$73.91	$98.55	$20.57	$41.15	$61.72	$82.30	$19.05	$38.10	$57.15	$76.20
255,000	$24.74	$49.47	$74.21	$98.94	$20.66	$41.31	$61.97	$82.62	$19.13	$38.25	$57.38	$76.50
256,000	$24.83	$49.66	$74.50	$99.33	$20.74	$41.47	$62.21	$82.94	$19.20	$38.40	$57.60	$76.80
257,000	$24.93	$49.86	$74.79	$99.72	$20.82	$41.63	$62.45	$83.27	$19.28	$38.55	$57.83	$77.10
258,000	$25.03	$50.05	$75.08	$100.10	$20.90	$41.80	$62.69	$83.59	$19.35	$38.70	$58.05	$77.40
259,000	$25.12	$50.25	$75.37	$100.49	$20.98	$41.96	$62.94	$83.92	$19.43	$38.85	$58.28	$77.70
260,000	$25.22	$50.44	$75.66	$100.88	$21.06	$42.12	$63.18	$84.24	$19.50	$39.00	$58.50	$78.00
261,000	$25.32	$50.63	$75.95	$101.27	$21.14	$42.28	$63.42	$84.56	$19.58	$39.15	$58.73	$78.30
262,000	$25.41	$50.83	$76.24	$101.66	$21.22	$42.44	$63.67	$84.89	$19.65	$39.30	$58.95	$78.60
263,000	$25.51	$51.02	$76.53	$102.04	$21.30	$42.61	$63.91	$85.21	$19.73	$39.45	$59.18	$78.90
264,000	$25.61	$51.22	$76.82	$102.43	$21.38	$42.77	$64.15	$85.54	$19.80	$39.60	$59.40	$79.20
265,000	$25.71	$51.41	$77.12	$102.82	$21.47	$42.93	$64.40	$85.86	$19.88	$39.75	$59.63	$79.50
266,000	$25.80	$51.60	$77.41	$103.21	$21.55	$43.09	$64.64	$86.18	$19.95	$39.90	$59.85	$79.80
267,000	$25.90	$51.80	$77.70	$103.60	$21.63	$43.25	$64.88	$86.51	$20.03	$40.05	$60.08	$80.10
268,000	$26.00	$51.99	$77.99	$103.98	$21.71	$43.42	$65.12	$86.83	$20.10	$40.20	$60.30	$80.40
269,000	$26.09	$52.19	$78.28	$104.37	$21.79	$43.58	$65.37	$87.16	$20.18	$40.35	$60.53	$80.70
270,000	$26.19	$52.38	$78.57	$104.76	$21.87	$43.74	$65.61	$87.48	$20.25	$40.50	$60.75	$81.00
271,000	$26.29	$52.57	$78.86	$105.15	$21.95	$43.90	$65.85	$87.80	$20.33	$40.65	$60.98	$81.30
272,000	$26.38	$52.77	$79.15	$105.54	$22.03	$44.06	$66.10	$88.13	$20.40	$40.80	$61.20	$81.60
273,000	$26.48	$52.96	$79.44	$105.92	$22.11	$44.23	$66.34	$88.45	$20.48	$40.95	$61.43	$81.90
274,000	$26.58	$53.16	$79.73	$106.31	$22.19	$44.39	$66.58	$88.78	$20.55	$41.10	$61.65	$82.20
275,000	$26.68	$53.35	$80.03	$106.70	$22.28	$44.55	$66.83	$89.10	$20.63	$41.25	$61.88	$82.50
276,000	$26.77	$53.54	$80.32	$107.09	$22.36	$44.71	$67.07	$89.42	$20.70	$41.40	$62.10	$82.80
277,000	$26.87	$53.74	$80.61	$107.48	$22.44	$44.87	$67.31	$89.75	$20.78	$41.55	$62.33	$83.10
278,000	$26.97	$53.93	$80.90	$107.86	$22.52	$45.04	$67.55	$90.07	$20.85	$41.70	$62.55	$83.40
279,000	$27.06	$54.13	$81.19	$108.25	$22.60	$45.20	$67.80	$90.40	$20.93	$41.85	$62.78	$83.70
280,000	$27.16	$54.32	$81.48	$108.64	$22.68	$45.36	$68.04	$90.72	$21.00	$42.00	$63.00	$84.00
281,000	$27.26	$54.51	$81.77	$109.03	$22.76	$45.52	$68.28	$91.04	$21.08	$42.15	$63.23	$84.30
282,000	$27.35	$54.71	$82.06	$109.42	$22.84	$45.68	$68.53	$91.37	$21.15	$42.30	$63.45	$84.60
283,000	$27.45	$54.90	$82.35	$109.80	$22.92	$45.85	$68.77	$91.69	$21.23	$42.45	$63.68	$84.90
284,000	$27.55	$55.10	$82.64	$110.19	$23.00	$46.01	$69.01	$92.02	$21.30	$42.60	$63.90	$85.20
285,000	$27.65	$55.29	$82.94	$110.58	$23.09	$46.17	$69.26	$92.34	$21.38	$42.75	$64.13	$85.50
286,000	$27.74	$55.48	$83.23	$110.97	$23.17	$46.33	$69.50	$92.66	$21.45	$42.90	$64.35	$85.80
287,000	$27.84	$55.68	$83.52	$111.36	$23.25	$46.49	$69.74	$92.99	$21.53	$43.05	$64.58	$86.10
288,000	$27.94	$55.87	$83.81	$111.74	$23.33	$46.66	$69.98	$93.31	$21.60	$43.20	$64.80	$86.40
289,000	$28.03	$56.07	$84.10	$112.13	$23.41	$46.82	$70.23	$93.64	$21.68	$43.35	$65.03	$86.70
290,000	$28.13	$56.26	$84.39	$112.52	$23.49	$46.98	$70.47	$93.96	$21.75	$43.50	$65.25	$87.00
291,000	$28.23	$56.45	$84.68	$112.91	$23.57	$47.14	$70.71	$94.28	$21.83	$43.65	$65.48	$87.30
292,000	$28.32	$56.65	$84.97	$113.30	$23.65	$47.30	$70.96	$94.61	$21.90	$43.80	$65.70	$87.60
293,000	$28.42	$56.84	$85.26	$113.68	$23.73	$47.47	$71.20	$94.93	$21.98	$43.95	$65.93	$87.90
294,000	$28.52	$57.04	$85.55	$114.07	$23.81	$47.63	$71.44	$95.26	$22.05	$44.10	$66.15	$88.20
295,000	$28.62	$57.23	$85.85	$114.46	$23.90	$47.79	$71.69	$95.58	$22.13	$44.25	$66.38	$88.50
296,000	$28.71	$57.42	$86.14	$114.85	$23.98	$47.95	$71.93	$95.90	$22.20	$44.40	$66.60	$88.80
297,000	$28.81	$57.62	$86.43	$115.24	$24.06	$48.11	$72.17	$96.23	$22.28	$44.55	$66.83	$89.10
298,000	$28.91	$57.81	$86.72	$115.62	$24.14	$48.28	$72.41	$96.55	$22.35	$44.70	$67.05	$89.40
299,000	$29.00	$58.01	$87.01	$116.01	$24.22	$48.44	$72.66	$96.88	$22.43	$44.85	$67.28	$89.70
300,000	$29.10	$58.20	$87.30	$116.40	$24.30	$48.60	$72.90	$97.20	$22.50	$45.00	$67.50	$90.00
301,000	$29.20	$58.39	$87.59	$116.79	$24.38	$48.76	$73.14	$97.52	$22.58	$45.15	$67.73	$90.30
302,000	$29.29	$58.59	$87.88	$117.18	$24.46	$48.92	$73.39	$97.85	$22.65	$45.30	$67.95	$90.60
303,000	$29.39	$58.78	$88.17	$117.56	$24.54	$49.09	$73.63	$98.17	$22.73	$45.45	$68.18	$90.90
304,000	$29.49	$58.98	$88.46	$117.95	$24.62	$49.25	$73.87	$98.50	$22.80	$45.60	$68.40	$91.20
305,000	$29.59	$59.17	$88.76	$118.34	$24.71	$49.41	$74.12	$98.82	$22.88	$45.75	$68.63	$91.50
306,000	$29.68	$59.36	$89.05	$118.73	$24.79	$49.57	$74.36	$99.14	$22.95	$45.90	$68.85	$91.80
307,000	$29.78	$59.56	$89.34	$119.12	$24.87	$49.73	$74.60	$99.47	$23.03	$46.05	$69.08	$92.10
308,000	$29.88	$59.75	$89.63	$119.50	$24.95	$49.90	$74.84	$99.79	$23.10	$46.20	$69.30	$92.40
309,000	$29.97	$59.95	$89.92	$119.89	$25.03	$50.06	$75.09	$100.12	$23.18	$46.35	$69.53	$92.70
310,000	$30.07	$60.14	$90.21	$120.28	$25.11	$50.22	$75.33	$100.44	$23.25	$46.50	$69.75	$93.00
311,000	$30.17	$60.33	$90.50	$120.67	$25.19	$50.38	$75.57	$100.76	$23.33	$46.65	$69.98	$93.30
312,000	$30.26	$60.53	$90.79	$121.06	$25.27	$50.54	$75.82	$101.09	$23.40	$46.80	$70.20	$93.60
313,000	$30.36	$60.72	$91.08	$121.44	$25.35	$50.71	$76.06	$101.41	$23.48	$46.95	$70.43	$93.90
314,000	$30.46	$60.92	$91.37	$121.83	$25.43	$50.87	$76.30	$101.74	$23.55	$47.10	$70.65	$94.20

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 45 - 49

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$30.56	$61.11	$91.67	$122.22	$25.52	$51.03	$76.55	$102.06	$23.63	$47.25	$70.88	$94.50
316,000	$30.65	$61.30	$91.96	$122.61	$25.60	$51.19	$76.79	$102.38	$23.70	$47.40	$71.10	$94.80
317,000	$30.75	$61.50	$92.25	$123.00	$25.68	$51.35	$77.03	$102.71	$23.78	$47.55	$71.33	$95.10
318,000	$30.85	$61.69	$92.54	$123.38	$25.76	$51.52	$77.27	$103.03	$23.85	$47.70	$71.55	$95.40
319,000	$30.94	$61.89	$92.83	$123.77	$25.84	$51.68	$77.52	$103.36	$23.93	$47.85	$71.78	$95.70
320,000	$31.04	$62.08	$93.12	$124.16	$25.92	$51.84	$77.76	$103.68	$24.00	$48.00	$72.00	$96.00
321,000	$31.14	$62.27	$93.41	$124.55	$26.00	$52.00	$78.00	$104.00	$24.08	$48.15	$72.23	$96.30
322,000	$31.23	$62.47	$93.70	$124.94	$26.08	$52.16	$78.25	$104.33	$24.15	$48.30	$72.45	$96.60
323,000	$31.33	$62.66	$93.99	$125.32	$26.16	$52.33	$78.49	$104.65	$24.23	$48.45	$72.68	$96.90
324,000	$31.43	$62.86	$94.28	$125.71	$26.24	$52.49	$78.73	$104.98	$24.30	$48.60	$72.90	$97.20
325,000	$31.53	$63.05	$94.58	$126.10	$26.33	$52.65	$78.98	$105.30	$24.38	$48.75	$73.13	$97.50
326,000	$31.62	$63.24	$94.87	$126.49	$26.41	$52.81	$79.22	$105.62	$24.45	$48.90	$73.35	$97.80
327,000	$31.72	$63.44	$95.16	$126.88	$26.49	$52.97	$79.46	$105.95	$24.53	$49.05	$73.58	$98.10
328,000	$31.82	$63.63	$95.45	$127.26	$26.57	$53.14	$79.70	$106.27	$24.60	$49.20	$73.80	$98.40
329,000	$31.91	$63.83	$95.74	$127.65	$26.65	$53.30	$79.95	$106.60	$24.68	$49.35	$74.03	$98.70
330,000	$32.01	$64.02	$96.03	$128.04	$26.73	$53.46	$80.19	$106.92	$24.75	$49.50	$74.25	$99.00
331,000	$32.11	$64.21	$96.32	$128.43	$26.81	$53.62	$80.43	$107.24	$24.83	$49.65	$74.48	$99.30
332,000	$32.20	$64.41	$96.61	$128.82	$26.89	$53.78	$80.68	$107.57	$24.90	$49.80	$74.70	$99.60
333,000	$32.30	$64.60	$96.90	$129.20	$26.97	$53.95	$80.92	$107.89	$24.98	$49.95	$74.93	$99.90
334,000	$32.40	$64.80	$97.19	$129.59	$27.05	$54.11	$81.16	$108.22	$25.05	$50.10	$75.15	$100.20
335,000	$32.50	$64.99	$97.49	$129.98	$27.14	$54.27	$81.41	$108.54	$25.13	$50.25	$75.38	$100.50
336,000	$32.59	$65.18	$97.78	$130.37	$27.22	$54.43	$81.65	$108.86	$25.20	$50.40	$75.60	$100.80
337,000	$32.69	$65.38	$98.07	$130.76	$27.30	$54.59	$81.89	$109.19	$25.28	$50.55	$75.83	$101.10
338,000	$32.79	$65.57	$98.36	$131.14	$27.38	$54.76	$82.13	$109.51	$25.35	$50.70	$76.05	$101.40
339,000	$32.88	$65.77	$98.65	$131.53	$27.46	$54.92	$82.38	$109.84	$25.43	$50.85	$76.28	$101.70
340,000	$32.98	$65.96	$98.94	$131.92	$27.54	$55.08	$82.62	$110.16	$25.50	$51.00	$76.50	$102.00
341,000	$33.08	$66.15	$99.23	$132.31	$27.62	$55.24	$82.86	$110.48	$25.58	$51.15	$76.73	$102.30
342,000	$33.17	$66.35	$99.52	$132.70	$27.70	$55.40	$83.11	$110.81	$25.65	$51.30	$76.95	$102.60
343,000	$33.27	$66.54	$99.81	$133.08	$27.78	$55.57	$83.35	$111.13	$25.73	$51.45	$77.18	$102.90
344,000	$33.37	$66.74	$100.10	$133.47	$27.86	$55.73	$83.59	$111.46	$25.80	$51.60	$77.40	$103.20
345,000	$33.47	$66.93	$100.40	$133.86	$27.95	$55.89	$83.84	$111.78	$25.88	$51.75	$77.63	$103.50
346,000	$33.56	$67.12	$100.69	$134.25	$28.03	$56.05	$84.08	$112.10	$25.95	$51.90	$77.85	$103.80
347,000	$33.66	$67.32	$100.98	$134.64	$28.11	$56.21	$84.32	$112.43	$26.03	$52.05	$78.08	$104.10
348,000	$33.76	$67.51	$101.27	$135.02	$28.19	$56.38	$84.56	$112.75	$26.10	$52.20	$78.30	$104.40
349,000	$33.85	$67.71	$101.56	$135.41	$28.27	$56.54	$84.81	$113.08	$26.18	$52.35	$78.53	$104.70
350,000	$33.95	$67.90	$101.85	$135.80	$28.35	$56.70	$85.05	$113.40	$26.25	$52.50	$78.75	$105.00
351,000	$34.05	$68.09	$102.14	$136.19	$28.43	$56.86	$85.29	$113.72	$26.33	$52.65	$78.98	$105.30
352,000	$34.14	$68.29	$102.43	$136.58	$28.51	$57.02	$85.54	$114.05	$26.40	$52.80	$79.20	$105.60
353,000	$34.24	$68.48	$102.72	$136.96	$28.59	$57.19	$85.78	$114.37	$26.48	$52.95	$79.43	$105.90
354,000	$34.34	$68.68	$103.01	$137.35	$28.67	$57.35	$86.02	$114.70	$26.55	$53.10	$79.65	$106.20
355,000	$34.44	$68.87	$103.31	$137.74	$28.76	$57.51	$86.27	$115.02	$26.63	$53.25	$79.88	$106.50
356,000	$34.53	$69.06	$103.60	$138.13	$28.84	$57.67	$86.51	$115.34	$26.70	$53.40	$80.10	$106.80
357,000	$34.63	$69.26	$103.89	$138.52	$28.92	$57.83	$86.75	$115.67	$26.78	$53.55	$80.33	$107.10
358,000	$34.73	$69.45	$104.18	$138.90	$29.00	$58.00	$86.99	$115.99	$26.85	$53.70	$80.55	$107.40
359,000	$34.82	$69.65	$104.47	$139.29	$29.08	$58.16	$87.24	$116.32	$26.93	$53.85	$80.78	$107.70
360,000	$34.92	$69.84	$104.76	$139.68	$29.16	$58.32	$87.48	$116.64	$27.00	$54.00	$81.00	$108.00
361,000	$35.02	$70.03	$105.05	$140.07	$29.24	$58.48	$87.72	$116.96	$27.08	$54.15	$81.23	$108.30
362,000	$35.11	$70.23	$105.34	$140.46	$29.32	$58.64	$87.97	$117.29	$27.15	$54.30	$81.45	$108.60
363,000	$35.21	$70.42	$105.63	$140.84	$29.40	$58.81	$88.21	$117.61	$27.23	$54.45	$81.68	$108.90
364,000	$35.31	$70.62	$105.92	$141.23	$29.48	$58.97	$88.45	$117.94	$27.30	$54.60	$81.90	$109.20
365,000	$35.41	$70.81	$106.22	$141.62	$29.57	$59.13	$88.70	$118.26	$27.38	$54.75	$82.13	$109.50
366,000	$35.50	$71.00	$106.51	$142.01	$29.65	$59.29	$88.94	$118.58	$27.45	$54.90	$82.35	$109.80
367,000	$35.60	$71.20	$106.80	$142.40	$29.73	$59.45	$89.18	$118.91	$27.53	$55.05	$82.58	$110.10
368,000	$35.70	$71.39	$107.09	$142.78	$29.81	$59.62	$89.42	$119.23	$27.60	$55.20	$82.80	$110.40
369,000	$35.79	$71.59	$107.38	$143.17	$29.89	$59.78	$89.67	$119.56	$27.68	$55.35	$83.03	$110.70
370,000	$35.89	$71.78	$107.67	$143.56	$29.97	$59.94	$89.91	$119.88	$27.75	$55.50	$83.25	$111.00
371,000	$35.99	$71.97	$107.96	$143.95	$30.05	$60.10	$90.15	$120.20	$27.83	$55.65	$83.48	$111.30
372,000	$36.08	$72.17	$108.25	$144.34	$30.13	$60.26	$90.40	$120.53	$27.90	$55.80	$83.70	$111.60
373,000	$36.18	$72.36	$108.54	$144.72	$30.21	$60.43	$90.64	$120.85	$27.98	$55.95	$83.93	$111.90
374,000	$36.28	$72.56	$108.83	$145.11	$30.29	$60.59	$90.88	$121.18	$28.05	$56.10	$84.15	$112.20
375,000	$36.38	$72.75	$109.13	$145.50	$30.38	$60.75	$91.13	$121.50	$28.13	$56.25	$84.38	$112.50

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 50 - 54

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$1.35	$2.70	$4.05	$5.40	$1.13	$2.26	$3.39	$4.52	$1.04	$2.08	$3.12	$4.16
11,000	$1.49	$2.97	$4.46	$5.94	$1.24	$2.49	$3.73	$4.97	$1.14	$2.29	$3.43	$4.58
12,000	$1.62	$3.24	$4.86	$6.48	$1.36	$2.71	$4.07	$5.42	$1.25	$2.50	$3.74	$4.99
13,000	$1.76	$3.51	$5.27	$7.02	$1.47	$2.94	$4.41	$5.88	$1.35	$2.70	$4.06	$5.41
14,000	$1.89	$3.78	$5.67	$7.56	$1.58	$3.16	$4.75	$6.33	$1.46	$2.91	$4.37	$5.82
15,000	$2.03	$4.05	$6.08	$8.10	$1.70	$3.39	$5.09	$6.78	$1.56	$3.12	$4.68	$6.24
16,000	$2.16	$4.32	$6.48	$8.64	$1.81	$3.62	$5.42	$7.23	$1.66	$3.33	$4.99	$6.66
17,000	$2.30	$4.59	$6.89	$9.18	$1.92	$3.84	$5.76	$7.68	$1.77	$3.54	$5.30	$7.07
18,000	$2.43	$4.86	$7.29	$9.72	$2.03	$4.07	$6.10	$8.14	$1.87	$3.74	$5.62	$7.49
19,000	$2.57	$5.13	$7.70	$10.26	$2.15	$4.29	$6.44	$8.59	$1.98	$3.95	$5.93	$7.90
20,000	$2.70	$5.40	$8.10	$10.80	$2.26	$4.52	$6.78	$9.04	$2.08	$4.16	$6.24	$8.32
21,000	$2.84	$5.67	$8.51	$11.34	$2.37	$4.75	$7.12	$9.49	$2.18	$4.37	$6.55	$8.74
22,000	$2.97	$5.94	$8.91	$11.88	$2.49	$4.97	$7.46	$9.94	$2.29	$4.58	$6.86	$9.15
23,000	$3.11	$6.21	$9.32	$12.42	$2.60	$5.20	$7.80	$10.40	$2.39	$4.78	$7.18	$9.57
24,000	$3.24	$6.48	$9.72	$12.96	$2.71	$5.42	$8.14	$10.85	$2.50	$4.99	$7.49	$9.98
25,000	$3.38	$6.75	$10.13	$13.50	$2.83	$5.65	$8.48	$11.30	$2.60	$5.20	$7.80	$10.40
26,000	$3.51	$7.02	$10.53	$14.04	$2.94	$5.88	$8.81	$11.75	$2.70	$5.41	$8.11	$10.82
27,000	$3.65	$7.29	$10.94	$14.58	$3.05	$6.10	$9.15	$12.20	$2.81	$5.62	$8.42	$11.23
28,000	$3.78	$7.56	$11.34	$15.12	$3.16	$6.33	$9.49	$12.66	$2.91	$5.82	$8.74	$11.65
29,000	$3.92	$7.83	$11.75	$15.66	$3.28	$6.55	$9.83	$13.11	$3.02	$6.03	$9.05	$12.06
30,000	$4.05	$8.10	$12.15	$16.20	$3.39	$6.78	$10.17	$13.56	$3.12	$6.24	$9.36	$12.48
31,000	$4.19	$8.37	$12.56	$16.74	$3.50	$7.01	$10.51	$14.01	$3.22	$6.45	$9.67	$12.90
32,000	$4.32	$8.64	$12.96	$17.28	$3.62	$7.23	$10.85	$14.46	$3.33	$6.66	$9.98	$13.31
33,000	$4.46	$8.91	$13.37	$17.82	$3.73	$7.46	$11.19	$14.92	$3.43	$6.86	$10.30	$13.73
34,000	$4.59	$9.18	$13.77	$18.36	$3.84	$7.68	$11.53	$15.37	$3.54	$7.07	$10.61	$14.14
35,000	$4.73	$9.45	$14.18	$18.90	$3.96	$7.91	$11.87	$15.82	$3.64	$7.28	$10.92	$14.56
36,000	$4.86	$9.72	$14.58	$19.44	$4.07	$8.14	$12.20	$16.27	$3.74	$7.49	$11.23	$14.98
37,000	$5.00	$9.99	$14.99	$19.98	$4.18	$8.36	$12.54	$16.72	$3.85	$7.70	$11.54	$15.39
38,000	$5.13	$10.26	$15.39	$20.52	$4.29	$8.59	$12.88	$17.18	$3.95	$7.90	$11.86	$15.81
39,000	$5.27	$10.53	$15.80	$21.06	$4.41	$8.81	$13.22	$17.63	$4.06	$8.11	$12.17	$16.22
40,000	$5.40	$10.80	$16.20	$21.60	$4.52	$9.04	$13.56	$18.08	$4.16	$8.32	$12.48	$16.64
41,000	$5.54	$11.07	$16.61	$22.14	$4.63	$9.27	$13.90	$18.53	$4.26	$8.53	$12.79	$17.06
42,000	$5.67	$11.34	$17.01	$22.68	$4.75	$9.49	$14.24	$18.98	$4.37	$8.74	$13.10	$17.47
43,000	$5.81	$11.61	$17.42	$23.22	$4.86	$9.72	$14.58	$19.44	$4.47	$8.94	$13.42	$17.89
44,000	$5.94	$11.88	$17.82	$23.76	$4.97	$9.94	$14.92	$19.89	$4.58	$9.15	$13.73	$18.30
45,000	$6.08	$12.15	$18.23	$24.30	$5.09	$10.17	$15.26	$20.34	$4.68	$9.36	$14.04	$18.72
46,000	$6.21	$12.42	$18.63	$24.84	$5.20	$10.40	$15.59	$20.79	$4.78	$9.57	$14.35	$19.14
47,000	$6.35	$12.69	$19.04	$25.38	$5.31	$10.62	$15.93	$21.24	$4.89	$9.78	$14.66	$19.55
48,000	$6.48	$12.96	$19.44	$25.92	$5.42	$10.85	$16.27	$21.70	$4.99	$9.98	$14.98	$19.97
49,000	$6.62	$13.23	$19.85	$26.46	$5.54	$11.07	$16.61	$22.15	$5.10	$10.19	$15.29	$20.38
50,000	$6.75	$13.50	$20.25	$27.00	$5.65	$11.30	$16.95	$22.60	$5.20	$10.40	$15.60	$20.80
51,000	$6.89	$13.77	$20.66	$27.54	$5.76	$11.53	$17.29	$23.05	$5.30	$10.61	$15.91	$21.22
52,000	$7.02	$14.04	$21.06	$28.08	$5.88	$11.75	$17.63	$23.50	$5.41	$10.82	$16.22	$21.63
53,000	$7.16	$14.31	$21.47	$28.62	$5.99	$11.98	$17.97	$23.96	$5.51	$11.02	$16.54	$22.05
54,000	$7.29	$14.58	$21.87	$29.16	$6.10	$12.20	$18.31	$24.41	$5.62	$11.23	$16.85	$22.46
55,000	$7.43	$14.85	$22.28	$29.70	$6.22	$12.43	$18.65	$24.86	$5.72	$11.44	$17.16	$22.88
56,000	$7.56	$15.12	$22.68	$30.24	$6.33	$12.66	$18.98	$25.31	$5.82	$11.65	$17.47	$23.30
57,000	$7.70	$15.39	$23.09	$30.78	$6.44	$12.88	$19.32	$25.76	$5.93	$11.86	$17.78	$23.71
58,000	$7.83	$15.66	$23.49	$31.32	$6.55	$13.11	$19.66	$26.22	$6.03	$12.06	$18.10	$24.13
59,000	$7.97	$15.93	$23.90	$31.86	$6.67	$13.33	$20.00	$26.67	$6.14	$12.27	$18.41	$24.54
60,000	$8.10	$16.20	$24.30	$32.40	$6.78	$13.56	$20.34	$27.12	$6.24	$12.48	$18.72	$24.96
61,000	$8.24	$16.47	$24.71	$32.94	$6.89	$13.79	$20.68	$27.57	$6.34	$12.69	$19.03	$25.38
62,000	$8.37	$16.74	$25.11	$33.48	$7.01	$14.01	$21.02	$28.02	$6.45	$12.90	$19.34	$25.79
63,000	$8.51	$17.01	$25.52	$34.02	$7.12	$14.24	$21.36	$28.48	$6.55	$13.10	$19.66	$26.21
64,000	$8.64	$17.28	$25.92	$34.56	$7.23	$14.46	$21.70	$28.93	$6.66	$13.31	$19.97	$26.62
65,000	$8.78	$17.55	$26.33	$35.10	$7.35	$14.69	$22.04	$29.38	$6.76	$13.52	$20.28	$27.04
66,000	$8.91	$17.82	$26.73	$35.64	$7.46	$14.92	$22.37	$29.83	$6.86	$13.73	$20.59	$27.46
67,000	$9.05	$18.09	$27.14	$36.18	$7.57	$15.14	$22.71	$30.28	$6.97	$13.94	$20.90	$27.87
68,000	$9.18	$18.36	$27.54	$36.72	$7.68	$15.37	$23.05	$30.74	$7.07	$14.14	$21.22	$28.29
69,000	$9.32	$18.63	$27.95	$37.26	$7.80	$15.59	$23.39	$31.19	$7.18	$14.35	$21.53	$28.70
70,000	$9.45	$18.90	$28.35	$37.80	$7.91	$15.82	$23.73	$31.64	$7.28	$14.56	$21.84	$29.12

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 50 - 54

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$9.59	$19.17	$28.76	$38.34	$8.02	$16.05	$24.07	$32.09	$7.38	$14.77	$22.15	$29.54
72,000	$9.72	$19.44	$29.16	$38.88	$8.14	$16.27	$24.41	$32.54	$7.49	$14.98	$22.46	$29.95
73,000	$9.86	$19.71	$29.57	$39.42	$8.25	$16.50	$24.75	$33.00	$7.59	$15.18	$22.78	$30.37
74,000	$9.99	$19.98	$29.97	$39.96	$8.36	$16.72	$25.09	$33.45	$7.70	$15.39	$23.09	$30.78
75,000	$10.13	$20.25	$30.38	$40.50	$8.48	$16.95	$25.43	$33.90	$7.80	$15.60	$23.40	$31.20
76,000	$10.26	$20.52	$30.78	$41.04	$8.59	$17.18	$25.76	$34.35	$7.90	$15.81	$23.71	$31.62
77,000	$10.40	$20.79	$31.19	$41.58	$8.70	$17.40	$26.10	$34.80	$8.01	$16.02	$24.02	$32.03
78,000	$10.53	$21.06	$31.59	$42.12	$8.81	$17.63	$26.44	$35.26	$8.11	$16.22	$24.34	$32.45
79,000	$10.67	$21.33	$32.00	$42.66	$8.93	$17.85	$26.78	$35.71	$8.22	$16.43	$24.65	$32.86
80,000	$10.80	$21.60	$32.40	$43.20	$9.04	$18.08	$27.12	$36.16	$8.32	$16.64	$24.96	$33.28
81,000	$10.94	$21.87	$32.81	$43.74	$9.15	$18.31	$27.46	$36.61	$8.42	$16.85	$25.27	$33.70
82,000	$11.07	$22.14	$33.21	$44.28	$9.27	$18.53	$27.80	$37.06	$8.53	$17.06	$25.58	$34.11
83,000	$11.21	$22.41	$33.62	$44.82	$9.38	$18.76	$28.14	$37.52	$8.63	$17.26	$25.90	$34.53
84,000	$11.34	$22.68	$34.02	$45.36	$9.49	$18.98	$28.48	$37.97	$8.74	$17.47	$26.21	$34.94
85,000	$11.48	$22.95	$34.43	$45.90	$9.61	$19.21	$28.82	$38.42	$8.84	$17.68	$26.52	$35.36
86,000	$11.61	$23.22	$34.83	$46.44	$9.72	$19.44	$29.15	$38.87	$8.94	$17.89	$26.83	$35.78
87,000	$11.75	$23.49	$35.24	$46.98	$9.83	$19.66	$29.49	$39.32	$9.05	$18.10	$27.14	$36.19
88,000	$11.88	$23.76	$35.64	$47.52	$9.94	$19.89	$29.83	$39.78	$9.15	$18.30	$27.46	$36.61
89,000	$12.02	$24.03	$36.05	$48.06	$10.06	$20.11	$30.17	$40.23	$9.26	$18.51	$27.77	$37.02
90,000	$12.15	$24.30	$36.45	$48.60	$10.17	$20.34	$30.51	$40.68	$9.36	$18.72	$28.08	$37.44
91,000	$12.29	$24.57	$36.86	$49.14	$10.28	$20.57	$30.85	$41.13	$9.46	$18.93	$28.39	$37.86
92,000	$12.42	$24.84	$37.26	$49.68	$10.40	$20.79	$31.19	$41.58	$9.57	$19.14	$28.70	$38.27
93,000	$12.56	$25.11	$37.67	$50.22	$10.51	$21.02	$31.53	$42.04	$9.67	$19.34	$29.02	$38.69
94,000	$12.69	$25.38	$38.07	$50.76	$10.62	$21.24	$31.87	$42.49	$9.78	$19.55	$29.33	$39.10
95,000	$12.83	$25.65	$38.48	$51.30	$10.74	$21.47	$32.21	$42.94	$9.88	$19.76	$29.64	$39.52
96,000	$12.96	$25.92	$38.88	$51.84	$10.85	$21.70	$32.54	$43.39	$9.98	$19.97	$29.95	$39.94
97,000	$13.10	$26.19	$39.29	$52.38	$10.96	$21.92	$32.88	$43.84	$10.09	$20.18	$30.26	$40.35
98,000	$13.23	$26.46	$39.69	$52.92	$11.07	$22.15	$33.22	$44.30	$10.19	$20.38	$30.58	$40.77
99,000	$13.37	$26.73	$40.10	$53.46	$11.19	$22.37	$33.56	$44.75	$10.30	$20.59	$30.89	$41.18
100,000	$13.50	$27.00	$40.50	$54.00	$11.30	$22.60	$33.90	$45.20	$10.40	$20.80	$31.20	$41.60
101,000	$13.64	$27.27	$40.91	$54.54	$11.41	$22.83	$34.24	$45.65	$10.50	$21.01	$31.51	$42.02
102,000	$13.77	$27.54	$41.31	$55.08	$11.53	$23.05	$34.58	$46.10	$10.61	$21.22	$31.82	$42.43
103,000	$13.91	$27.81	$41.72	$55.62	$11.64	$23.28	$34.92	$46.56	$10.71	$21.42	$32.14	$42.85
104,000	$14.04	$28.08	$42.12	$56.16	$11.75	$23.50	$35.26	$47.01	$10.82	$21.63	$32.45	$43.26
105,000	$14.18	$28.35	$42.53	$56.70	$11.87	$23.73	$35.60	$47.46	$10.92	$21.84	$32.76	$43.68
106,000	$14.31	$28.62	$42.93	$57.24	$11.98	$23.96	$35.93	$47.91	$11.02	$22.05	$33.07	$44.10
107,000	$14.45	$28.89	$43.34	$57.78	$12.09	$24.18	$36.27	$48.36	$11.13	$22.26	$33.38	$44.51
108,000	$14.58	$29.16	$43.74	$58.32	$12.20	$24.41	$36.61	$48.82	$11.23	$22.46	$33.70	$44.93
109,000	$14.72	$29.43	$44.15	$58.86	$12.32	$24.63	$36.95	$49.27	$11.34	$22.67	$34.01	$45.34
110,000	$14.85	$29.70	$44.55	$59.40	$12.43	$24.86	$37.29	$49.72	$11.44	$22.88	$34.32	$45.76
111,000	$14.99	$29.97	$44.96	$59.94	$12.54	$25.09	$37.63	$50.17	$11.54	$23.09	$34.63	$46.18
112,000	$15.12	$30.24	$45.36	$60.48	$12.66	$25.31	$37.97	$50.62	$11.65	$23.30	$34.94	$46.59
113,000	$15.26	$30.51	$45.77	$61.02	$12.77	$25.54	$38.31	$51.08	$11.75	$23.50	$35.26	$47.01
114,000	$15.39	$30.78	$46.17	$61.56	$12.88	$25.76	$38.65	$51.53	$11.86	$23.71	$35.57	$47.42
115,000	$15.53	$31.05	$46.58	$62.10	$13.00	$25.99	$38.99	$51.98	$11.96	$23.92	$35.88	$47.84
116,000	$15.66	$31.32	$46.98	$62.64	$13.11	$26.22	$39.32	$52.43	$12.06	$24.13	$36.19	$48.26
117,000	$15.80	$31.59	$47.39	$63.18	$13.22	$26.44	$39.66	$52.88	$12.17	$24.34	$36.50	$48.67
118,000	$15.93	$31.86	$47.79	$63.72	$13.33	$26.67	$40.00	$53.34	$12.27	$24.54	$36.82	$49.09
119,000	$16.07	$32.13	$48.20	$64.26	$13.45	$26.89	$40.34	$53.79	$12.38	$24.75	$37.13	$49.50
120,000	$16.20	$32.40	$48.60	$64.80	$13.56	$27.12	$40.68	$54.24	$12.48	$24.96	$37.44	$49.92
121,000	$16.34	$32.67	$49.01	$65.34	$13.67	$27.35	$41.02	$54.69	$12.58	$25.17	$37.75	$50.34
122,000	$16.47	$32.94	$49.41	$65.88	$13.79	$27.57	$41.36	$55.14	$12.69	$25.38	$38.06	$50.75
123,000	$16.61	$33.21	$49.82	$66.42	$13.90	$27.80	$41.70	$55.60	$12.79	$25.58	$38.38	$51.17
124,000	$16.74	$33.48	$50.22	$66.96	$14.01	$28.02	$42.04	$56.05	$12.90	$25.79	$38.69	$51.58
125,000	$16.88	$33.75	$50.63	$67.50	$14.13	$28.25	$42.38	$56.50	$13.00	$26.00	$39.00	$52.00
126,000	$17.01	$34.02	$51.03	$68.04	$14.24	$28.48	$42.71	$56.95	$13.10	$26.21	$39.31	$52.42
127,000	$17.15	$34.29	$51.44	$68.58	$14.35	$28.70	$43.05	$57.40	$13.21	$26.42	$39.62	$52.83
128,000	$17.28	$34.56	$51.84	$69.12	$14.46	$28.93	$43.39	$57.86	$13.31	$26.62	$39.94	$53.25
129,000	$17.42	$34.83	$52.25	$69.66	$14.58	$29.15	$43.73	$58.31	$13.42	$26.83	$40.25	$53.66
130,000	$17.55	$35.10	$52.65	$70.20	$14.69	$29.38	$44.07	$58.76	$13.52	$27.04	$40.56	$54.08
131,000	$17.69	$35.37	$53.06	$70.74	$14.80	$29.61	$44.41	$59.21	$13.62	$27.25	$40.87	$54.50

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 50 - 54

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$17.82	$35.64	$53.46	$71.28	$14.92	$29.83	$44.75	$59.66	$13.73	$27.46	$41.18	$54.91
133,000	$17.96	$35.91	$53.87	$71.82	$15.03	$30.06	$45.09	$60.12	$13.83	$27.66	$41.50	$55.33
134,000	$18.09	$36.18	$54.27	$72.36	$15.14	$30.28	$45.43	$60.57	$13.94	$27.87	$41.81	$55.74
135,000	$18.23	$36.45	$54.68	$72.90	$15.26	$30.51	$45.77	$61.02	$14.04	$28.08	$42.12	$56.16
136,000	$18.36	$36.72	$55.08	$73.44	$15.37	$30.74	$46.10	$61.47	$14.14	$28.29	$42.43	$56.58
137,000	$18.50	$36.99	$55.49	$73.98	$15.48	$30.96	$46.44	$61.92	$14.25	$28.50	$42.74	$56.99
138,000	$18.63	$37.26	$55.89	$74.52	$15.59	$31.19	$46.78	$62.38	$14.35	$28.70	$43.06	$57.41
139,000	$18.77	$37.53	$56.30	$75.06	$15.71	$31.41	$47.12	$62.83	$14.46	$28.91	$43.37	$57.82
140,000	$18.90	$37.80	$56.70	$75.60	$15.82	$31.64	$47.46	$63.28	$14.56	$29.12	$43.68	$58.24
141,000	$19.04	$38.07	$57.11	$76.14	$15.93	$31.87	$47.80	$63.73	$14.66	$29.33	$43.99	$58.66
142,000	$19.17	$38.34	$57.51	$76.68	$16.05	$32.09	$48.14	$64.18	$14.77	$29.54	$44.30	$59.07
143,000	$19.31	$38.61	$57.92	$77.22	$16.16	$32.32	$48.48	$64.64	$14.87	$29.74	$44.62	$59.49
144,000	$19.44	$38.88	$58.32	$77.76	$16.27	$32.54	$48.82	$65.09	$14.98	$29.95	$44.93	$59.90
145,000	$19.58	$39.15	$58.73	$78.30	$16.39	$32.77	$49.16	$65.54	$15.08	$30.16	$45.24	$60.32
146,000	$19.71	$39.42	$59.13	$78.84	$16.50	$33.00	$49.49	$65.99	$15.18	$30.37	$45.55	$60.74
147,000	$19.85	$39.69	$59.54	$79.38	$16.61	$33.22	$49.83	$66.44	$15.29	$30.58	$45.86	$61.15
148,000	$19.98	$39.96	$59.94	$79.92	$16.72	$33.45	$50.17	$66.90	$15.39	$30.78	$46.18	$61.57
149,000	$20.12	$40.23	$60.35	$80.46	$16.84	$33.67	$50.51	$67.35	$15.50	$30.99	$46.49	$61.98
150,000	$20.25	$40.50	$60.75	$81.00	$16.95	$33.90	$50.85	$67.80	$15.60	$31.20	$46.80	$62.40
151,000	$20.39	$40.77	$61.16	$81.54	$17.06	$34.13	$51.19	$68.25	$15.70	$31.41	$47.11	$62.82
152,000	$20.52	$41.04	$61.56	$82.08	$17.18	$34.35	$51.53	$68.70	$15.81	$31.62	$47.42	$63.23
153,000	$20.66	$41.31	$61.97	$82.62	$17.29	$34.58	$51.87	$69.16	$15.91	$31.82	$47.74	$63.65
154,000	$20.79	$41.58	$62.37	$83.16	$17.40	$34.80	$52.21	$69.61	$16.02	$32.03	$48.05	$64.06
155,000	$20.93	$41.85	$62.78	$83.70	$17.52	$35.03	$52.55	$70.06	$16.12	$32.24	$48.36	$64.48
156,000	$21.06	$42.12	$63.18	$84.24	$17.63	$35.26	$52.88	$70.51	$16.22	$32.45	$48.67	$64.90
157,000	$21.20	$42.39	$63.59	$84.78	$17.74	$35.48	$53.22	$70.96	$16.33	$32.66	$48.98	$65.31
158,000	$21.33	$42.66	$63.99	$85.32	$17.85	$35.71	$53.56	$71.42	$16.43	$32.86	$49.30	$65.73
159,000	$21.47	$42.93	$64.40	$85.86	$17.97	$35.93	$53.90	$71.87	$16.54	$33.07	$49.61	$66.14
160,000	$21.60	$43.20	$64.80	$86.40	$18.08	$36.16	$54.24	$72.32	$16.64	$33.28	$49.92	$66.56
161,000	$21.74	$43.47	$65.21	$86.94	$18.19	$36.39	$54.58	$72.77	$16.74	$33.49	$50.23	$66.98
162,000	$21.87	$43.74	$65.61	$87.48	$18.31	$36.61	$54.92	$73.22	$16.85	$33.70	$50.54	$67.39
163,000	$22.01	$44.01	$66.02	$88.02	$18.42	$36.84	$55.26	$73.68	$16.95	$33.90	$50.86	$67.81
164,000	$22.14	$44.28	$66.42	$88.56	$18.53	$37.06	$55.60	$74.13	$17.06	$34.11	$51.17	$68.22
165,000	$22.28	$44.55	$66.83	$89.10	$18.65	$37.29	$55.94	$74.58	$17.16	$34.32	$51.48	$68.64
166,000	$22.41	$44.82	$67.23	$89.64	$18.76	$37.52	$56.27	$75.03	$17.26	$34.53	$51.79	$69.06
167,000	$22.55	$45.09	$67.64	$90.18	$18.87	$37.74	$56.61	$75.48	$17.37	$34.74	$52.10	$69.47
168,000	$22.68	$45.36	$68.04	$90.72	$18.98	$37.97	$56.95	$75.94	$17.47	$34.94	$52.42	$69.89
169,000	$22.82	$45.63	$68.45	$91.26	$19.10	$38.19	$57.29	$76.39	$17.58	$35.15	$52.73	$70.30
170,000	$22.95	$45.90	$68.85	$91.80	$19.21	$38.42	$57.63	$76.84	$17.68	$35.36	$53.04	$70.72
171,000	$23.09	$46.17	$69.26	$92.34	$19.32	$38.65	$57.97	$77.29	$17.78	$35.57	$53.35	$71.14
172,000	$23.22	$46.44	$69.66	$92.88	$19.44	$38.87	$58.31	$77.74	$17.89	$35.78	$53.66	$71.55
173,000	$23.36	$46.71	$70.07	$93.42	$19.55	$39.10	$58.65	$78.20	$17.99	$35.98	$53.98	$71.97
174,000	$23.49	$46.98	$70.47	$93.96	$19.66	$39.32	$58.99	$78.65	$18.10	$36.19	$54.29	$72.38
175,000	$23.63	$47.25	$70.88	$94.50	$19.78	$39.55	$59.33	$79.10	$18.20	$36.40	$54.60	$72.80
176,000	$23.76	$47.52	$71.28	$95.04	$19.89	$39.78	$59.66	$79.55	$18.30	$36.61	$54.91	$73.22
177,000	$23.90	$47.79	$71.69	$95.58	$20.00	$40.00	$60.00	$80.00	$18.41	$36.82	$55.22	$73.63
178,000	$24.03	$48.06	$72.09	$96.12	$20.11	$40.23	$60.34	$80.46	$18.51	$37.02	$55.54	$74.05
179,000	$24.17	$48.33	$72.50	$96.66	$20.23	$40.45	$60.68	$80.91	$18.62	$37.23	$55.85	$74.46
180,000	$24.30	$48.60	$72.90	$97.20	$20.34	$40.68	$61.02	$81.36	$18.72	$37.44	$56.16	$74.88
181,000	$24.44	$48.87	$73.31	$97.74	$20.45	$40.91	$61.36	$81.81	$18.82	$37.65	$56.47	$75.30
182,000	$24.57	$49.14	$73.71	$98.28	$20.57	$41.13	$61.70	$82.26	$18.93	$37.86	$56.78	$75.71
183,000	$24.71	$49.41	$74.12	$98.82	$20.68	$41.36	$62.04	$82.72	$19.03	$38.06	$57.10	$76.13
184,000	$24.84	$49.68	$74.52	$99.36	$20.79	$41.58	$62.38	$83.17	$19.14	$38.27	$57.41	$76.54
185,000	$24.98	$49.95	$74.93	$99.90	$20.91	$41.81	$62.72	$83.62	$19.24	$38.48	$57.72	$76.96
186,000	$25.11	$50.22	$75.33	$100.44	$21.02	$42.04	$63.05	$84.07	$19.34	$38.69	$58.03	$77.38
187,000	$25.25	$50.49	$75.74	$100.98	$21.13	$42.26	$63.39	$84.52	$19.45	$38.90	$58.34	$77.79
188,000	$25.38	$50.76	$76.14	$101.52	$21.24	$42.49	$63.73	$84.98	$19.55	$39.10	$58.66	$78.21
189,000	$25.52	$51.03	$76.55	$102.06	$21.36	$42.71	$64.07	$85.43	$19.66	$39.31	$58.97	$78.62
190,000	$25.65	$51.30	$76.95	$102.60	$21.47	$42.94	$64.41	$85.88	$19.76	$39.52	$59.28	$79.04
191,000	$25.79	$51.57	$77.36	$103.14	$21.58	$43.17	$64.75	$86.33	$19.86	$39.73	$59.59	$79.46
192,000	$25.92	$51.84	$77.76	$103.68	$21.70	$43.39	$65.09	$86.78	$19.97	$39.94	$59.90	$79.87

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 50 - 54

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$26.06	$52.11	$78.17	$104.22	$21.81	$43.62	$65.43	$87.24	$20.07	$40.14	$60.22	$80.29
194,000	$26.19	$52.38	$78.57	$104.76	$21.92	$43.84	$65.77	$87.69	$20.18	$40.35	$60.53	$80.70
195,000	$26.33	$52.65	$78.98	$105.30	$22.04	$44.07	$66.11	$88.14	$20.28	$40.56	$60.84	$81.12
196,000	$26.46	$52.92	$79.38	$105.84	$22.15	$44.30	$66.44	$88.59	$20.38	$40.77	$61.15	$81.54
197,000	$26.60	$53.19	$79.79	$106.38	$22.26	$44.52	$66.78	$89.04	$20.49	$40.98	$61.46	$81.95
198,000	$26.73	$53.46	$80.19	$106.92	$22.37	$44.75	$67.12	$89.50	$20.59	$41.18	$61.78	$82.37
199,000	$26.87	$53.73	$80.60	$107.46	$22.49	$44.97	$67.46	$89.95	$20.70	$41.39	$62.09	$82.78
200,000	$27.00	$54.00	$81.00	$108.00	$22.60	$45.20	$67.80	$90.40	$20.80	$41.60	$62.40	$83.20
201,000	$27.14	$54.27	$81.41	$108.54	$22.71	$45.43	$68.14	$90.85	$20.90	$41.81	$62.71	$83.62
202,000	$27.27	$54.54	$81.81	$109.08	$22.83	$45.65	$68.48	$91.30	$21.01	$42.02	$63.02	$84.03
203,000	$27.41	$54.81	$82.22	$109.62	$22.94	$45.88	$68.82	$91.76	$21.11	$42.22	$63.34	$84.45
204,000	$27.54	$55.08	$82.62	$110.16	$23.05	$46.10	$69.16	$92.21	$21.22	$42.43	$63.65	$84.86
205,000	$27.68	$55.35	$83.03	$110.70	$23.17	$46.33	$69.50	$92.66	$21.32	$42.64	$63.96	$85.28
206,000	$27.81	$55.62	$83.43	$111.24	$23.28	$46.56	$69.83	$93.11	$21.42	$42.85	$64.27	$85.70
207,000	$27.95	$55.89	$83.84	$111.78	$23.39	$46.78	$70.17	$93.56	$21.53	$43.06	$64.58	$86.11
208,000	$28.08	$56.16	$84.24	$112.32	$23.50	$47.01	$70.51	$94.02	$21.63	$43.26	$64.90	$86.53
209,000	$28.22	$56.43	$84.65	$112.86	$23.62	$47.23	$70.85	$94.47	$21.74	$43.47	$65.21	$86.94
210,000	$28.35	$56.70	$85.05	$113.40	$23.73	$47.46	$71.19	$94.92	$21.84	$43.68	$65.52	$87.36
211,000	$28.49	$56.97	$85.46	$113.94	$23.84	$47.69	$71.53	$95.37	$21.94	$43.89	$65.83	$87.78
212,000	$28.62	$57.24	$85.86	$114.48	$23.96	$47.91	$71.87	$95.82	$22.05	$44.10	$66.14	$88.19
213,000	$28.76	$57.51	$86.27	$115.02	$24.07	$48.14	$72.21	$96.28	$22.15	$44.30	$66.46	$88.61
214,000	$28.89	$57.78	$86.67	$115.56	$24.18	$48.36	$72.55	$96.73	$22.26	$44.51	$66.77	$89.02
215,000	$29.03	$58.05	$87.08	$116.10	$24.30	$48.59	$72.89	$97.18	$22.36	$44.72	$67.08	$89.44
216,000	$29.16	$58.32	$87.48	$116.64	$24.41	$48.82	$73.22	$97.63	$22.46	$44.93	$67.39	$89.86
217,000	$29.30	$58.59	$87.89	$117.18	$24.52	$49.04	$73.56	$98.08	$22.57	$45.14	$67.70	$90.27
218,000	$29.43	$58.86	$88.29	$117.72	$24.63	$49.27	$73.90	$98.54	$22.67	$45.34	$68.02	$90.69
219,000	$29.57	$59.13	$88.70	$118.26	$24.75	$49.49	$74.24	$98.99	$22.78	$45.55	$68.33	$91.10
220,000	$29.70	$59.40	$89.10	$118.80	$24.86	$49.72	$74.58	$99.44	$22.88	$45.76	$68.64	$91.52
221,000	$29.84	$59.67	$89.51	$119.34	$24.97	$49.95	$74.92	$99.89	$22.98	$45.97	$68.95	$91.94
222,000	$29.97	$59.94	$89.91	$119.88	$25.09	$50.17	$75.26	$100.34	$23.09	$46.18	$69.26	$92.35
223,000	$30.11	$60.21	$90.32	$120.42	$25.20	$50.40	$75.60	$100.80	$23.19	$46.38	$69.58	$92.77
224,000	$30.24	$60.48	$90.72	$120.96	$25.31	$50.62	$75.94	$101.25	$23.30	$46.59	$69.89	$93.18
225,000	$30.38	$60.75	$91.13	$121.50	$25.43	$50.85	$76.28	$101.70	$23.40	$46.80	$70.20	$93.60
226,000	$30.51	$61.02	$91.53	$122.04	$25.54	$51.08	$76.61	$102.15	$23.50	$47.01	$70.51	$94.02
227,000	$30.65	$61.29	$91.94	$122.58	$25.65	$51.30	$76.95	$102.60	$23.61	$47.22	$70.82	$94.43
228,000	$30.78	$61.56	$92.34	$123.12	$25.76	$51.53	$77.29	$103.06	$23.71	$47.42	$71.14	$94.85
229,000	$30.92	$61.83	$92.75	$123.66	$25.88	$51.75	$77.63	$103.51	$23.82	$47.63	$71.45	$95.26
230,000	$31.05	$62.10	$93.15	$124.20	$25.99	$51.98	$77.97	$103.96	$23.92	$47.84	$71.76	$95.68
231,000	$31.19	$62.37	$93.56	$124.74	$26.10	$52.21	$78.31	$104.41	$24.02	$48.05	$72.07	$96.10
232,000	$31.32	$62.64	$93.96	$125.28	$26.22	$52.43	$78.65	$104.86	$24.13	$48.26	$72.38	$96.51
233,000	$31.46	$62.91	$94.37	$125.82	$26.33	$52.66	$78.99	$105.32	$24.23	$48.46	$72.70	$96.93
234,000	$31.59	$63.18	$94.77	$126.36	$26.44	$52.88	$79.33	$105.77	$24.34	$48.67	$73.01	$97.34
235,000	$31.73	$63.45	$95.18	$126.90	$26.56	$53.11	$79.67	$106.22	$24.44	$48.88	$73.32	$97.76
236,000	$31.86	$63.72	$95.58	$127.44	$26.67	$53.34	$80.00	$106.67	$24.54	$49.09	$73.63	$98.18
237,000	$32.00	$63.99	$95.99	$127.98	$26.78	$53.56	$80.34	$107.12	$24.65	$49.30	$73.94	$98.59
238,000	$32.13	$64.26	$96.39	$128.52	$26.89	$53.79	$80.68	$107.58	$24.75	$49.50	$74.26	$99.01
239,000	$32.27	$64.53	$96.80	$129.06	$27.01	$54.01	$81.02	$108.03	$24.86	$49.71	$74.57	$99.42
240,000	$32.40	$64.80	$97.20	$129.60	$27.12	$54.24	$81.36	$108.48	$24.96	$49.92	$74.88	$99.84
241,000	$32.54	$65.07	$97.61	$130.14	$27.23	$54.47	$81.70	$108.93	$25.06	$50.13	$75.19	$100.26
242,000	$32.67	$65.34	$98.01	$130.68	$27.35	$54.69	$82.04	$109.38	$25.17	$50.34	$75.50	$100.67
243,000	$32.81	$65.61	$98.42	$131.22	$27.46	$54.92	$82.38	$109.84	$25.27	$50.54	$75.82	$101.09
244,000	$32.94	$65.88	$98.82	$131.76	$27.57	$55.14	$82.72	$110.29	$25.38	$50.75	$76.13	$101.50
245,000	$33.08	$66.15	$99.23	$132.30	$27.69	$55.37	$83.06	$110.74	$25.48	$50.96	$76.44	$101.92
246,000	$33.21	$66.42	$99.63	$132.84	$27.80	$55.60	$83.39	$111.19	$25.58	$51.17	$76.75	$102.34
247,000	$33.35	$66.69	$100.04	$133.38	$27.91	$55.82	$83.73	$111.64	$25.69	$51.38	$77.06	$102.75
248,000	$33.48	$66.96	$100.44	$133.92	$28.02	$56.05	$84.07	$112.10	$25.79	$51.58	$77.38	$103.17
249,000	$33.62	$67.23	$100.85	$134.46	$28.14	$56.27	$84.41	$112.55	$25.90	$51.79	$77.69	$103.58
250,000	$33.75	$67.50	$101.25	$135.00	$28.25	$56.50	$84.75	$113.00	$26.00	$52.00	$78.00	$104.00
251,000	$33.89	$67.77	$101.66	$135.54	$28.36	$56.73	$85.09	$113.45	$26.10	$52.21	$78.31	$104.42
252,000	$34.02	$68.04	$102.06	$136.08	$28.48	$56.95	$85.43	$113.90	$26.21	$52.42	$78.62	$104.83
253,000	$34.16	$68.31	$102.47	$136.62	$28.59	$57.18	$85.77	$114.36	$26.31	$52.62	$78.94	$105.25

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 50 - 54

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$34.29	$68.58	$102.87	$137.16	$28.70	$57.40	$86.11	$114.81	$26.42	$52.83	$79.25	$105.66
255,000	$34.43	$68.85	$103.28	$137.70	$28.82	$57.63	$86.45	$115.26	$26.52	$53.04	$79.56	$106.08
256,000	$34.56	$69.12	$103.68	$138.24	$28.93	$57.86	$86.78	$115.71	$26.62	$53.25	$79.87	$106.50
257,000	$34.70	$69.39	$104.09	$138.78	$29.04	$58.08	$87.12	$116.16	$26.73	$53.46	$80.18	$106.91
258,000	$34.83	$69.66	$104.49	$139.32	$29.15	$58.31	$87.46	$116.62	$26.83	$53.66	$80.50	$107.33
259,000	$34.97	$69.93	$104.90	$139.86	$29.27	$58.53	$87.80	$117.07	$26.94	$53.87	$80.81	$107.74
260,000	$35.10	$70.20	$105.30	$140.40	$29.38	$58.76	$88.14	$117.52	$27.04	$54.08	$81.12	$108.16
261,000	$35.24	$70.47	$105.71	$140.94	$29.49	$58.99	$88.48	$117.97	$27.14	$54.29	$81.43	$108.58
262,000	$35.37	$70.74	$106.11	$141.48	$29.61	$59.21	$88.82	$118.42	$27.25	$54.50	$81.74	$108.99
263,000	$35.51	$71.01	$106.52	$142.02	$29.72	$59.44	$89.16	$118.88	$27.35	$54.70	$82.06	$109.41
264,000	$35.64	$71.28	$106.92	$142.56	$29.83	$59.66	$89.50	$119.33	$27.46	$54.91	$82.37	$109.82
265,000	$35.78	$71.55	$107.33	$143.10	$29.95	$59.89	$89.84	$119.78	$27.56	$55.12	$82.68	$110.24
266,000	$35.91	$71.82	$107.73	$143.64	$30.06	$60.12	$90.17	$120.23	$27.66	$55.33	$82.99	$110.66
267,000	$36.05	$72.09	$108.14	$144.18	$30.17	$60.34	$90.51	$120.68	$27.77	$55.54	$83.30	$111.07
268,000	$36.18	$72.36	$108.54	$144.72	$30.28	$60.57	$90.85	$121.14	$27.87	$55.74	$83.62	$111.49
269,000	$36.32	$72.63	$108.95	$145.26	$30.40	$60.79	$91.19	$121.59	$27.98	$55.95	$83.93	$111.90
270,000	$36.45	$72.90	$109.35	$145.80	$30.51	$61.02	$91.53	$122.04	$28.08	$56.16	$84.24	$112.32
271,000	$36.59	$73.17	$109.76	$146.34	$30.62	$61.25	$91.87	$122.49	$28.18	$56.37	$84.55	$112.74
272,000	$36.72	$73.44	$110.16	$146.88	$30.74	$61.47	$92.21	$122.94	$28.29	$56.58	$84.86	$113.15
273,000	$36.86	$73.71	$110.57	$147.42	$30.85	$61.70	$92.55	$123.40	$28.39	$56.78	$85.18	$113.57
274,000	$36.99	$73.98	$110.97	$147.96	$30.96	$61.92	$92.89	$123.85	$28.50	$56.99	$85.49	$113.98
275,000	$37.13	$74.25	$111.38	$148.50	$31.08	$62.15	$93.23	$124.30	$28.60	$57.20	$85.80	$114.40
276,000	$37.26	$74.52	$111.78	$149.04	$31.19	$62.38	$93.56	$124.75	$28.70	$57.41	$86.11	$114.82
277,000	$37.40	$74.79	$112.19	$149.58	$31.30	$62.60	$93.90	$125.20	$28.81	$57.62	$86.42	$115.23
278,000	$37.53	$75.06	$112.59	$150.12	$31.41	$62.83	$94.24	$125.66	$28.91	$57.82	$86.74	$115.65
279,000	$37.67	$75.33	$113.00	$150.66	$31.53	$63.05	$94.58	$126.11	$29.02	$58.03	$87.05	$116.06
280,000	$37.80	$75.60	$113.40	$151.20	$31.64	$63.28	$94.92	$126.56	$29.12	$58.24	$87.36	$116.48
281,000	$37.94	$75.87	$113.81	$151.74	$31.75	$63.51	$95.26	$127.01	$29.22	$58.45	$87.67	$116.90
282,000	$38.07	$76.14	$114.21	$152.28	$31.87	$63.73	$95.60	$127.46	$29.33	$58.66	$87.98	$117.31
283,000	$38.21	$76.41	$114.62	$152.82	$31.98	$63.96	$95.94	$127.92	$29.43	$58.86	$88.30	$117.73
284,000	$38.34	$76.68	$115.02	$153.36	$32.09	$64.18	$96.28	$128.37	$29.54	$59.07	$88.61	$118.14
285,000	$38.48	$76.95	$115.43	$153.90	$32.21	$64.41	$96.62	$128.82	$29.64	$59.28	$88.92	$118.56
286,000	$38.61	$77.22	$115.83	$154.44	$32.32	$64.64	$96.95	$129.27	$29.74	$59.49	$89.23	$118.98
287,000	$38.75	$77.49	$116.24	$154.98	$32.43	$64.86	$97.29	$129.72	$29.85	$59.70	$89.54	$119.39
288,000	$38.88	$77.76	$116.64	$155.52	$32.54	$65.09	$97.63	$130.18	$29.95	$59.90	$89.86	$119.81
289,000	$39.02	$78.03	$117.05	$156.06	$32.66	$65.31	$97.97	$130.63	$30.06	$60.11	$90.17	$120.22
290,000	$39.15	$78.30	$117.45	$156.60	$32.77	$65.54	$98.31	$131.08	$30.16	$60.32	$90.48	$120.64
291,000	$39.29	$78.57	$117.86	$157.14	$32.88	$65.77	$98.65	$131.53	$30.26	$60.53	$90.79	$121.06
292,000	$39.42	$78.84	$118.26	$157.68	$33.00	$65.99	$98.99	$131.98	$30.37	$60.74	$91.10	$121.47
293,000	$39.56	$79.11	$118.67	$158.22	$33.11	$66.22	$99.33	$132.44	$30.47	$60.94	$91.42	$121.89
294,000	$39.69	$79.38	$119.07	$158.76	$33.22	$66.44	$99.67	$132.89	$30.58	$61.15	$91.73	$122.30
295,000	$39.83	$79.65	$119.48	$159.30	$33.34	$66.67	$100.01	$133.34	$30.68	$61.36	$92.04	$122.72
296,000	$39.96	$79.92	$119.88	$159.84	$33.45	$66.90	$100.34	$133.79	$30.78	$61.57	$92.35	$123.14
297,000	$40.10	$80.19	$120.29	$160.38	$33.56	$67.12	$100.68	$134.24	$30.89	$61.78	$92.66	$123.55
298,000	$40.23	$80.46	$120.69	$160.92	$33.67	$67.35	$101.02	$134.70	$30.99	$61.98	$92.98	$123.97
299,000	$40.37	$80.73	$121.10	$161.46	$33.79	$67.57	$101.36	$135.15	$31.10	$62.19	$93.29	$124.38
300,000	$40.50	$81.00	$121.50	$162.00	$33.90	$67.80	$101.70	$135.60	$31.20	$62.40	$93.60	$124.80
301,000	$40.64	$81.27	$121.91	$162.54	$34.01	$68.03	$102.04	$136.05	$31.30	$62.61	$93.91	$125.22
302,000	$40.77	$81.54	$122.31	$163.08	$34.13	$68.25	$102.38	$136.50	$31.41	$62.82	$94.22	$125.63
303,000	$40.91	$81.81	$122.72	$163.62	$34.24	$68.48	$102.72	$136.96	$31.51	$63.02	$94.54	$126.05
304,000	$41.04	$82.08	$123.12	$164.16	$34.35	$68.70	$103.06	$137.41	$31.62	$63.23	$94.85	$126.46
305,000	$41.18	$82.35	$123.53	$164.70	$34.47	$68.93	$103.40	$137.86	$31.72	$63.44	$95.16	$126.88
306,000	$41.31	$82.62	$123.93	$165.24	$34.58	$69.16	$103.73	$138.31	$31.82	$63.65	$95.47	$127.30
307,000	$41.45	$82.89	$124.34	$165.78	$34.69	$69.38	$104.07	$138.76	$31.93	$63.86	$95.78	$127.71
308,000	$41.58	$83.16	$124.74	$166.32	$34.80	$69.61	$104.41	$139.22	$32.03	$64.06	$96.10	$128.13
309,000	$41.72	$83.43	$125.15	$166.86	$34.92	$69.83	$104.75	$139.67	$32.14	$64.27	$96.41	$128.54
310,000	$41.85	$83.70	$125.55	$167.40	$35.03	$70.06	$105.09	$140.12	$32.24	$64.48	$96.72	$128.96
311,000	$41.99	$83.97	$125.96	$167.94	$35.14	$70.29	$105.43	$140.57	$32.34	$64.69	$97.03	$129.38
312,000	$42.12	$84.24	$126.36	$168.48	$35.26	$70.51	$105.77	$141.02	$32.45	$64.90	$97.34	$129.79
313,000	$42.26	$84.51	$126.77	$169.02	$35.37	$70.74	$106.11	$141.48	$32.55	$65.10	$97.66	$130.21
314,000	$42.39	$84.78	$127.17	$169.56	$35.48	$70.96	$106.45	$141.93	$32.66	$65.31	$97.97	$130.62

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 50 - 54

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$42.53	$85.05	$127.58	$170.10	$35.60	$71.19	$106.79	$142.38	$32.76	$65.52	$98.28	$131.04
316,000	$42.66	$85.32	$127.98	$170.64	$35.71	$71.42	$107.12	$142.83	$32.86	$65.73	$98.59	$131.46
317,000	$42.80	$85.59	$128.39	$171.18	$35.82	$71.64	$107.46	$143.28	$32.97	$65.94	$98.90	$131.87
318,000	$42.93	$85.86	$128.79	$171.72	$35.93	$71.87	$107.80	$143.74	$33.07	$66.14	$99.22	$132.29
319,000	$43.07	$86.13	$129.20	$172.26	$36.05	$72.09	$108.14	$144.19	$33.18	$66.35	$99.53	$132.70
320,000	$43.20	$86.40	$129.60	$172.80	$36.16	$72.32	$108.48	$144.64	$33.28	$66.56	$99.84	$133.12
321,000	$43.34	$86.67	$130.01	$173.34	$36.27	$72.55	$108.82	$145.09	$33.38	$66.77	$100.15	$133.54
322,000	$43.47	$86.94	$130.41	$173.88	$36.39	$72.77	$109.16	$145.54	$33.49	$66.98	$100.46	$133.95
323,000	$43.61	$87.21	$130.82	$174.42	$36.50	$73.00	$109.50	$146.00	$33.59	$67.18	$100.78	$134.37
324,000	$43.74	$87.48	$131.22	$174.96	$36.61	$73.22	$109.84	$146.45	$33.70	$67.39	$101.09	$134.78
325,000	$43.88	$87.75	$131.63	$175.50	$36.73	$73.45	$110.18	$146.90	$33.80	$67.60	$101.40	$135.20
326,000	$44.01	$88.02	$132.03	$176.04	$36.84	$73.68	$110.51	$147.35	$33.90	$67.81	$101.71	$135.62
327,000	$44.15	$88.29	$132.44	$176.58	$36.95	$73.90	$110.85	$147.80	$34.01	$68.02	$102.02	$136.03
328,000	$44.28	$88.56	$132.84	$177.12	$37.06	$74.13	$111.19	$148.26	$34.11	$68.22	$102.34	$136.45
329,000	$44.42	$88.83	$133.25	$177.66	$37.18	$74.35	$111.53	$148.71	$34.22	$68.43	$102.65	$136.86
330,000	$44.55	$89.10	$133.65	$178.20	$37.29	$74.58	$111.87	$149.16	$34.32	$68.64	$102.96	$137.28
331,000	$44.69	$89.37	$134.06	$178.74	$37.40	$74.81	$112.21	$149.61	$34.42	$68.85	$103.27	$137.70
332,000	$44.82	$89.64	$134.46	$179.28	$37.52	$75.03	$112.55	$150.06	$34.53	$69.06	$103.58	$138.11
333,000	$44.96	$89.91	$134.87	$179.82	$37.63	$75.26	$112.89	$150.52	$34.63	$69.26	$103.90	$138.53
334,000	$45.09	$90.18	$135.27	$180.36	$37.74	$75.48	$113.23	$150.97	$34.74	$69.47	$104.21	$138.94
335,000	$45.23	$90.45	$135.68	$180.90	$37.86	$75.71	$113.57	$151.42	$34.84	$69.68	$104.52	$139.36
336,000	$45.36	$90.72	$136.08	$181.44	$37.97	$75.94	$113.90	$151.87	$34.94	$69.89	$104.83	$139.78
337,000	$45.50	$90.99	$136.49	$181.98	$38.08	$76.16	$114.24	$152.32	$35.05	$70.10	$105.14	$140.19
338,000	$45.63	$91.26	$136.89	$182.52	$38.19	$76.39	$114.58	$152.78	$35.15	$70.30	$105.46	$140.61
339,000	$45.77	$91.53	$137.30	$183.06	$38.31	$76.61	$114.92	$153.23	$35.26	$70.51	$105.77	$141.02
340,000	$45.90	$91.80	$137.70	$183.60	$38.42	$76.84	$115.26	$153.68	$35.36	$70.72	$106.08	$141.44
341,000	$46.04	$92.07	$138.11	$184.14	$38.53	$77.07	$115.60	$154.13	$35.46	$70.93	$106.39	$141.86
342,000	$46.17	$92.34	$138.51	$184.68	$38.65	$77.29	$115.94	$154.58	$35.57	$71.14	$106.70	$142.27
343,000	$46.31	$92.61	$138.92	$185.22	$38.76	$77.52	$116.28	$155.04	$35.67	$71.34	$107.02	$142.69
344,000	$46.44	$92.88	$139.32	$185.76	$38.87	$77.74	$116.62	$155.49	$35.78	$71.55	$107.33	$143.10
345,000	$46.58	$93.15	$139.73	$186.30	$38.99	$77.97	$116.96	$155.94	$35.88	$71.76	$107.64	$143.52
346,000	$46.71	$93.42	$140.13	$186.84	$39.10	$78.20	$117.29	$156.39	$35.98	$71.97	$107.95	$143.94
347,000	$46.85	$93.69	$140.54	$187.38	$39.21	$78.42	$117.63	$156.84	$36.09	$72.18	$108.26	$144.35
348,000	$46.98	$93.96	$140.94	$187.92	$39.32	$78.65	$117.97	$157.30	$36.19	$72.38	$108.58	$144.77
349,000	$47.12	$94.23	$141.35	$188.46	$39.44	$78.87	$118.31	$157.75	$36.30	$72.59	$108.89	$145.18
350,000	$47.25	$94.50	$141.75	$189.00	$39.55	$79.10	$118.65	$158.20	$36.40	$72.80	$109.20	$145.60
351,000	$47.39	$94.77	$142.16	$189.54	$39.66	$79.33	$118.99	$158.65	$36.50	$73.01	$109.51	$146.02
352,000	$47.52	$95.04	$142.56	$190.08	$39.78	$79.55	$119.33	$159.10	$36.61	$73.22	$109.82	$146.43
353,000	$47.66	$95.31	$142.97	$190.62	$39.89	$79.78	$119.67	$159.56	$36.71	$73.42	$110.14	$146.85
354,000	$47.79	$95.58	$143.37	$191.16	$40.00	$80.00	$120.01	$160.01	$36.82	$73.63	$110.45	$147.26
355,000	$47.93	$95.85	$143.78	$191.70	$40.12	$80.23	$120.35	$160.46	$36.92	$73.84	$110.76	$147.68
356,000	$48.06	$96.12	$144.18	$192.24	$40.23	$80.46	$120.68	$160.91	$37.02	$74.05	$111.07	$148.10
357,000	$48.20	$96.39	$144.59	$192.78	$40.34	$80.68	$121.02	$161.36	$37.13	$74.26	$111.38	$148.51
358,000	$48.33	$96.66	$144.99	$193.32	$40.45	$80.91	$121.36	$161.82	$37.23	$74.46	$111.70	$148.93
359,000	$48.47	$96.93	$145.40	$193.86	$40.57	$81.13	$121.70	$162.27	$37.34	$74.67	$112.01	$149.34
360,000	$48.60	$97.20	$145.80	$194.40	$40.68	$81.36	$122.04	$162.72	$37.44	$74.88	$112.32	$149.76
361,000	$48.74	$97.47	$146.21	$194.94	$40.79	$81.59	$122.38	$163.17	$37.54	$75.09	$112.63	$150.18
362,000	$48.87	$97.74	$146.61	$195.48	$40.91	$81.81	$122.72	$163.62	$37.65	$75.30	$112.94	$150.59
363,000	$49.01	$98.01	$147.02	$196.02	$41.02	$82.04	$123.06	$164.08	$37.75	$75.50	$113.26	$151.01
364,000	$49.14	$98.28	$147.42	$196.56	$41.13	$82.26	$123.40	$164.53	$37.86	$75.71	$113.57	$151.42
365,000	$49.28	$98.55	$147.83	$197.10	$41.25	$82.49	$123.74	$164.98	$37.96	$75.92	$113.88	$151.84
366,000	$49.41	$98.82	$148.23	$197.64	$41.36	$82.72	$124.07	$165.43	$38.06	$76.13	$114.19	$152.26
367,000	$49.55	$99.09	$148.64	$198.18	$41.47	$82.94	$124.41	$165.88	$38.17	$76.34	$114.50	$152.67
368,000	$49.68	$99.36	$149.04	$198.72	$41.58	$83.17	$124.75	$166.34	$38.27	$76.54	$114.82	$153.09
369,000	$49.82	$99.63	$149.45	$199.26	$41.70	$83.39	$125.09	$166.79	$38.38	$76.75	$115.13	$153.50
370,000	$49.95	$99.90	$149.85	$199.80	$41.81	$83.62	$125.43	$167.24	$38.48	$76.96	$115.44	$153.92
371,000	$50.09	$100.17	$150.26	$200.34	$41.92	$83.85	$125.77	$167.69	$38.58	$77.17	$115.75	$154.34
372,000	$50.22	$100.44	$150.66	$200.88	$42.04	$84.07	$126.11	$168.14	$38.69	$77.38	$116.06	$154.75
373,000	$50.36	$100.71	$151.07	$201.42	$42.15	$84.30	$126.45	$168.60	$38.79	$77.58	$116.38	$155.17
374,000	$50.49	$100.98	$151.47	$201.96	$42.26	$84.52	$126.79	$169.05	$38.90	$77.79	$116.69	$155.58
375,000	$50.63	$101.25	$151.88	$202.50	$42.38	$84.75	$127.13	$169.50	$39.00	$78.00	$117.00	$156.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 55 - 59

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$2.49	$4.98	$7.47	$9.96	$2.08	$4.16	$6.24	$8.32	$1.92	$3.84	$5.76	$7.68
11,000	$2.74	$5.48	$8.22	$10.96	$2.29	$4.58	$6.86	$9.15	$2.11	$4.22	$6.34	$8.45
12,000	$2.99	$5.98	$8.96	$11.95	$2.50	$4.99	$7.49	$9.98	$2.30	$4.61	$6.91	$9.22
13,000	$3.24	$6.47	$9.71	$12.95	$2.70	$5.41	$8.11	$10.82	$2.50	$4.99	$7.49	$9.98
14,000	$3.49	$6.97	$10.46	$13.94	$2.91	$5.82	$8.74	$11.65	$2.69	$5.38	$8.06	$10.75
15,000	$3.74	$7.47	$11.21	$14.94	$3.12	$6.24	$9.36	$12.48	$2.88	$5.76	$8.64	$11.52
16,000	$3.98	$7.97	$11.95	$15.94	$3.33	$6.66	$9.98	$13.31	$3.07	$6.14	$9.22	$12.29
17,000	$4.23	$8.47	$12.70	$16.93	$3.54	$7.07	$10.61	$14.14	$3.26	$6.53	$9.79	$13.06
18,000	$4.48	$8.96	$13.45	$17.93	$3.74	$7.49	$11.23	$14.98	$3.46	$6.91	$10.37	$13.82
19,000	$4.73	$9.46	$14.19	$18.92	$3.95	$7.90	$11.86	$15.81	$3.65	$7.30	$10.94	$14.59
20,000	$4.98	$9.96	$14.94	$19.92	$4.16	$8.32	$12.48	$16.64	$3.84	$7.68	$11.52	$15.36
21,000	$5.23	$10.46	$15.69	$20.92	$4.37	$8.74	$13.10	$17.47	$4.03	$8.06	$12.10	$16.13
22,000	$5.48	$10.96	$16.43	$21.91	$4.58	$9.15	$13.73	$18.30	$4.22	$8.45	$12.67	$16.90
23,000	$5.73	$11.45	$17.18	$22.91	$4.78	$9.57	$14.35	$19.14	$4.42	$8.83	$13.25	$17.66
24,000	$5.98	$11.95	$17.93	$23.90	$4.99	$9.98	$14.98	$19.97	$4.61	$9.22	$13.82	$18.43
25,000	$6.23	$12.45	$18.68	$24.90	$5.20	$10.40	$15.60	$20.80	$4.80	$9.60	$14.40	$19.20
26,000	$6.47	$12.95	$19.42	$25.90	$5.41	$10.82	$16.22	$21.63	$4.99	$9.98	$14.98	$19.97
27,000	$6.72	$13.45	$20.17	$26.89	$5.62	$11.23	$16.85	$22.46	$5.18	$10.37	$15.55	$20.74
28,000	$6.97	$13.94	$20.92	$27.89	$5.82	$11.65	$17.47	$23.30	$5.38	$10.75	$16.13	$21.50
29,000	$7.22	$14.44	$21.66	$28.88	$6.03	$12.06	$18.10	$24.13	$5.57	$11.14	$16.70	$22.27
30,000	$7.47	$14.94	$22.41	$29.88	$6.24	$12.48	$18.72	$24.96	$5.76	$11.52	$17.28	$23.04
31,000	$7.72	$15.44	$23.16	$30.88	$6.45	$12.90	$19.34	$25.79	$5.95	$11.90	$17.86	$23.81
32,000	$7.97	$15.94	$23.90	$31.87	$6.66	$13.31	$19.97	$26.62	$6.14	$12.29	$18.43	$24.58
33,000	$8.22	$16.43	$24.65	$32.87	$6.86	$13.73	$20.59	$27.46	$6.34	$12.67	$19.01	$25.34
34,000	$8.47	$16.93	$25.40	$33.86	$7.07	$14.14	$21.22	$28.29	$6.53	$13.06	$19.58	$26.11
35,000	$8.72	$17.43	$26.15	$34.86	$7.28	$14.56	$21.84	$29.12	$6.72	$13.44	$20.16	$26.88
36,000	$8.96	$17.93	$26.89	$35.86	$7.49	$14.98	$22.46	$29.95	$6.91	$13.82	$20.74	$27.65
37,000	$9.21	$18.43	$27.64	$36.85	$7.70	$15.39	$23.09	$30.78	$7.10	$14.21	$21.31	$28.42
38,000	$9.46	$18.92	$28.39	$37.85	$7.90	$15.81	$23.71	$31.62	$7.30	$14.59	$21.89	$29.18
39,000	$9.71	$19.42	$29.13	$38.84	$8.11	$16.22	$24.34	$32.45	$7.49	$14.98	$22.46	$29.95
40,000	$9.96	$19.92	$29.88	$39.84	$8.32	$16.64	$24.96	$33.28	$7.68	$15.36	$23.04	$30.72
41,000	$10.21	$20.42	$30.63	$40.84	$8.53	$17.06	$25.58	$34.11	$7.87	$15.74	$23.62	$31.49
42,000	$10.46	$20.92	$31.37	$41.83	$8.74	$17.47	$26.21	$34.94	$8.06	$16.13	$24.19	$32.26
43,000	$10.71	$21.41	$32.12	$42.83	$8.94	$17.89	$26.83	$35.78	$8.26	$16.51	$24.77	$33.02
44,000	$10.96	$21.91	$32.87	$43.82	$9.15	$18.30	$27.46	$36.61	$8.45	$16.90	$25.34	$33.79
45,000	$11.21	$22.41	$33.62	$44.82	$9.36	$18.72	$28.08	$37.44	$8.64	$17.28	$25.92	$34.56
46,000	$11.45	$22.91	$34.36	$45.82	$9.57	$19.14	$28.70	$38.27	$8.83	$17.66	$26.50	$35.33
47,000	$11.70	$23.41	$35.11	$46.81	$9.78	$19.55	$29.33	$39.10	$9.02	$18.05	$27.07	$36.10
48,000	$11.95	$23.90	$35.86	$47.81	$9.98	$19.97	$29.95	$39.94	$9.22	$18.43	$27.65	$36.86
49,000	$12.20	$24.40	$36.60	$48.80	$10.19	$20.38	$30.58	$40.77	$9.41	$18.82	$28.22	$37.63
50,000	$12.45	$24.90	$37.35	$49.80	$10.40	$20.80	$31.20	$41.60	$9.60	$19.20	$28.80	$38.40
51,000	$12.70	$25.40	$38.10	$50.80	$10.61	$21.22	$31.82	$42.43	$9.79	$19.58	$29.38	$39.17
52,000	$12.95	$25.90	$38.84	$51.79	$10.82	$21.63	$32.45	$43.26	$9.98	$19.97	$29.95	$39.94
53,000	$13.20	$26.39	$39.59	$52.79	$11.02	$22.05	$33.07	$44.10	$10.18	$20.35	$30.53	$40.70
54,000	$13.45	$26.89	$40.34	$53.78	$11.23	$22.46	$33.70	$44.93	$10.37	$20.74	$31.10	$41.47
55,000	$13.70	$27.39	$41.09	$54.78	$11.44	$22.88	$34.32	$45.76	$10.56	$21.12	$31.68	$42.24
56,000	$13.94	$27.89	$41.83	$55.78	$11.65	$23.30	$34.94	$46.59	$10.75	$21.50	$32.26	$43.01
57,000	$14.19	$28.39	$42.58	$56.77	$11.86	$23.71	$35.57	$47.42	$10.94	$21.89	$32.83	$43.78
58,000	$14.44	$28.88	$43.33	$57.77	$12.06	$24.13	$36.19	$48.26	$11.14	$22.27	$33.41	$44.54
59,000	$14.69	$29.38	$44.07	$58.76	$12.27	$24.54	$36.82	$49.09	$11.33	$22.66	$33.98	$45.31
60,000	$14.94	$29.88	$44.82	$59.76	$12.48	$24.96	$37.44	$49.92	$11.52	$23.04	$34.56	$46.08
61,000	$15.19	$30.38	$45.57	$60.76	$12.69	$25.38	$38.06	$50.75	$11.71	$23.42	$35.14	$46.85
62,000	$15.44	$30.88	$46.31	$61.75	$12.90	$25.79	$38.69	$51.58	$11.90	$23.81	$35.71	$47.62
63,000	$15.69	$31.37	$47.06	$62.75	$13.10	$26.21	$39.31	$52.42	$12.10	$24.19	$36.29	$48.38
64,000	$15.94	$31.87	$47.81	$63.74	$13.31	$26.62	$39.94	$53.25	$12.29	$24.58	$36.86	$49.15
65,000	$16.19	$32.37	$48.56	$64.74	$13.52	$27.04	$40.56	$54.08	$12.48	$24.96	$37.44	$49.92
66,000	$16.43	$32.87	$49.30	$65.74	$13.73	$27.46	$41.18	$54.91	$12.67	$25.34	$38.02	$50.69
67,000	$16.68	$33.37	$50.05	$66.73	$13.94	$27.87	$41.81	$55.74	$12.86	$25.73	$38.59	$51.46
68,000	$16.93	$33.86	$50.80	$67.73	$14.14	$28.29	$42.43	$56.58	$13.06	$26.11	$39.17	$52.22
69,000	$17.18	$34.36	$51.54	$68.72	$14.35	$28.70	$43.06	$57.41	$13.25	$26.50	$39.74	$52.99
70,000	$17.43	$34.86	$52.29	$69.72	$14.56	$29.12	$43.68	$58.24	$13.44	$26.88	$40.32	$53.76

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 55 - 59

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$17.68	$35.36	$53.04	$70.72	$14.77	$29.54	$44.30	$59.07	$13.63	$27.26	$40.90	$54.53
72,000	$17.93	$35.86	$53.78	$71.71	$14.98	$29.95	$44.93	$59.90	$13.82	$27.65	$41.47	$55.30
73,000	$18.18	$36.35	$54.53	$72.71	$15.18	$30.37	$45.55	$60.74	$14.02	$28.03	$42.05	$56.06
74,000	$18.43	$36.85	$55.28	$73.70	$15.39	$30.78	$46.18	$61.57	$14.21	$28.42	$42.62	$56.83
75,000	$18.68	$37.35	$56.03	$74.70	$15.60	$31.20	$46.80	$62.40	$14.40	$28.80	$43.20	$57.60
76,000	$18.92	$37.85	$56.77	$75.70	$15.81	$31.62	$47.42	$63.23	$14.59	$29.18	$43.78	$58.37
77,000	$19.17	$38.35	$57.52	$76.69	$16.02	$32.03	$48.05	$64.06	$14.78	$29.57	$44.35	$59.14
78,000	$19.42	$38.84	$58.27	$77.69	$16.22	$32.45	$48.67	$64.90	$14.98	$29.95	$44.93	$59.90
79,000	$19.67	$39.34	$59.01	$78.68	$16.43	$32.86	$49.30	$65.73	$15.17	$30.34	$45.50	$60.67
80,000	$19.92	$39.84	$59.76	$79.68	$16.64	$33.28	$49.92	$66.56	$15.36	$30.72	$46.08	$61.44
81,000	$20.17	$40.34	$60.51	$80.68	$16.85	$33.70	$50.54	$67.39	$15.55	$31.10	$46.66	$62.21
82,000	$20.42	$40.84	$61.25	$81.67	$17.06	$34.11	$51.17	$68.22	$15.74	$31.49	$47.23	$62.98
83,000	$20.67	$41.33	$62.00	$82.67	$17.26	$34.53	$51.79	$69.06	$15.94	$31.87	$47.81	$63.74
84,000	$20.92	$41.83	$62.75	$83.66	$17.47	$34.94	$52.42	$69.89	$16.13	$32.26	$48.38	$64.51
85,000	$21.17	$42.33	$63.50	$84.66	$17.68	$35.36	$53.04	$70.72	$16.32	$32.64	$48.96	$65.28
86,000	$21.41	$42.83	$64.24	$85.66	$17.89	$35.78	$53.66	$71.55	$16.51	$33.02	$49.54	$66.05
87,000	$21.66	$43.33	$64.99	$86.65	$18.10	$36.19	$54.29	$72.38	$16.70	$33.41	$50.11	$66.82
88,000	$21.91	$43.82	$65.74	$87.65	$18.30	$36.61	$54.91	$73.22	$16.90	$33.79	$50.69	$67.58
89,000	$22.16	$44.32	$66.48	$88.64	$18.51	$37.02	$55.54	$74.05	$17.09	$34.18	$51.26	$68.35
90,000	$22.41	$44.82	$67.23	$89.64	$18.72	$37.44	$56.16	$74.88	$17.28	$34.56	$51.84	$69.12
91,000	$22.66	$45.32	$67.98	$90.64	$18.93	$37.86	$56.78	$75.71	$17.47	$34.94	$52.42	$69.89
92,000	$22.91	$45.82	$68.72	$91.63	$19.14	$38.27	$57.41	$76.54	$17.66	$35.33	$52.99	$70.66
93,000	$23.16	$46.31	$69.47	$92.63	$19.34	$38.69	$58.03	$77.38	$17.86	$35.71	$53.57	$71.42
94,000	$23.41	$46.81	$70.22	$93.62	$19.55	$39.10	$58.66	$78.21	$18.05	$36.10	$54.14	$72.19
95,000	$23.66	$47.31	$70.97	$94.62	$19.76	$39.52	$59.28	$79.04	$18.24	$36.48	$54.72	$72.96
96,000	$23.90	$47.81	$71.71	$95.62	$19.97	$39.94	$59.90	$79.87	$18.43	$36.86	$55.30	$73.73
97,000	$24.15	$48.31	$72.46	$96.61	$20.18	$40.35	$60.53	$80.70	$18.62	$37.25	$55.87	$74.50
98,000	$24.40	$48.80	$73.21	$97.61	$20.38	$40.77	$61.15	$81.54	$18.82	$37.63	$56.45	$75.26
99,000	$24.65	$49.30	$73.95	$98.60	$20.59	$41.18	$61.78	$82.37	$19.01	$38.02	$57.02	$76.03
100,000	$24.90	$49.80	$74.70	$99.60	$20.80	$41.60	$62.40	$83.20	$19.20	$38.40	$57.60	$76.80
101,000	$25.15	$50.30	$75.45	$100.60	$21.01	$42.02	$63.02	$84.03	$19.39	$38.78	$58.18	$77.57
102,000	$25.40	$50.80	$76.19	$101.59	$21.22	$42.43	$63.65	$84.86	$19.58	$39.17	$58.75	$78.34
103,000	$25.65	$51.29	$76.94	$102.59	$21.42	$42.85	$64.27	$85.70	$19.78	$39.55	$59.33	$79.10
104,000	$25.90	$51.79	$77.69	$103.58	$21.63	$43.26	$64.90	$86.53	$19.97	$39.94	$59.90	$79.87
105,000	$26.15	$52.29	$78.44	$104.58	$21.84	$43.68	$65.52	$87.36	$20.16	$40.32	$60.48	$80.64
106,000	$26.39	$52.79	$79.18	$105.58	$22.05	$44.10	$66.14	$88.19	$20.35	$40.70	$61.06	$81.41
107,000	$26.64	$53.29	$79.93	$106.57	$22.26	$44.51	$66.77	$89.02	$20.54	$41.09	$61.63	$82.18
108,000	$26.89	$53.78	$80.68	$107.57	$22.46	$44.93	$67.39	$89.86	$20.74	$41.47	$62.21	$82.94
109,000	$27.14	$54.28	$81.42	$108.56	$22.67	$45.34	$68.02	$90.69	$20.93	$41.86	$62.78	$83.71
110,000	$27.39	$54.78	$82.17	$109.56	$22.88	$45.76	$68.64	$91.52	$21.12	$42.24	$63.36	$84.48
111,000	$27.64	$55.28	$82.92	$110.56	$23.09	$46.18	$69.26	$92.35	$21.31	$42.62	$63.94	$85.25
112,000	$27.89	$55.78	$83.66	$111.55	$23.30	$46.59	$69.89	$93.18	$21.50	$43.01	$64.51	$86.02
113,000	$28.14	$56.27	$84.41	$112.55	$23.50	$47.01	$70.51	$94.02	$21.70	$43.39	$65.09	$86.78
114,000	$28.39	$56.77	$85.16	$113.54	$23.71	$47.42	$71.14	$94.85	$21.89	$43.78	$65.66	$87.55
115,000	$28.64	$57.27	$85.91	$114.54	$23.92	$47.84	$71.76	$95.68	$22.08	$44.16	$66.24	$88.32
116,000	$28.88	$57.77	$86.65	$115.54	$24.13	$48.26	$72.38	$96.51	$22.27	$44.54	$66.82	$89.09
117,000	$29.13	$58.27	$87.40	$116.53	$24.34	$48.67	$73.01	$97.34	$22.46	$44.93	$67.39	$89.86
118,000	$29.38	$58.76	$88.15	$117.53	$24.54	$49.09	$73.63	$98.18	$22.66	$45.31	$67.97	$90.62
119,000	$29.63	$59.26	$88.89	$118.52	$24.75	$49.50	$74.26	$99.01	$22.85	$45.70	$68.54	$91.39
120,000	$29.88	$59.76	$89.64	$119.52	$24.96	$49.92	$74.88	$99.84	$23.04	$46.08	$69.12	$92.16
121,000	$30.13	$60.26	$90.39	$120.52	$25.17	$50.34	$75.50	$100.67	$23.23	$46.46	$69.70	$92.93
122,000	$30.38	$60.76	$91.13	$121.51	$25.38	$50.75	$76.13	$101.50	$23.42	$46.85	$70.27	$93.70
123,000	$30.63	$61.25	$91.88	$122.51	$25.58	$51.17	$76.75	$102.34	$23.62	$47.23	$70.85	$94.46
124,000	$30.88	$61.75	$92.63	$123.50	$25.79	$51.58	$77.38	$103.17	$23.81	$47.62	$71.42	$95.23
125,000	$31.13	$62.25	$93.38	$124.50	$26.00	$52.00	$78.00	$104.00	$24.00	$48.00	$72.00	$96.00
126,000	$31.37	$62.75	$94.12	$125.50	$26.21	$52.42	$78.62	$104.83	$24.19	$48.38	$72.58	$96.77
127,000	$31.62	$63.25	$94.87	$126.49	$26.42	$52.83	$79.25	$105.66	$24.38	$48.77	$73.15	$97.54
128,000	$31.87	$63.74	$95.62	$127.49	$26.62	$53.25	$79.87	$106.50	$24.58	$49.15	$73.73	$98.30
129,000	$32.12	$64.24	$96.36	$128.48	$26.83	$53.66	$80.50	$107.33	$24.77	$49.54	$74.30	$99.07
130,000	$32.37	$64.74	$97.11	$129.48	$27.04	$54.08	$81.12	$108.16	$24.96	$49.92	$74.88	$99.84
131,000	$32.62	$65.24	$97.86	$130.48	$27.25	$54.50	$81.74	$108.99	$25.15	$50.30	$75.46	$100.61

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 55 - 59

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$32.87	$65.74	$98.60	$131.47	$27.46	$54.91	$82.37	$109.82	$25.34	$50.69	$76.03	$101.38
133,000	$33.12	$66.23	$99.35	$132.47	$27.66	$55.33	$82.99	$110.66	$25.54	$51.07	$76.61	$102.14
134,000	$33.37	$66.73	$100.10	$133.46	$27.87	$55.74	$83.62	$111.49	$25.73	$51.46	$77.18	$102.91
135,000	$33.62	$67.23	$100.85	$134.46	$28.08	$56.16	$84.24	$112.32	$25.92	$51.84	$77.76	$103.68
136,000	$33.86	$67.73	$101.59	$135.46	$28.29	$56.58	$84.86	$113.15	$26.11	$52.22	$78.34	$104.45
137,000	$34.11	$68.23	$102.34	$136.45	$28.50	$56.99	$85.49	$113.98	$26.30	$52.61	$78.91	$105.22
138,000	$34.36	$68.72	$103.09	$137.45	$28.70	$57.41	$86.11	$114.82	$26.50	$52.99	$79.49	$105.98
139,000	$34.61	$69.22	$103.83	$138.44	$28.91	$57.82	$86.74	$115.65	$26.69	$53.38	$80.06	$106.75
140,000	$34.86	$69.72	$104.58	$139.44	$29.12	$58.24	$87.36	$116.48	$26.88	$53.76	$80.64	$107.52
141,000	$35.11	$70.22	$105.33	$140.44	$29.33	$58.66	$87.98	$117.31	$27.07	$54.14	$81.22	$108.29
142,000	$35.36	$70.72	$106.07	$141.43	$29.54	$59.07	$88.61	$118.14	$27.26	$54.53	$81.79	$109.06
143,000	$35.61	$71.21	$106.82	$142.43	$29.74	$59.49	$89.23	$118.98	$27.46	$54.91	$82.37	$109.82
144,000	$35.86	$71.71	$107.57	$143.42	$29.95	$59.90	$89.86	$119.81	$27.65	$55.30	$82.94	$110.59
145,000	$36.11	$72.21	$108.32	$144.42	$30.16	$60.32	$90.48	$120.64	$27.84	$55.68	$83.52	$111.36
146,000	$36.35	$72.71	$109.06	$145.42	$30.37	$60.74	$91.10	$121.47	$28.03	$56.06	$84.10	$112.13
147,000	$36.60	$73.21	$109.81	$146.41	$30.58	$61.15	$91.73	$122.30	$28.22	$56.45	$84.67	$112.90
148,000	$36.85	$73.70	$110.56	$147.41	$30.78	$61.57	$92.35	$123.14	$28.42	$56.83	$85.25	$113.66
149,000	$37.10	$74.20	$111.30	$148.40	$30.99	$61.98	$92.98	$123.97	$28.61	$57.22	$85.82	$114.43
150,000	$37.35	$74.70	$112.05	$149.40	$31.20	$62.40	$93.60	$124.80	$28.80	$57.60	$86.40	$115.20
151,000	$37.60	$75.20	$112.80	$150.40	$31.41	$62.82	$94.22	$125.63	$28.99	$57.98	$86.98	$115.97
152,000	$37.85	$75.70	$113.54	$151.39	$31.62	$63.23	$94.85	$126.46	$29.18	$58.37	$87.55	$116.74
153,000	$38.10	$76.19	$114.29	$152.39	$31.82	$63.65	$95.47	$127.30	$29.38	$58.75	$88.13	$117.50
154,000	$38.35	$76.69	$115.04	$153.38	$32.03	$64.06	$96.10	$128.13	$29.57	$59.14	$88.70	$118.27
155,000	$38.60	$77.19	$115.79	$154.38	$32.24	$64.48	$96.72	$128.96	$29.76	$59.52	$89.28	$119.04
156,000	$38.84	$77.69	$116.53	$155.38	$32.45	$64.90	$97.34	$129.79	$29.95	$59.90	$89.86	$119.81
157,000	$39.09	$78.19	$117.28	$156.37	$32.66	$65.31	$97.97	$130.62	$30.14	$60.29	$90.43	$120.58
158,000	$39.34	$78.68	$118.03	$157.37	$32.86	$65.73	$98.59	$131.46	$30.34	$60.67	$91.01	$121.34
159,000	$39.59	$79.18	$118.77	$158.36	$33.07	$66.14	$99.22	$132.29	$30.53	$61.06	$91.58	$122.11
160,000	$39.84	$79.68	$119.52	$159.36	$33.28	$66.56	$99.84	$133.12	$30.72	$61.44	$92.16	$122.88
161,000	$40.09	$80.18	$120.27	$160.36	$33.49	$66.98	$100.46	$133.95	$30.91	$61.82	$92.74	$123.65
162,000	$40.34	$80.68	$121.01	$161.35	$33.70	$67.39	$101.09	$134.78	$31.10	$62.21	$93.31	$124.42
163,000	$40.59	$81.17	$121.76	$162.35	$33.90	$67.81	$101.71	$135.62	$31.30	$62.59	$93.89	$125.18
164,000	$40.84	$81.67	$122.51	$163.34	$34.11	$68.22	$102.34	$136.45	$31.49	$62.98	$94.46	$125.95
165,000	$41.09	$82.17	$123.26	$164.34	$34.32	$68.64	$102.96	$137.28	$31.68	$63.36	$95.04	$126.72
166,000	$41.33	$82.67	$124.00	$165.34	$34.53	$69.06	$103.58	$138.11	$31.87	$63.74	$95.62	$127.49
167,000	$41.58	$83.17	$124.75	$166.33	$34.74	$69.47	$104.21	$138.94	$32.06	$64.13	$96.19	$128.26
168,000	$41.83	$83.66	$125.50	$167.33	$34.94	$69.89	$104.83	$139.78	$32.26	$64.51	$96.77	$129.02
169,000	$42.08	$84.16	$126.24	$168.32	$35.15	$70.30	$105.46	$140.61	$32.45	$64.90	$97.34	$129.79
170,000	$42.33	$84.66	$126.99	$169.32	$35.36	$70.72	$106.08	$141.44	$32.64	$65.28	$97.92	$130.56
171,000	$42.58	$85.16	$127.74	$170.32	$35.57	$71.14	$106.70	$142.27	$32.83	$65.66	$98.50	$131.33
172,000	$42.83	$85.66	$128.48	$171.31	$35.78	$71.55	$107.33	$143.10	$33.02	$66.05	$99.07	$132.10
173,000	$43.08	$86.15	$129.23	$172.31	$35.98	$71.97	$107.95	$143.94	$33.22	$66.43	$99.65	$132.86
174,000	$43.33	$86.65	$129.98	$173.30	$36.19	$72.38	$108.58	$144.77	$33.41	$66.82	$100.22	$133.63
175,000	$43.58	$87.15	$130.73	$174.30	$36.40	$72.80	$109.20	$145.60	$33.60	$67.20	$100.80	$134.40
176,000	$43.82	$87.65	$131.47	$175.30	$36.61	$73.22	$109.82	$146.43	$33.79	$67.58	$101.38	$135.17
177,000	$44.07	$88.15	$132.22	$176.29	$36.82	$73.63	$110.45	$147.26	$33.98	$67.97	$101.95	$135.94
178,000	$44.32	$88.64	$132.97	$177.29	$37.02	$74.05	$111.07	$148.10	$34.18	$68.35	$102.53	$136.70
179,000	$44.57	$89.14	$133.71	$178.28	$37.23	$74.46	$111.70	$148.93	$34.37	$68.74	$103.10	$137.47
180,000	$44.82	$89.64	$134.46	$179.28	$37.44	$74.88	$112.32	$149.76	$34.56	$69.12	$103.68	$138.24
181,000	$45.07	$90.14	$135.21	$180.28	$37.65	$75.30	$112.94	$150.59	$34.75	$69.50	$104.26	$139.01
182,000	$45.32	$90.64	$135.95	$181.27	$37.86	$75.71	$113.57	$151.42	$34.94	$69.89	$104.83	$139.78
183,000	$45.57	$91.13	$136.70	$182.27	$38.06	$76.13	$114.19	$152.26	$35.14	$70.27	$105.41	$140.54
184,000	$45.82	$91.63	$137.45	$183.26	$38.27	$76.54	$114.82	$153.09	$35.33	$70.66	$105.98	$141.31
185,000	$46.07	$92.13	$138.20	$184.26	$38.48	$76.96	$115.44	$153.92	$35.52	$71.04	$106.56	$142.08
186,000	$46.31	$92.63	$138.94	$185.26	$38.69	$77.38	$116.06	$154.75	$35.71	$71.42	$107.14	$142.85
187,000	$46.56	$93.13	$139.69	$186.25	$38.90	$77.79	$116.69	$155.58	$35.90	$71.81	$107.71	$143.62
188,000	$46.81	$93.62	$140.44	$187.25	$39.10	$78.21	$117.31	$156.42	$36.10	$72.19	$108.29	$144.38
189,000	$47.06	$94.12	$141.18	$188.24	$39.31	$78.62	$117.94	$157.25	$36.29	$72.58	$108.86	$145.15
190,000	$47.31	$94.62	$141.93	$189.24	$39.52	$79.04	$118.56	$158.08	$36.48	$72.96	$109.44	$145.92
191,000	$47.56	$95.12	$142.68	$190.24	$39.73	$79.46	$119.18	$158.91	$36.67	$73.34	$110.02	$146.69
192,000	$47.81	$95.62	$143.42	$191.23	$39.94	$79.87	$119.81	$159.74	$36.86	$73.73	$110.59	$147.46

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 55 - 59

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$48.06	$96.11	$144.17	$192.23	$40.14	$80.29	$120.43	$160.58	$37.06	$74.11	$111.17	$148.22
194,000	$48.31	$96.61	$144.92	$193.22	$40.35	$80.70	$121.06	$161.41	$37.25	$74.50	$111.74	$148.99
195,000	$48.56	$97.11	$145.67	$194.22	$40.56	$81.12	$121.68	$162.24	$37.44	$74.88	$112.32	$149.76
196,000	$48.80	$97.61	$146.41	$195.22	$40.77	$81.54	$122.30	$163.07	$37.63	$75.26	$112.90	$150.53
197,000	$49.05	$98.11	$147.16	$196.21	$40.98	$81.95	$122.93	$163.90	$37.82	$75.65	$113.47	$151.30
198,000	$49.30	$98.60	$147.91	$197.21	$41.18	$82.37	$123.55	$164.74	$38.02	$76.03	$114.05	$152.06
199,000	$49.55	$99.10	$148.65	$198.20	$41.39	$82.78	$124.18	$165.57	$38.21	$76.42	$114.62	$152.83
200,000	$49.80	$99.60	$149.40	$199.20	$41.60	$83.20	$124.80	$166.40	$38.40	$76.80	$115.20	$153.60
201,000	$50.05	$100.10	$150.15	$200.20	$41.81	$83.62	$125.42	$167.23	$38.59	$77.18	$115.78	$154.37
202,000	$50.30	$100.60	$150.89	$201.19	$42.02	$84.03	$126.05	$168.06	$38.78	$77.57	$116.35	$155.14
203,000	$50.55	$101.09	$151.64	$202.19	$42.22	$84.45	$126.67	$168.90	$38.98	$77.95	$116.93	$155.90
204,000	$50.80	$101.59	$152.39	$203.18	$42.43	$84.86	$127.30	$169.73	$39.17	$78.34	$117.50	$156.67
205,000	$51.05	$102.09	$153.14	$204.18	$42.64	$85.28	$127.92	$170.56	$39.36	$78.72	$118.08	$157.44
206,000	$51.29	$102.59	$153.88	$205.18	$42.85	$85.70	$128.54	$171.39	$39.55	$79.10	$118.66	$158.21
207,000	$51.54	$103.09	$154.63	$206.17	$43.06	$86.11	$129.17	$172.22	$39.74	$79.49	$119.23	$158.98
208,000	$51.79	$103.58	$155.38	$207.17	$43.26	$86.53	$129.79	$173.06	$39.94	$79.87	$119.81	$159.74
209,000	$52.04	$104.08	$156.12	$208.16	$43.47	$86.94	$130.42	$173.89	$40.13	$80.26	$120.38	$160.51
210,000	$52.29	$104.58	$156.87	$209.16	$43.68	$87.36	$131.04	$174.72	$40.32	$80.64	$120.96	$161.28
211,000	$52.54	$105.08	$157.62	$210.16	$43.89	$87.78	$131.66	$175.55	$40.51	$81.02	$121.54	$162.05
212,000	$52.79	$105.58	$158.36	$211.15	$44.10	$88.19	$132.29	$176.38	$40.70	$81.41	$122.11	$162.82
213,000	$53.04	$106.07	$159.11	$212.15	$44.30	$88.61	$132.91	$177.22	$40.90	$81.79	$122.69	$163.58
214,000	$53.29	$106.57	$159.86	$213.14	$44.51	$89.02	$133.54	$178.05	$41.09	$82.18	$123.26	$164.35
215,000	$53.54	$107.07	$160.61	$214.14	$44.72	$89.44	$134.16	$178.88	$41.28	$82.56	$123.84	$165.12
216,000	$53.78	$107.57	$161.35	$215.14	$44.93	$89.86	$134.78	$179.71	$41.47	$82.94	$124.42	$165.89
217,000	$54.03	$108.07	$162.10	$216.13	$45.14	$90.27	$135.41	$180.54	$41.66	$83.33	$124.99	$166.66
218,000	$54.28	$108.56	$162.85	$217.13	$45.34	$90.69	$136.03	$181.38	$41.86	$83.71	$125.57	$167.42
219,000	$54.53	$109.06	$163.59	$218.12	$45.55	$91.10	$136.66	$182.21	$42.05	$84.10	$126.14	$168.19
220,000	$54.78	$109.56	$164.34	$219.12	$45.76	$91.52	$137.28	$183.04	$42.24	$84.48	$126.72	$168.96
221,000	$55.03	$110.06	$165.09	$220.12	$45.97	$91.94	$137.90	$183.87	$42.43	$84.86	$127.30	$169.73
222,000	$55.28	$110.56	$165.83	$221.11	$46.18	$92.35	$138.53	$184.70	$42.62	$85.25	$127.87	$170.50
223,000	$55.53	$111.05	$166.58	$222.11	$46.38	$92.77	$139.15	$185.54	$42.82	$85.63	$128.45	$171.26
224,000	$55.78	$111.55	$167.33	$223.10	$46.59	$93.18	$139.78	$186.37	$43.01	$86.02	$129.02	$172.03
225,000	$56.03	$112.05	$168.08	$224.10	$46.80	$93.60	$140.40	$187.20	$43.20	$86.40	$129.60	$172.80
226,000	$56.27	$112.55	$168.82	$225.10	$47.01	$94.02	$141.02	$188.03	$43.39	$86.78	$130.18	$173.57
227,000	$56.52	$113.05	$169.57	$226.09	$47.22	$94.43	$141.65	$188.86	$43.58	$87.17	$130.75	$174.34
228,000	$56.77	$113.54	$170.32	$227.09	$47.42	$94.85	$142.27	$189.70	$43.78	$87.55	$131.33	$175.10
229,000	$57.02	$114.04	$171.06	$228.08	$47.63	$95.26	$142.90	$190.53	$43.97	$87.94	$131.90	$175.87
230,000	$57.27	$114.54	$171.81	$229.08	$47.84	$95.68	$143.52	$191.36	$44.16	$88.32	$132.48	$176.64
231,000	$57.52	$115.04	$172.56	$230.08	$48.05	$96.10	$144.14	$192.19	$44.35	$88.70	$133.06	$177.41
232,000	$57.77	$115.54	$173.30	$231.07	$48.26	$96.51	$144.77	$193.02	$44.54	$89.09	$133.63	$178.18
233,000	$58.02	$116.03	$174.05	$232.07	$48.46	$96.93	$145.39	$193.86	$44.74	$89.47	$134.21	$178.94
234,000	$58.27	$116.53	$174.80	$233.06	$48.67	$97.34	$146.02	$194.69	$44.93	$89.86	$134.78	$179.71
235,000	$58.52	$117.03	$175.55	$234.06	$48.88	$97.76	$146.64	$195.52	$45.12	$90.24	$135.36	$180.48
236,000	$58.76	$117.53	$176.29	$235.06	$49.09	$98.18	$147.26	$196.35	$45.31	$90.62	$135.94	$181.25
237,000	$59.01	$118.03	$177.04	$236.05	$49.30	$98.59	$147.89	$197.18	$45.50	$91.01	$136.51	$182.02
238,000	$59.26	$118.52	$177.79	$237.05	$49.50	$99.01	$148.51	$198.02	$45.70	$91.39	$137.09	$182.78
239,000	$59.51	$119.02	$178.53	$238.04	$49.71	$99.42	$149.14	$198.85	$45.89	$91.78	$137.66	$183.55
240,000	$59.76	$119.52	$179.28	$239.04	$49.92	$99.84	$149.76	$199.68	$46.08	$92.16	$138.24	$184.32
241,000	$60.01	$120.02	$180.03	$240.04	$50.13	$100.26	$150.38	$200.51	$46.27	$92.54	$138.82	$185.09
242,000	$60.26	$120.52	$180.77	$241.03	$50.34	$100.67	$151.01	$201.34	$46.46	$92.93	$139.39	$185.86
243,000	$60.51	$121.01	$181.52	$242.03	$50.54	$101.09	$151.63	$202.18	$46.66	$93.31	$139.97	$186.62
244,000	$60.76	$121.51	$182.27	$243.02	$50.75	$101.50	$152.26	$203.01	$46.85	$93.70	$140.54	$187.39
245,000	$61.01	$122.01	$183.02	$244.02	$50.96	$101.92	$152.88	$203.84	$47.04	$94.08	$141.12	$188.16
246,000	$61.25	$122.51	$183.76	$245.02	$51.17	$102.34	$153.50	$204.67	$47.23	$94.46	$141.70	$188.93
247,000	$61.50	$123.01	$184.51	$246.01	$51.38	$102.75	$154.13	$205.50	$47.42	$94.85	$142.27	$189.70
248,000	$61.75	$123.50	$185.26	$247.01	$51.58	$103.17	$154.75	$206.34	$47.62	$95.23	$142.85	$190.46
249,000	$62.00	$124.00	$186.00	$248.00	$51.79	$103.58	$155.38	$207.17	$47.81	$95.62	$143.42	$191.23
250,000	$62.25	$124.50	$186.75	$249.00	$52.00	$104.00	$156.00	$208.00	$48.00	$96.00	$144.00	$192.00
251,000	$62.50	$125.00	$187.50	$250.00	$52.21	$104.42	$156.62	$208.83	$48.19	$96.38	$144.58	$192.77
252,000	$62.75	$125.50	$188.24	$250.99	$52.42	$104.83	$157.25	$209.66	$48.38	$96.77	$145.15	$193.54
253,000	$63.00	$125.99	$188.99	$251.99	$52.62	$105.25	$157.87	$210.50	$48.58	$97.15	$145.73	$194.30

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 55 - 59

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$63.25	$126.49	$189.74	$252.98	$52.83	$105.66	$158.50	$211.33	$48.77	$97.54	$146.30	$195.07
255,000	$63.50	$126.99	$190.49	$253.98	$53.04	$106.08	$159.12	$212.16	$48.96	$97.92	$146.88	$195.84
256,000	$63.74	$127.49	$191.23	$254.98	$53.25	$106.50	$159.74	$212.99	$49.15	$98.30	$147.46	$196.61
257,000	$63.99	$127.99	$191.98	$255.97	$53.46	$106.91	$160.37	$213.82	$49.34	$98.69	$148.03	$197.38
258,000	$64.24	$128.48	$192.73	$256.97	$53.66	$107.33	$160.99	$214.66	$49.54	$99.07	$148.61	$198.14
259,000	$64.49	$128.98	$193.47	$257.96	$53.87	$107.74	$161.62	$215.49	$49.73	$99.46	$149.18	$198.91
260,000	$64.74	$129.48	$194.22	$258.96	$54.08	$108.16	$162.24	$216.32	$49.92	$99.84	$149.76	$199.68
261,000	$64.99	$129.98	$194.97	$259.96	$54.29	$108.58	$162.86	$217.15	$50.11	$100.22	$150.34	$200.45
262,000	$65.24	$130.48	$195.71	$260.95	$54.50	$108.99	$163.49	$217.98	$50.30	$100.61	$150.91	$201.22
263,000	$65.49	$130.97	$196.46	$261.95	$54.70	$109.41	$164.11	$218.82	$50.50	$100.99	$151.49	$201.98
264,000	$65.74	$131.47	$197.21	$262.94	$54.91	$109.82	$164.74	$219.65	$50.69	$101.38	$152.06	$202.75
265,000	$65.99	$131.97	$197.96	$263.94	$55.12	$110.24	$165.36	$220.48	$50.88	$101.76	$152.64	$203.52
266,000	$66.23	$132.47	$198.70	$264.94	$55.33	$110.66	$165.98	$221.31	$51.07	$102.14	$153.22	$204.29
267,000	$66.48	$132.97	$199.45	$265.93	$55.54	$111.07	$166.61	$222.14	$51.26	$102.53	$153.79	$205.06
268,000	$66.73	$133.46	$200.20	$266.93	$55.74	$111.49	$167.23	$222.98	$51.46	$102.91	$154.37	$205.82
269,000	$66.98	$133.96	$200.94	$267.92	$55.95	$111.90	$167.86	$223.81	$51.65	$103.30	$154.94	$206.59
270,000	$67.23	$134.46	$201.69	$268.92	$56.16	$112.32	$168.48	$224.64	$51.84	$103.68	$155.52	$207.36
271,000	$67.48	$134.96	$202.44	$269.92	$56.37	$112.74	$169.10	$225.47	$52.03	$104.06	$156.10	$208.13
272,000	$67.73	$135.46	$203.18	$270.91	$56.58	$113.15	$169.73	$226.30	$52.22	$104.45	$156.67	$208.90
273,000	$67.98	$135.95	$203.93	$271.91	$56.78	$113.57	$170.35	$227.14	$52.42	$104.83	$157.25	$209.66
274,000	$68.23	$136.45	$204.68	$272.90	$56.99	$113.98	$170.98	$227.97	$52.61	$105.22	$157.82	$210.43
275,000	$68.48	$136.95	$205.43	$273.90	$57.20	$114.40	$171.60	$228.80	$52.80	$105.60	$158.40	$211.20
276,000	$68.72	$137.45	$206.17	$274.90	$57.41	$114.82	$172.22	$229.63	$52.99	$105.98	$158.98	$211.97
277,000	$68.97	$137.95	$206.92	$275.89	$57.62	$115.23	$172.85	$230.46	$53.18	$106.37	$159.55	$212.74
278,000	$69.22	$138.44	$207.67	$276.89	$57.82	$115.65	$173.47	$231.30	$53.38	$106.75	$160.13	$213.50
279,000	$69.47	$138.94	$208.41	$277.88	$58.03	$116.06	$174.10	$232.13	$53.57	$107.14	$160.70	$214.27
280,000	$69.72	$139.44	$209.16	$278.88	$58.24	$116.48	$174.72	$232.96	$53.76	$107.52	$161.28	$215.04
281,000	$69.97	$139.94	$209.91	$279.88	$58.45	$116.90	$175.34	$233.79	$53.95	$107.90	$161.86	$215.81
282,000	$70.22	$140.44	$210.65	$280.87	$58.66	$117.31	$175.97	$234.62	$54.14	$108.29	$162.43	$216.58
283,000	$70.47	$140.93	$211.40	$281.87	$58.86	$117.73	$176.59	$235.46	$54.34	$108.67	$163.01	$217.34
284,000	$70.72	$141.43	$212.15	$282.86	$59.07	$118.14	$177.22	$236.29	$54.53	$109.06	$163.58	$218.11
285,000	$70.97	$141.93	$212.90	$283.86	$59.28	$118.56	$177.84	$237.12	$54.72	$109.44	$164.16	$218.88
286,000	$71.21	$142.43	$213.64	$284.86	$59.49	$118.98	$178.46	$237.95	$54.91	$109.82	$164.74	$219.65
287,000	$71.46	$142.93	$214.39	$285.85	$59.70	$119.39	$179.09	$238.78	$55.10	$110.21	$165.31	$220.42
288,000	$71.71	$143.42	$215.14	$286.85	$59.90	$119.81	$179.71	$239.62	$55.30	$110.59	$165.89	$221.18
289,000	$71.96	$143.92	$215.88	$287.84	$60.11	$120.22	$180.34	$240.45	$55.49	$110.98	$166.46	$221.95
290,000	$72.21	$144.42	$216.63	$288.84	$60.32	$120.64	$180.96	$241.28	$55.68	$111.36	$167.04	$222.72
291,000	$72.46	$144.92	$217.38	$289.84	$60.53	$121.06	$181.58	$242.11	$55.87	$111.74	$167.62	$223.49
292,000	$72.71	$145.42	$218.12	$290.83	$60.74	$121.47	$182.21	$242.94	$56.06	$112.13	$168.19	$224.26
293,000	$72.96	$145.91	$218.87	$291.83	$60.94	$121.89	$182.83	$243.78	$56.26	$112.51	$168.77	$225.02
294,000	$73.21	$146.41	$219.62	$292.82	$61.15	$122.30	$183.46	$244.61	$56.45	$112.90	$169.34	$225.79
295,000	$73.46	$146.91	$220.37	$293.82	$61.36	$122.72	$184.08	$245.44	$56.64	$113.28	$169.92	$226.56
296,000	$73.70	$147.41	$221.11	$294.82	$61.57	$123.14	$184.70	$246.27	$56.83	$113.66	$170.50	$227.33
297,000	$73.95	$147.91	$221.86	$295.81	$61.78	$123.55	$185.33	$247.10	$57.02	$114.05	$171.07	$228.10
298,000	$74.20	$148.40	$222.61	$296.81	$61.98	$123.97	$185.95	$247.94	$57.22	$114.43	$171.65	$228.86
299,000	$74.45	$148.90	$223.35	$297.80	$62.19	$124.38	$186.58	$248.77	$57.41	$114.82	$172.22	$229.63
300,000	$74.70	$149.40	$224.10	$298.80	$62.40	$124.80	$187.20	$249.60	$57.60	$115.20	$172.80	$230.40
301,000	$74.95	$149.90	$224.85	$299.80	$62.61	$125.22	$187.82	$250.43	$57.79	$115.58	$173.38	$231.17
302,000	$75.20	$150.40	$225.59	$300.79	$62.82	$125.63	$188.45	$251.26	$57.98	$115.97	$173.95	$231.94
303,000	$75.45	$150.89	$226.34	$301.79	$63.02	$126.05	$189.07	$252.10	$58.18	$116.35	$174.53	$232.70
304,000	$75.70	$151.39	$227.09	$302.78	$63.23	$126.46	$189.70	$252.93	$58.37	$116.74	$175.10	$233.47
305,000	$75.95	$151.89	$227.84	$303.78	$63.44	$126.88	$190.32	$253.76	$58.56	$117.12	$175.68	$234.24
306,000	$76.19	$152.39	$228.58	$304.78	$63.65	$127.30	$190.94	$254.59	$58.75	$117.50	$176.26	$235.01
307,000	$76.44	$152.89	$229.33	$305.77	$63.86	$127.71	$191.57	$255.42	$58.94	$117.89	$176.83	$235.78
308,000	$76.69	$153.38	$230.08	$306.77	$64.06	$128.13	$192.19	$256.26	$59.14	$118.27	$177.41	$236.54
309,000	$76.94	$153.88	$230.82	$307.76	$64.27	$128.54	$192.82	$257.09	$59.33	$118.66	$177.98	$237.31
310,000	$77.19	$154.38	$231.57	$308.76	$64.48	$128.96	$193.44	$257.92	$59.52	$119.04	$178.56	$238.08
311,000	$77.44	$154.88	$232.32	$309.76	$64.69	$129.38	$194.06	$258.75	$59.71	$119.42	$179.14	$238.85
312,000	$77.69	$155.38	$233.06	$310.75	$64.90	$129.79	$194.69	$259.58	$59.90	$119.81	$179.71	$239.62
313,000	$77.94	$155.87	$233.81	$311.75	$65.10	$130.21	$195.31	$260.42	$60.10	$120.19	$180.29	$240.38
314,000	$78.19	$156.37	$234.56	$312.74	$65.31	$130.62	$195.94	$261.25	$60.29	$120.58	$180.86	$241.15

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 55 - 59

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$78.44	$156.87	$235.31	$313.74	$65.52	$131.04	$196.56	$262.08	$60.48	$120.96	$181.44	$241.92
316,000	$78.68	$157.37	$236.05	$314.74	$65.73	$131.46	$197.18	$262.91	$60.67	$121.34	$182.02	$242.69
317,000	$78.93	$157.87	$236.80	$315.73	$65.94	$131.87	$197.81	$263.74	$60.86	$121.73	$182.59	$243.46
318,000	$79.18	$158.36	$237.55	$316.73	$66.14	$132.29	$198.43	$264.58	$61.06	$122.11	$183.17	$244.22
319,000	$79.43	$158.86	$238.29	$317.72	$66.35	$132.70	$199.06	$265.41	$61.25	$122.50	$183.74	$244.99
320,000	$79.68	$159.36	$239.04	$318.72	$66.56	$133.12	$199.68	$266.24	$61.44	$122.88	$184.32	$245.76
321,000	$79.93	$159.86	$239.79	$319.72	$66.77	$133.54	$200.30	$267.07	$61.63	$123.26	$184.90	$246.53
322,000	$80.18	$160.36	$240.53	$320.71	$66.98	$133.95	$200.93	$267.90	$61.82	$123.65	$185.47	$247.30
323,000	$80.43	$160.85	$241.28	$321.71	$67.18	$134.37	$201.55	$268.74	$62.02	$124.03	$186.05	$248.06
324,000	$80.68	$161.35	$242.03	$322.70	$67.39	$134.78	$202.18	$269.57	$62.21	$124.42	$186.62	$248.83
325,000	$80.93	$161.85	$242.78	$323.70	$67.60	$135.20	$202.80	$270.40	$62.40	$124.80	$187.20	$249.60
326,000	$81.17	$162.35	$243.52	$324.70	$67.81	$135.62	$203.42	$271.23	$62.59	$125.18	$187.78	$250.37
327,000	$81.42	$162.85	$244.27	$325.69	$68.02	$136.03	$204.05	$272.06	$62.78	$125.57	$188.35	$251.14
328,000	$81.67	$163.34	$245.02	$326.69	$68.22	$136.45	$204.67	$272.90	$62.98	$125.95	$188.93	$251.90
329,000	$81.92	$163.84	$245.76	$327.68	$68.43	$136.86	$205.30	$273.73	$63.17	$126.34	$189.50	$252.67
330,000	$82.17	$164.34	$246.51	$328.68	$68.64	$137.28	$205.92	$274.56	$63.36	$126.72	$190.08	$253.44
331,000	$82.42	$164.84	$247.26	$329.68	$68.85	$137.70	$206.54	$275.39	$63.55	$127.10	$190.66	$254.21
332,000	$82.67	$165.34	$248.00	$330.67	$69.06	$138.11	$207.17	$276.22	$63.74	$127.49	$191.23	$254.98
333,000	$82.92	$165.83	$248.75	$331.67	$69.26	$138.53	$207.79	$277.06	$63.94	$127.87	$191.81	$255.74
334,000	$83.17	$166.33	$249.50	$332.66	$69.47	$138.94	$208.42	$277.89	$64.13	$128.26	$192.38	$256.51
335,000	$83.42	$166.83	$250.25	$333.66	$69.68	$139.36	$209.04	$278.72	$64.32	$128.64	$192.96	$257.28
336,000	$83.66	$167.33	$250.99	$334.66	$69.89	$139.78	$209.66	$279.55	$64.51	$129.02	$193.54	$258.05
337,000	$83.91	$167.83	$251.74	$335.65	$70.10	$140.19	$210.29	$280.38	$64.70	$129.41	$194.11	$258.82
338,000	$84.16	$168.32	$252.49	$336.65	$70.30	$140.61	$210.91	$281.22	$64.90	$129.79	$194.69	$259.58
339,000	$84.41	$168.82	$253.23	$337.64	$70.51	$141.02	$211.54	$282.05	$65.09	$130.18	$195.26	$260.35
340,000	$84.66	$169.32	$253.98	$338.64	$70.72	$141.44	$212.16	$282.88	$65.28	$130.56	$195.84	$261.12
341,000	$84.91	$169.82	$254.73	$339.64	$70.93	$141.86	$212.78	$283.71	$65.47	$130.94	$196.42	$261.89
342,000	$85.16	$170.32	$255.47	$340.63	$71.14	$142.27	$213.41	$284.54	$65.66	$131.33	$196.99	$262.66
343,000	$85.41	$170.81	$256.22	$341.63	$71.34	$142.69	$214.03	$285.38	$65.86	$131.71	$197.57	$263.42
344,000	$85.66	$171.31	$256.97	$342.62	$71.55	$143.10	$214.66	$286.21	$66.05	$132.10	$198.14	$264.19
345,000	$85.91	$171.81	$257.72	$343.62	$71.76	$143.52	$215.28	$287.04	$66.24	$132.48	$198.72	$264.96
346,000	$86.15	$172.31	$258.46	$344.62	$71.97	$143.94	$215.90	$287.87	$66.43	$132.86	$199.30	$265.73
347,000	$86.40	$172.81	$259.21	$345.61	$72.18	$144.35	$216.53	$288.70	$66.62	$133.25	$199.87	$266.50
348,000	$86.65	$173.30	$259.96	$346.61	$72.38	$144.77	$217.15	$289.54	$66.82	$133.63	$200.45	$267.26
349,000	$86.90	$173.80	$260.70	$347.60	$72.59	$145.18	$217.78	$290.37	$67.01	$134.02	$201.02	$268.03
350,000	$87.15	$174.30	$261.45	$348.60	$72.80	$145.60	$218.40	$291.20	$67.20	$134.40	$201.60	$268.80
351,000	$87.40	$174.80	$262.20	$349.60	$73.01	$146.02	$219.02	$292.03	$67.39	$134.78	$202.18	$269.57
352,000	$87.65	$175.30	$262.94	$350.59	$73.22	$146.43	$219.65	$292.86	$67.58	$135.17	$202.75	$270.34
353,000	$87.90	$175.79	$263.69	$351.59	$73.42	$146.85	$220.27	$293.70	$67.78	$135.55	$203.33	$271.10
354,000	$88.15	$176.29	$264.44	$352.58	$73.63	$147.26	$220.90	$294.53	$67.97	$135.94	$203.90	$271.87
355,000	$88.40	$176.79	$265.19	$353.58	$73.84	$147.68	$221.52	$295.36	$68.16	$136.32	$204.48	$272.64
356,000	$88.64	$177.29	$265.93	$354.58	$74.05	$148.10	$222.14	$296.19	$68.35	$136.70	$205.06	$273.41
357,000	$88.89	$177.79	$266.68	$355.57	$74.26	$148.51	$222.77	$297.02	$68.54	$137.09	$205.63	$274.18
358,000	$89.14	$178.28	$267.43	$356.57	$74.46	$148.93	$223.39	$297.86	$68.74	$137.47	$206.21	$274.94
359,000	$89.39	$178.78	$268.17	$357.56	$74.67	$149.34	$224.02	$298.69	$68.93	$137.86	$206.78	$275.71
360,000	$89.64	$179.28	$268.92	$358.56	$74.88	$149.76	$224.64	$299.52	$69.12	$138.24	$207.36	$276.48
361,000	$89.89	$179.78	$269.67	$359.56	$75.09	$150.18	$225.26	$300.35	$69.31	$138.62	$207.94	$277.25
362,000	$90.14	$180.28	$270.41	$360.55	$75.30	$150.59	$225.89	$301.18	$69.50	$139.01	$208.51	$278.02
363,000	$90.39	$180.77	$271.16	$361.55	$75.50	$151.01	$226.51	$302.02	$69.70	$139.39	$209.09	$278.78
364,000	$90.64	$181.27	$271.91	$362.54	$75.71	$151.42	$227.14	$302.85	$69.89	$139.78	$209.66	$279.55
365,000	$90.89	$181.77	$272.66	$363.54	$75.92	$151.84	$227.76	$303.68	$70.08	$140.16	$210.24	$280.32
366,000	$91.13	$182.27	$273.40	$364.54	$76.13	$152.26	$228.38	$304.51	$70.27	$140.54	$210.82	$281.09
367,000	$91.38	$182.77	$274.15	$365.53	$76.34	$152.67	$229.01	$305.34	$70.46	$140.93	$211.39	$281.86
368,000	$91.63	$183.26	$274.90	$366.53	$76.54	$153.09	$229.63	$306.18	$70.66	$141.31	$211.97	$282.62
369,000	$91.88	$183.76	$275.64	$367.52	$76.75	$153.50	$230.26	$307.01	$70.85	$141.70	$212.54	$283.39
370,000	$92.13	$184.26	$276.39	$368.52	$76.96	$153.92	$230.88	$307.84	$71.04	$142.08	$213.12	$284.16
371,000	$92.38	$184.76	$277.14	$369.52	$77.17	$154.34	$231.50	$308.67	$71.23	$142.46	$213.70	$284.93
372,000	$92.63	$185.26	$277.88	$370.51	$77.38	$154.75	$232.13	$309.50	$71.42	$142.85	$214.27	$285.70
373,000	$92.88	$185.75	$278.63	$371.51	$77.58	$155.17	$232.75	$310.34	$71.62	$143.23	$214.85	$286.46
374,000	$93.13	$186.25	$279.38	$372.50	$77.79	$155.58	$233.38	$311.17	$71.81	$143.62	$215.42	$287.23
375,000	$93.38	$186.75	$280.13	$373.50	$78.00	$156.00	$234.00	$312.00	$72.00	$144.00	$216.00	$288.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 60 - 64

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$2.86	$5.72	$8.58	$11.44	$2.39	$4.78	$7.17	$9.56	$2.20	$4.40	$6.60	$8.80
11,000	$3.15	$6.29	$9.44	$12.58	$2.63	$5.26	$7.89	$10.52	$2.42	$4.84	$7.26	$9.68
12,000	$3.43	$6.86	$10.30	$13.73	$2.87	$5.74	$8.60	$11.47	$2.64	$5.28	$7.92	$10.56
13,000	$3.72	$7.44	$11.15	$14.87	$3.11	$6.21	$9.32	$12.43	$2.86	$5.72	$8.58	$11.44
14,000	$4.00	$8.01	$12.01	$16.02	$3.35	$6.69	$10.04	$13.38	$3.08	$6.16	$9.24	$12.32
15,000	$4.29	$8.58	$12.87	$17.16	$3.59	$7.17	$10.76	$14.34	$3.30	$6.60	$9.90	$13.20
16,000	$4.58	$9.15	$13.73	$18.30	$3.82	$7.65	$11.47	$15.30	$3.52	$7.04	$10.56	$14.08
17,000	$4.86	$9.72	$14.59	$19.45	$4.06	$8.13	$12.19	$16.25	$3.74	$7.48	$11.22	$14.96
18,000	$5.15	$10.30	$15.44	$20.59	$4.30	$8.60	$12.91	$17.21	$3.96	$7.92	$11.88	$15.84
19,000	$5.43	$10.87	$16.30	$21.74	$4.54	$9.08	$13.62	$18.16	$4.18	$8.36	$12.54	$16.72
20,000	$5.72	$11.44	$17.16	$22.88	$4.78	$9.56	$14.34	$19.12	$4.40	$8.80	$13.20	$17.60
21,000	$6.01	$12.01	$18.02	$24.02	$5.02	$10.04	$15.06	$20.08	$4.62	$9.24	$13.86	$18.48
22,000	$6.29	$12.58	$18.88	$25.17	$5.26	$10.52	$15.77	$21.03	$4.84	$9.68	$14.52	$19.36
23,000	$6.58	$13.16	$19.73	$26.31	$5.50	$10.99	$16.49	$21.99	$5.06	$10.12	$15.18	$20.24
24,000	$6.86	$13.73	$20.59	$27.46	$5.74	$11.47	$17.21	$22.94	$5.28	$10.56	$15.84	$21.12
25,000	$7.15	$14.30	$21.45	$28.60	$5.98	$11.95	$17.93	$23.90	$5.50	$11.00	$16.50	$22.00
26,000	$7.44	$14.87	$22.31	$29.74	$6.21	$12.43	$18.64	$24.86	$5.72	$11.44	$17.16	$22.88
27,000	$7.72	$15.44	$23.17	$30.89	$6.45	$12.91	$19.36	$25.81	$5.94	$11.88	$17.82	$23.76
28,000	$8.01	$16.02	$24.02	$32.03	$6.69	$13.38	$20.08	$26.77	$6.16	$12.32	$18.48	$24.64
29,000	$8.29	$16.59	$24.88	$33.18	$6.93	$13.86	$20.79	$27.72	$6.38	$12.76	$19.14	$25.52
30,000	$8.58	$17.16	$25.74	$34.32	$7.17	$14.34	$21.51	$28.68	$6.60	$13.20	$19.80	$26.40
31,000	$8.87	$17.73	$26.60	$35.46	$7.41	$14.82	$22.23	$29.64	$6.82	$13.64	$20.46	$27.28
32,000	$9.15	$18.30	$27.46	$36.61	$7.65	$15.30	$22.94	$30.59	$7.04	$14.08	$21.12	$28.16
33,000	$9.44	$18.88	$28.31	$37.75	$7.89	$15.77	$23.66	$31.55	$7.26	$14.52	$21.78	$29.04
34,000	$9.72	$19.45	$29.17	$38.90	$8.13	$16.25	$24.38	$32.50	$7.48	$14.96	$22.44	$29.92
35,000	$10.01	$20.02	$30.03	$40.04	$8.37	$16.73	$25.10	$33.46	$7.70	$15.40	$23.10	$30.80
36,000	$10.30	$20.59	$30.89	$41.18	$8.60	$17.21	$25.81	$34.42	$7.92	$15.84	$23.76	$31.68
37,000	$10.58	$21.16	$31.75	$42.33	$8.84	$17.69	$26.53	$35.37	$8.14	$16.28	$24.42	$32.56
38,000	$10.87	$21.74	$32.60	$43.47	$9.08	$18.16	$27.25	$36.33	$8.36	$16.72	$25.08	$33.44
39,000	$11.15	$22.31	$33.46	$44.62	$9.32	$18.64	$27.96	$37.28	$8.58	$17.16	$25.74	$34.32
40,000	$11.44	$22.88	$34.32	$45.76	$9.56	$19.12	$28.68	$38.24	$8.80	$17.60	$26.40	$35.20
41,000	$11.73	$23.45	$35.18	$46.90	$9.80	$19.60	$29.40	$39.20	$9.02	$18.04	$27.06	$36.08
42,000	$12.01	$24.02	$36.04	$48.05	$10.04	$20.08	$30.11	$40.15	$9.24	$18.48	$27.72	$36.96
43,000	$12.30	$24.60	$36.89	$49.19	$10.28	$20.55	$30.83	$41.11	$9.46	$18.92	$28.38	$37.84
44,000	$12.58	$25.17	$37.75	$50.34	$10.52	$21.03	$31.55	$42.06	$9.68	$19.36	$29.04	$38.72
45,000	$12.87	$25.74	$38.61	$51.48	$10.76	$21.51	$32.27	$43.02	$9.90	$19.80	$29.70	$39.60
46,000	$13.16	$26.31	$39.47	$52.62	$10.99	$21.99	$32.98	$43.98	$10.12	$20.24	$30.36	$40.48
47,000	$13.44	$26.88	$40.33	$53.77	$11.23	$22.47	$33.70	$44.93	$10.34	$20.68	$31.02	$41.36
48,000	$13.73	$27.46	$41.18	$54.91	$11.47	$22.94	$34.42	$45.89	$10.56	$21.12	$31.68	$42.24
49,000	$14.01	$28.03	$42.04	$56.06	$11.71	$23.42	$35.13	$46.84	$10.78	$21.56	$32.34	$43.12
50,000	$14.30	$28.60	$42.90	$57.20	$11.95	$23.90	$35.85	$47.80	$11.00	$22.00	$33.00	$44.00
51,000	$14.59	$29.17	$43.76	$58.34	$12.19	$24.38	$36.57	$48.76	$11.22	$22.44	$33.66	$44.88
52,000	$14.87	$29.74	$44.62	$59.49	$12.43	$24.86	$37.28	$49.71	$11.44	$22.88	$34.32	$45.76
53,000	$15.16	$30.32	$45.47	$60.63	$12.67	$25.33	$38.00	$50.67	$11.66	$23.32	$34.98	$46.64
54,000	$15.44	$30.89	$46.33	$61.78	$12.91	$25.81	$38.72	$51.62	$11.88	$23.76	$35.64	$47.52
55,000	$15.73	$31.46	$47.19	$62.92	$13.15	$26.29	$39.44	$52.58	$12.10	$24.20	$36.30	$48.40
56,000	$16.02	$32.03	$48.05	$64.06	$13.38	$26.77	$40.15	$53.54	$12.32	$24.64	$36.96	$49.28
57,000	$16.30	$32.60	$48.91	$65.21	$13.62	$27.25	$40.87	$54.49	$12.54	$25.08	$37.62	$50.16
58,000	$16.59	$33.18	$49.76	$66.35	$13.86	$27.72	$41.59	$55.45	$12.76	$25.52	$38.28	$51.04
59,000	$16.87	$33.75	$50.62	$67.50	$14.10	$28.20	$42.30	$56.40	$12.98	$25.96	$38.94	$51.92
60,000	$17.16	$34.32	$51.48	$68.64	$14.34	$28.68	$43.02	$57.36	$13.20	$26.40	$39.60	$52.80
61,000	$17.45	$34.89	$52.34	$69.78	$14.58	$29.16	$43.74	$58.32	$13.42	$26.84	$40.26	$53.68
62,000	$17.73	$35.46	$53.20	$70.93	$14.82	$29.64	$44.45	$59.27	$13.64	$27.28	$40.92	$54.56
63,000	$18.02	$36.04	$54.05	$72.07	$15.06	$30.11	$45.17	$60.23	$13.86	$27.72	$41.58	$55.44
64,000	$18.30	$36.61	$54.91	$73.22	$15.30	$30.59	$45.89	$61.18	$14.08	$28.16	$42.24	$56.32
65,000	$18.59	$37.18	$55.77	$74.36	$15.54	$31.07	$46.61	$62.14	$14.30	$28.60	$42.90	$57.20
66,000	$18.88	$37.75	$56.63	$75.50	$15.77	$31.55	$47.32	$63.10	$14.52	$29.04	$43.56	$58.08
67,000	$19.16	$38.32	$57.49	$76.65	$16.01	$32.03	$48.04	$64.05	$14.74	$29.48	$44.22	$58.96
68,000	$19.45	$38.90	$58.34	$77.79	$16.25	$32.50	$48.76	$65.01	$14.96	$29.92	$44.88	$59.84
69,000	$19.73	$39.47	$59.20	$78.94	$16.49	$32.98	$49.47	$65.96	$15.18	$30.36	$45.54	$60.72
70,000	$20.02	$40.04	$60.06	$80.08	$16.73	$33.46	$50.19	$66.92	$15.40	$30.80	$46.20	$61.60

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 60 - 64

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$20.31	$40.61	$60.92	$81.22	$16.97	$33.94	$50.91	$67.88	$15.62	$31.24	$46.86	$62.48
72,000	$20.59	$41.18	$61.78	$82.37	$17.21	$34.42	$51.62	$68.83	$15.84	$31.68	$47.52	$63.36
73,000	$20.88	$41.76	$62.63	$83.51	$17.45	$34.89	$52.34	$69.79	$16.06	$32.12	$48.18	$64.24
74,000	$21.16	$42.33	$63.49	$84.66	$17.69	$35.37	$53.06	$70.74	$16.28	$32.56	$48.84	$65.12
75,000	$21.45	$42.90	$64.35	$85.80	$17.93	$35.85	$53.78	$71.70	$16.50	$33.00	$49.50	$66.00
76,000	$21.74	$43.47	$65.21	$86.94	$18.16	$36.33	$54.49	$72.66	$16.72	$33.44	$50.16	$66.88
77,000	$22.02	$44.04	$66.07	$88.09	$18.40	$36.81	$55.21	$73.61	$16.94	$33.88	$50.82	$67.76
78,000	$22.31	$44.62	$66.92	$89.23	$18.64	$37.28	$55.93	$74.57	$17.16	$34.32	$51.48	$68.64
79,000	$22.59	$45.19	$67.78	$90.38	$18.88	$37.76	$56.64	$75.52	$17.38	$34.76	$52.14	$69.52
80,000	$22.88	$45.76	$68.64	$91.52	$19.12	$38.24	$57.36	$76.48	$17.60	$35.20	$52.80	$70.40
81,000	$23.17	$46.33	$69.50	$92.66	$19.36	$38.72	$58.08	$77.44	$17.82	$35.64	$53.46	$71.28
82,000	$23.45	$46.90	$70.36	$93.81	$19.60	$39.20	$58.79	$78.39	$18.04	$36.08	$54.12	$72.16
83,000	$23.74	$47.48	$71.21	$94.95	$19.84	$39.67	$59.51	$79.35	$18.26	$36.52	$54.78	$73.04
84,000	$24.02	$48.05	$72.07	$96.10	$20.08	$40.15	$60.23	$80.30	$18.48	$36.96	$55.44	$73.92
85,000	$24.31	$48.62	$72.93	$97.24	$20.32	$40.63	$60.95	$81.26	$18.70	$37.40	$56.10	$74.80
86,000	$24.60	$49.19	$73.79	$98.38	$20.55	$41.11	$61.66	$82.22	$18.92	$37.84	$56.76	$75.68
87,000	$24.88	$49.76	$74.65	$99.53	$20.79	$41.59	$62.38	$83.17	$19.14	$38.28	$57.42	$76.56
88,000	$25.17	$50.34	$75.50	$100.67	$21.03	$42.06	$63.10	$84.13	$19.36	$38.72	$58.08	$77.44
89,000	$25.45	$50.91	$76.36	$101.82	$21.27	$42.54	$63.81	$85.08	$19.58	$39.16	$58.74	$78.32
90,000	$25.74	$51.48	$77.22	$102.96	$21.51	$43.02	$64.53	$86.04	$19.80	$39.60	$59.40	$79.20
91,000	$26.03	$52.05	$78.08	$104.10	$21.75	$43.50	$65.25	$87.00	$20.02	$40.04	$60.06	$80.08
92,000	$26.31	$52.62	$78.94	$105.25	$21.99	$43.98	$65.96	$87.95	$20.24	$40.48	$60.72	$80.96
93,000	$26.60	$53.20	$79.79	$106.39	$22.23	$44.45	$66.68	$88.91	$20.46	$40.92	$61.38	$81.84
94,000	$26.88	$53.77	$80.65	$107.54	$22.47	$44.93	$67.40	$89.86	$20.68	$41.36	$62.04	$82.72
95,000	$27.17	$54.34	$81.51	$108.68	$22.71	$45.41	$68.12	$90.82	$20.90	$41.80	$62.70	$83.60
96,000	$27.46	$54.91	$82.37	$109.82	$22.94	$45.89	$68.83	$91.78	$21.12	$42.24	$63.36	$84.48
97,000	$27.74	$55.48	$83.23	$110.97	$23.18	$46.37	$69.55	$92.73	$21.34	$42.68	$64.02	$85.36
98,000	$28.03	$56.06	$84.08	$112.11	$23.42	$46.84	$70.27	$93.69	$21.56	$43.12	$64.68	$86.24
99,000	$28.31	$56.63	$84.94	$113.26	$23.66	$47.32	$70.98	$94.64	$21.78	$43.56	$65.34	$87.12
100,000	$28.60	$57.20	$85.80	$114.40	$23.90	$47.80	$71.70	$95.60	$22.00	$44.00	$66.00	$88.00
101,000	$28.89	$57.77	$86.66	$115.54	$24.14	$48.28	$72.42	$96.56	$22.22	$44.44	$66.66	$88.88
102,000	$29.17	$58.34	$87.52	$116.69	$24.38	$48.76	$73.13	$97.51	$22.44	$44.88	$67.32	$89.76
103,000	$29.46	$58.92	$88.37	$117.83	$24.62	$49.23	$73.85	$98.47	$22.66	$45.32	$67.98	$90.64
104,000	$29.74	$59.49	$89.23	$118.98	$24.86	$49.71	$74.57	$99.42	$22.88	$45.76	$68.64	$91.52
105,000	$30.03	$60.06	$90.09	$120.12	$25.10	$50.19	$75.29	$100.38	$23.10	$46.20	$69.30	$92.40
106,000	$30.32	$60.63	$90.95	$121.26	$25.33	$50.67	$76.00	$101.34	$23.32	$46.64	$69.96	$93.28
107,000	$30.60	$61.20	$91.81	$122.41	$25.57	$51.15	$76.72	$102.29	$23.54	$47.08	$70.62	$94.16
108,000	$30.89	$61.78	$92.66	$123.55	$25.81	$51.62	$77.44	$103.25	$23.76	$47.52	$71.28	$95.04
109,000	$31.17	$62.35	$93.52	$124.70	$26.05	$52.10	$78.15	$104.20	$23.98	$47.96	$71.94	$95.92
110,000	$31.46	$62.92	$94.38	$125.84	$26.29	$52.58	$78.87	$105.16	$24.20	$48.40	$72.60	$96.80
111,000	$31.75	$63.49	$95.24	$126.98	$26.53	$53.06	$79.59	$106.12	$24.42	$48.84	$73.26	$97.68
112,000	$32.03	$64.06	$96.10	$128.13	$26.77	$53.54	$80.30	$107.07	$24.64	$49.28	$73.92	$98.56
113,000	$32.32	$64.64	$96.95	$129.27	$27.01	$54.01	$81.02	$108.03	$24.86	$49.72	$74.58	$99.44
114,000	$32.60	$65.21	$97.81	$130.42	$27.25	$54.49	$81.74	$108.98	$25.08	$50.16	$75.24	$100.32
115,000	$32.89	$65.78	$98.67	$131.56	$27.49	$54.97	$82.46	$109.94	$25.30	$50.60	$75.90	$101.20
116,000	$33.18	$66.35	$99.53	$132.70	$27.72	$55.45	$83.17	$110.90	$25.52	$51.04	$76.56	$102.08
117,000	$33.46	$66.92	$100.39	$133.85	$27.96	$55.93	$83.89	$111.85	$25.74	$51.48	$77.22	$102.96
118,000	$33.75	$67.50	$101.24	$134.99	$28.20	$56.40	$84.61	$112.81	$25.96	$51.92	$77.88	$103.84
119,000	$34.03	$68.07	$102.10	$136.14	$28.44	$56.88	$85.32	$113.76	$26.18	$52.36	$78.54	$104.72
120,000	$34.32	$68.64	$102.96	$137.28	$28.68	$57.36	$86.04	$114.72	$26.40	$52.80	$79.20	$105.60
121,000	$34.61	$69.21	$103.82	$138.42	$28.92	$57.84	$86.76	$115.68	$26.62	$53.24	$79.86	$106.48
122,000	$34.89	$69.78	$104.68	$139.57	$29.16	$58.32	$87.47	$116.63	$26.84	$53.68	$80.52	$107.36
123,000	$35.18	$70.36	$105.53	$140.71	$29.40	$58.79	$88.19	$117.59	$27.06	$54.12	$81.18	$108.24
124,000	$35.46	$70.93	$106.39	$141.86	$29.64	$59.27	$88.91	$118.54	$27.28	$54.56	$81.84	$109.12
125,000	$35.75	$71.50	$107.25	$143.00	$29.88	$59.75	$89.63	$119.50	$27.50	$55.00	$82.50	$110.00
126,000	$36.04	$72.07	$108.11	$144.14	$30.11	$60.23	$90.34	$120.46	$27.72	$55.44	$83.16	$110.88
127,000	$36.32	$72.64	$108.97	$145.29	$30.35	$60.71	$91.06	$121.41	$27.94	$55.88	$83.82	$111.76
128,000	$36.61	$73.22	$109.82	$146.43	$30.59	$61.18	$91.78	$122.37	$28.16	$56.32	$84.48	$112.64
129,000	$36.89	$73.79	$110.68	$147.58	$30.83	$61.66	$92.49	$123.32	$28.38	$56.76	$85.14	$113.52
130,000	$37.18	$74.36	$111.54	$148.72	$31.07	$62.14	$93.21	$124.28	$28.60	$57.20	$85.80	$114.40
131,000	$37.47	$74.93	$112.40	$149.86	$31.31	$62.62	$93.93	$125.24	$28.82	$57.64	$86.46	$115.28

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 60 - 64

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$37.75	$75.50	$113.26	$151.01	$31.55	$63.10	$94.64	$126.19	$29.04	$58.08	$87.12	$116.16
133,000	$38.04	$76.08	$114.11	$152.15	$31.79	$63.57	$95.36	$127.15	$29.26	$58.52	$87.78	$117.04
134,000	$38.32	$76.65	$114.97	$153.30	$32.03	$64.05	$96.08	$128.10	$29.48	$58.96	$88.44	$117.92
135,000	$38.61	$77.22	$115.83	$154.44	$32.27	$64.53	$96.80	$129.06	$29.70	$59.40	$89.10	$118.80
136,000	$38.90	$77.79	$116.69	$155.58	$32.50	$65.01	$97.51	$130.02	$29.92	$59.84	$89.76	$119.68
137,000	$39.18	$78.36	$117.55	$156.73	$32.74	$65.49	$98.23	$130.97	$30.14	$60.28	$90.42	$120.56
138,000	$39.47	$78.94	$118.40	$157.87	$32.98	$65.96	$98.95	$131.93	$30.36	$60.72	$91.08	$121.44
139,000	$39.75	$79.51	$119.26	$159.02	$33.22	$66.44	$99.66	$132.88	$30.58	$61.16	$91.74	$122.32
140,000	$40.04	$80.08	$120.12	$160.16	$33.46	$66.92	$100.38	$133.84	$30.80	$61.60	$92.40	$123.20
141,000	$40.33	$80.65	$120.98	$161.30	$33.70	$67.40	$101.10	$134.80	$31.02	$62.04	$93.06	$124.08
142,000	$40.61	$81.22	$121.84	$162.45	$33.94	$67.88	$101.81	$135.75	$31.24	$62.48	$93.72	$124.96
143,000	$40.90	$81.80	$122.69	$163.59	$34.18	$68.35	$102.53	$136.71	$31.46	$62.92	$94.38	$125.84
144,000	$41.18	$82.37	$123.55	$164.74	$34.42	$68.83	$103.25	$137.66	$31.68	$63.36	$95.04	$126.72
145,000	$41.47	$82.94	$124.41	$165.88	$34.66	$69.31	$103.97	$138.62	$31.90	$63.80	$95.70	$127.60
146,000	$41.76	$83.51	$125.27	$167.02	$34.89	$69.79	$104.68	$139.58	$32.12	$64.24	$96.36	$128.48
147,000	$42.04	$84.08	$126.13	$168.17	$35.13	$70.27	$105.40	$140.53	$32.34	$64.68	$97.02	$129.36
148,000	$42.33	$84.66	$126.98	$169.31	$35.37	$70.74	$106.12	$141.49	$32.56	$65.12	$97.68	$130.24
149,000	$42.61	$85.23	$127.84	$170.46	$35.61	$71.22	$106.83	$142.44	$32.78	$65.56	$98.34	$131.12
150,000	$42.90	$85.80	$128.70	$171.60	$35.85	$71.70	$107.55	$143.40	$33.00	$66.00	$99.00	$132.00
151,000	$43.19	$86.37	$129.56	$172.74	$36.09	$72.18	$108.27	$144.36	$33.22	$66.44	$99.66	$132.88
152,000	$43.47	$86.94	$130.42	$173.89	$36.33	$72.66	$108.98	$145.31	$33.44	$66.88	$100.32	$133.76
153,000	$43.76	$87.52	$131.27	$175.03	$36.57	$73.13	$109.70	$146.27	$33.66	$67.32	$100.98	$134.64
154,000	$44.04	$88.09	$132.13	$176.18	$36.81	$73.61	$110.42	$147.22	$33.88	$67.76	$101.64	$135.52
155,000	$44.33	$88.66	$132.99	$177.32	$37.05	$74.09	$111.14	$148.18	$34.10	$68.20	$102.30	$136.40
156,000	$44.62	$89.23	$133.85	$178.46	$37.28	$74.57	$111.85	$149.14	$34.32	$68.64	$102.96	$137.28
157,000	$44.90	$89.80	$134.71	$179.61	$37.52	$75.05	$112.57	$150.09	$34.54	$69.08	$103.62	$138.16
158,000	$45.19	$90.38	$135.56	$180.75	$37.76	$75.52	$113.29	$151.05	$34.76	$69.52	$104.28	$139.04
159,000	$45.47	$90.95	$136.42	$181.90	$38.00	$76.00	$114.00	$152.00	$34.98	$69.96	$104.94	$139.92
160,000	$45.76	$91.52	$137.28	$183.04	$38.24	$76.48	$114.72	$152.96	$35.20	$70.40	$105.60	$140.80
161,000	$46.05	$92.09	$138.14	$184.18	$38.48	$76.96	$115.44	$153.92	$35.42	$70.84	$106.26	$141.68
162,000	$46.33	$92.66	$139.00	$185.33	$38.72	$77.44	$116.15	$154.87	$35.64	$71.28	$106.92	$142.56
163,000	$46.62	$93.24	$139.85	$186.47	$38.96	$77.91	$116.87	$155.83	$35.86	$71.72	$107.58	$143.44
164,000	$46.90	$93.81	$140.71	$187.62	$39.20	$78.39	$117.59	$156.78	$36.08	$72.16	$108.24	$144.32
165,000	$47.19	$94.38	$141.57	$188.76	$39.44	$78.87	$118.31	$157.74	$36.30	$72.60	$108.90	$145.20
166,000	$47.48	$94.95	$142.43	$189.90	$39.67	$79.35	$119.02	$158.70	$36.52	$73.04	$109.56	$146.08
167,000	$47.76	$95.52	$143.29	$191.05	$39.91	$79.83	$119.74	$159.65	$36.74	$73.48	$110.22	$146.96
168,000	$48.05	$96.10	$144.14	$192.19	$40.15	$80.30	$120.46	$160.61	$36.96	$73.92	$110.88	$147.84
169,000	$48.33	$96.67	$145.00	$193.34	$40.39	$80.78	$121.17	$161.56	$37.18	$74.36	$111.54	$148.72
170,000	$48.62	$97.24	$145.86	$194.48	$40.63	$81.26	$121.89	$162.52	$37.40	$74.80	$112.20	$149.60
171,000	$48.91	$97.81	$146.72	$195.62	$40.87	$81.74	$122.61	$163.48	$37.62	$75.24	$112.86	$150.48
172,000	$49.19	$98.38	$147.58	$196.77	$41.11	$82.22	$123.32	$164.43	$37.84	$75.68	$113.52	$151.36
173,000	$49.48	$98.96	$148.43	$197.91	$41.35	$82.69	$124.04	$165.39	$38.06	$76.12	$114.18	$152.24
174,000	$49.76	$99.53	$149.29	$199.06	$41.59	$83.17	$124.76	$166.34	$38.28	$76.56	$114.84	$153.12
175,000	$50.05	$100.10	$150.15	$200.20	$41.83	$83.65	$125.48	$167.30	$38.50	$77.00	$115.50	$154.00
176,000	$50.34	$100.67	$151.01	$201.34	$42.06	$84.13	$126.19	$168.26	$38.72	$77.44	$116.16	$154.88
177,000	$50.62	$101.24	$151.87	$202.49	$42.30	$84.61	$126.91	$169.21	$38.94	$77.88	$116.82	$155.76
178,000	$50.91	$101.82	$152.72	$203.63	$42.54	$85.08	$127.63	$170.17	$39.16	$78.32	$117.48	$156.64
179,000	$51.19	$102.39	$153.58	$204.78	$42.78	$85.56	$128.34	$171.12	$39.38	$78.76	$118.14	$157.52
180,000	$51.48	$102.96	$154.44	$205.92	$43.02	$86.04	$129.06	$172.08	$39.60	$79.20	$118.80	$158.40
181,000	$51.77	$103.53	$155.30	$207.06	$43.26	$86.52	$129.78	$173.04	$39.82	$79.64	$119.46	$159.28
182,000	$52.05	$104.10	$156.16	$208.21	$43.50	$87.00	$130.49	$173.99	$40.04	$80.08	$120.12	$160.16
183,000	$52.34	$104.68	$157.01	$209.35	$43.74	$87.47	$131.21	$174.95	$40.26	$80.52	$120.78	$161.04
184,000	$52.62	$105.25	$157.87	$210.50	$43.98	$87.95	$131.93	$175.90	$40.48	$80.96	$121.44	$161.92
185,000	$52.91	$105.82	$158.73	$211.64	$44.22	$88.43	$132.65	$176.86	$40.70	$81.40	$122.10	$162.80
186,000	$53.20	$106.39	$159.59	$212.78	$44.45	$88.91	$133.36	$177.82	$40.92	$81.84	$122.76	$163.68
187,000	$53.48	$106.96	$160.45	$213.93	$44.69	$89.39	$134.08	$178.77	$41.14	$82.28	$123.42	$164.56
188,000	$53.77	$107.54	$161.30	$215.07	$44.93	$89.86	$134.80	$179.73	$41.36	$82.72	$124.08	$165.44
189,000	$54.05	$108.11	$162.16	$216.22	$45.17	$90.34	$135.51	$180.68	$41.58	$83.16	$124.74	$166.32
190,000	$54.34	$108.68	$163.02	$217.36	$45.41	$90.82	$136.23	$181.64	$41.80	$83.60	$125.40	$167.20
191,000	$54.63	$109.25	$163.88	$218.50	$45.65	$91.30	$136.95	$182.60	$42.02	$84.04	$126.06	$168.08
192,000	$54.91	$109.82	$164.74	$219.65	$45.89	$91.78	$137.66	$183.55	$42.24	$84.48	$126.72	$168.96

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 60 - 64

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$55.20	$110.40	$165.59	$220.79	$46.13	$92.25	$138.38	$184.51	$42.46	$84.92	$127.38	$169.84
194,000	$55.48	$110.97	$166.45	$221.94	$46.37	$92.73	$139.10	$185.46	$42.68	$85.36	$128.04	$170.72
195,000	$55.77	$111.54	$167.31	$223.08	$46.61	$93.21	$139.82	$186.42	$42.90	$85.80	$128.70	$171.60
196,000	$56.06	$112.11	$168.17	$224.22	$46.84	$93.69	$140.53	$187.38	$43.12	$86.24	$129.36	$172.48
197,000	$56.34	$112.68	$169.03	$225.37	$47.08	$94.17	$141.25	$188.33	$43.34	$86.68	$130.02	$173.36
198,000	$56.63	$113.26	$169.88	$226.51	$47.32	$94.64	$141.97	$189.29	$43.56	$87.12	$130.68	$174.24
199,000	$56.91	$113.83	$170.74	$227.66	$47.56	$95.12	$142.68	$190.24	$43.78	$87.56	$131.34	$175.12
200,000	$57.20	$114.40	$171.60	$228.80	$47.80	$95.60	$143.40	$191.20	$44.00	$88.00	$132.00	$176.00
201,000	$57.49	$114.97	$172.46	$229.94	$48.04	$96.08	$144.12	$192.16	$44.22	$88.44	$132.66	$176.88
202,000	$57.77	$115.54	$173.32	$231.09	$48.28	$96.56	$144.83	$193.11	$44.44	$88.88	$133.32	$177.76
203,000	$58.06	$116.12	$174.17	$232.23	$48.52	$97.03	$145.55	$194.07	$44.66	$89.32	$133.98	$178.64
204,000	$58.34	$116.69	$175.03	$233.38	$48.76	$97.51	$146.27	$195.02	$44.88	$89.76	$134.64	$179.52
205,000	$58.63	$117.26	$175.89	$234.52	$49.00	$97.99	$146.99	$195.98	$45.10	$90.20	$135.30	$180.40
206,000	$58.92	$117.83	$176.75	$235.66	$49.23	$98.47	$147.70	$196.94	$45.32	$90.64	$135.96	$181.28
207,000	$59.20	$118.40	$177.61	$236.81	$49.47	$98.95	$148.42	$197.89	$45.54	$91.08	$136.62	$182.16
208,000	$59.49	$118.98	$178.46	$237.95	$49.71	$99.42	$149.14	$198.85	$45.76	$91.52	$137.28	$183.04
209,000	$59.77	$119.55	$179.32	$239.10	$49.95	$99.90	$149.85	$199.80	$45.98	$91.96	$137.94	$183.92
210,000	$60.06	$120.12	$180.18	$240.24	$50.19	$100.38	$150.57	$200.76	$46.20	$92.40	$138.60	$184.80
211,000	$60.35	$120.69	$181.04	$241.38	$50.43	$100.86	$151.29	$201.72	$46.42	$92.84	$139.26	$185.68
212,000	$60.63	$121.26	$181.90	$242.53	$50.67	$101.34	$152.00	$202.67	$46.64	$93.28	$139.92	$186.56
213,000	$60.92	$121.84	$182.75	$243.67	$50.91	$101.81	$152.72	$203.63	$46.86	$93.72	$140.58	$187.44
214,000	$61.20	$122.41	$183.61	$244.82	$51.15	$102.29	$153.44	$204.58	$47.08	$94.16	$141.24	$188.32
215,000	$61.49	$122.98	$184.47	$245.96	$51.39	$102.77	$154.16	$205.54	$47.30	$94.60	$141.90	$189.20
216,000	$61.78	$123.55	$185.33	$247.10	$51.62	$103.25	$154.87	$206.50	$47.52	$95.04	$142.56	$190.08
217,000	$62.06	$124.12	$186.19	$248.25	$51.86	$103.73	$155.59	$207.45	$47.74	$95.48	$143.22	$190.96
218,000	$62.35	$124.70	$187.04	$249.39	$52.10	$104.20	$156.31	$208.41	$47.96	$95.92	$143.88	$191.84
219,000	$62.63	$125.27	$187.90	$250.54	$52.34	$104.68	$157.02	$209.36	$48.18	$96.36	$144.54	$192.72
220,000	$62.92	$125.84	$188.76	$251.68	$52.58	$105.16	$157.74	$210.32	$48.40	$96.80	$145.20	$193.60
221,000	$63.21	$126.41	$189.62	$252.82	$52.82	$105.64	$158.46	$211.28	$48.62	$97.24	$145.86	$194.48
222,000	$63.49	$126.98	$190.48	$253.97	$53.06	$106.12	$159.17	$212.23	$48.84	$97.68	$146.52	$195.36
223,000	$63.78	$127.56	$191.33	$255.11	$53.30	$106.59	$159.89	$213.19	$49.06	$98.12	$147.18	$196.24
224,000	$64.06	$128.13	$192.19	$256.26	$53.54	$107.07	$160.61	$214.14	$49.28	$98.56	$147.84	$197.12
225,000	$64.35	$128.70	$193.05	$257.40	$53.78	$107.55	$161.33	$215.10	$49.50	$99.00	$148.50	$198.00
226,000	$64.64	$129.27	$193.91	$258.54	$54.01	$108.03	$162.04	$216.06	$49.72	$99.44	$149.16	$198.88
227,000	$64.92	$129.84	$194.77	$259.69	$54.25	$108.51	$162.76	$217.01	$49.94	$99.88	$149.82	$199.76
228,000	$65.21	$130.42	$195.62	$260.83	$54.49	$108.98	$163.48	$217.97	$50.16	$100.32	$150.48	$200.64
229,000	$65.49	$130.99	$196.48	$261.98	$54.73	$109.46	$164.19	$218.92	$50.38	$100.76	$151.14	$201.52
230,000	$65.78	$131.56	$197.34	$263.12	$54.97	$109.94	$164.91	$219.88	$50.60	$101.20	$151.80	$202.40
231,000	$66.07	$132.13	$198.20	$264.26	$55.21	$110.42	$165.63	$220.84	$50.82	$101.64	$152.46	$203.28
232,000	$66.35	$132.70	$199.06	$265.41	$55.45	$110.90	$166.34	$221.79	$51.04	$102.08	$153.12	$204.16
233,000	$66.64	$133.28	$199.91	$266.55	$55.69	$111.37	$167.06	$222.75	$51.26	$102.52	$153.78	$205.04
234,000	$66.92	$133.85	$200.77	$267.70	$55.93	$111.85	$167.78	$223.70	$51.48	$102.96	$154.44	$205.92
235,000	$67.21	$134.42	$201.63	$268.84	$56.17	$112.33	$168.50	$224.66	$51.70	$103.40	$155.10	$206.80
236,000	$67.50	$134.99	$202.49	$269.98	$56.40	$112.81	$169.21	$225.62	$51.92	$103.84	$155.76	$207.68
237,000	$67.78	$135.56	$203.35	$271.13	$56.64	$113.29	$169.93	$226.57	$52.14	$104.28	$156.42	$208.56
238,000	$68.07	$136.14	$204.20	$272.27	$56.88	$113.76	$170.65	$227.53	$52.36	$104.72	$157.08	$209.44
239,000	$68.35	$136.71	$205.06	$273.42	$57.12	$114.24	$171.36	$228.48	$52.58	$105.16	$157.74	$210.32
240,000	$68.64	$137.28	$205.92	$274.56	$57.36	$114.72	$172.08	$229.44	$52.80	$105.60	$158.40	$211.20
241,000	$68.93	$137.85	$206.78	$275.70	$57.60	$115.20	$172.80	$230.40	$53.02	$106.04	$159.06	$212.08
242,000	$69.21	$138.42	$207.64	$276.85	$57.84	$115.68	$173.51	$231.35	$53.24	$106.48	$159.72	$212.96
243,000	$69.50	$139.00	$208.49	$277.99	$58.08	$116.15	$174.23	$232.31	$53.46	$106.92	$160.38	$213.84
244,000	$69.78	$139.57	$209.35	$279.14	$58.32	$116.63	$174.95	$233.26	$53.68	$107.36	$161.04	$214.72
245,000	$70.07	$140.14	$210.21	$280.28	$58.56	$117.11	$175.67	$234.22	$53.90	$107.80	$161.70	$215.60
246,000	$70.36	$140.71	$211.07	$281.42	$58.79	$117.59	$176.38	$235.18	$54.12	$108.24	$162.36	$216.48
247,000	$70.64	$141.28	$211.93	$282.57	$59.03	$118.07	$177.10	$236.13	$54.34	$108.68	$163.02	$217.36
248,000	$70.93	$141.86	$212.78	$283.71	$59.27	$118.54	$177.82	$237.09	$54.56	$109.12	$163.68	$218.24
249,000	$71.21	$142.43	$213.64	$284.86	$59.51	$119.02	$178.53	$238.04	$54.78	$109.56	$164.34	$219.12
250,000	$71.50	$143.00	$214.50	$286.00	$59.75	$119.50	$179.25	$239.00	$55.00	$110.00	$165.00	$220.00
251,000	$71.79	$143.57	$215.36	$287.14	$59.99	$119.98	$179.97	$239.96	$55.22	$110.44	$165.66	$220.88
252,000	$72.07	$144.14	$216.22	$288.29	$60.23	$120.46	$180.68	$240.91	$55.44	$110.88	$166.32	$221.76
253,000	$72.36	$144.72	$217.07	$289.43	$60.47	$120.93	$181.40	$241.87	$55.66	$111.32	$166.98	$222.64

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 60 - 64

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$72.64	$145.29	$217.93	$290.58	$60.71	$121.41	$182.12	$242.82	$55.88	$111.76	$167.64	$223.52
255,000	$72.93	$145.86	$218.79	$291.72	$60.95	$121.89	$182.84	$243.78	$56.10	$112.20	$168.30	$224.40
256,000	$73.22	$146.43	$219.65	$292.86	$61.18	$122.37	$183.55	$244.74	$56.32	$112.64	$168.96	$225.28
257,000	$73.50	$147.00	$220.51	$294.01	$61.42	$122.85	$184.27	$245.69	$56.54	$113.08	$169.62	$226.16
258,000	$73.79	$147.58	$221.36	$295.15	$61.66	$123.32	$184.99	$246.65	$56.76	$113.52	$170.28	$227.04
259,000	$74.07	$148.15	$222.22	$296.30	$61.90	$123.80	$185.70	$247.60	$56.98	$113.96	$170.94	$227.92
260,000	$74.36	$148.72	$223.08	$297.44	$62.14	$124.28	$186.42	$248.56	$57.20	$114.40	$171.60	$228.80
261,000	$74.65	$149.29	$223.94	$298.58	$62.38	$124.76	$187.14	$249.52	$57.42	$114.84	$172.26	$229.68
262,000	$74.93	$149.86	$224.80	$299.73	$62.62	$125.24	$187.85	$250.47	$57.64	$115.28	$172.92	$230.56
263,000	$75.22	$150.44	$225.65	$300.87	$62.86	$125.71	$188.57	$251.43	$57.86	$115.72	$173.58	$231.44
264,000	$75.50	$151.01	$226.51	$302.02	$63.10	$126.19	$189.29	$252.38	$58.08	$116.16	$174.24	$232.32
265,000	$75.79	$151.58	$227.37	$303.16	$63.34	$126.67	$190.01	$253.34	$58.30	$116.60	$174.90	$233.20
266,000	$76.08	$152.15	$228.23	$304.30	$63.57	$127.15	$190.72	$254.30	$58.52	$117.04	$175.56	$234.08
267,000	$76.36	$152.72	$229.09	$305.45	$63.81	$127.63	$191.44	$255.25	$58.74	$117.48	$176.22	$234.96
268,000	$76.65	$153.30	$229.94	$306.59	$64.05	$128.10	$192.16	$256.21	$58.96	$117.92	$176.88	$235.84
269,000	$76.93	$153.87	$230.80	$307.74	$64.29	$128.58	$192.87	$257.16	$59.18	$118.36	$177.54	$236.72
270,000	$77.22	$154.44	$231.66	$308.88	$64.53	$129.06	$193.59	$258.12	$59.40	$118.80	$178.20	$237.60
271,000	$77.51	$155.01	$232.52	$310.02	$64.77	$129.54	$194.31	$259.08	$59.62	$119.24	$178.86	$238.48
272,000	$77.79	$155.58	$233.38	$311.17	$65.01	$130.02	$195.02	$260.03	$59.84	$119.68	$179.52	$239.36
273,000	$78.08	$156.16	$234.23	$312.31	$65.25	$130.49	$195.74	$260.99	$60.06	$120.12	$180.18	$240.24
274,000	$78.36	$156.73	$235.09	$313.46	$65.49	$130.97	$196.46	$261.94	$60.28	$120.56	$180.84	$241.12
275,000	$78.65	$157.30	$235.95	$314.60	$65.73	$131.45	$197.18	$262.90	$60.50	$121.00	$181.50	$242.00
276,000	$78.94	$157.87	$236.81	$315.74	$65.96	$131.93	$197.89	$263.86	$60.72	$121.44	$182.16	$242.88
277,000	$79.22	$158.44	$237.67	$316.89	$66.20	$132.41	$198.61	$264.81	$60.94	$121.88	$182.82	$243.76
278,000	$79.51	$159.02	$238.52	$318.03	$66.44	$132.88	$199.33	$265.77	$61.16	$122.32	$183.48	$244.64
279,000	$79.79	$159.59	$239.38	$319.18	$66.68	$133.36	$200.04	$266.72	$61.38	$122.76	$184.14	$245.52
280,000	$80.08	$160.16	$240.24	$320.32	$66.92	$133.84	$200.76	$267.68	$61.60	$123.20	$184.80	$246.40
281,000	$80.37	$160.73	$241.10	$321.46	$67.16	$134.32	$201.48	$268.64	$61.82	$123.64	$185.46	$247.28
282,000	$80.65	$161.30	$241.96	$322.61	$67.40	$134.80	$202.19	$269.59	$62.04	$124.08	$186.12	$248.16
283,000	$80.94	$161.88	$242.81	$323.75	$67.64	$135.27	$202.91	$270.55	$62.26	$124.52	$186.78	$249.04
284,000	$81.22	$162.45	$243.67	$324.90	$67.88	$135.75	$203.63	$271.50	$62.48	$124.96	$187.44	$249.92
285,000	$81.51	$163.02	$244.53	$326.04	$68.12	$136.23	$204.35	$272.46	$62.70	$125.40	$188.10	$250.80
286,000	$81.80	$163.59	$245.39	$327.18	$68.35	$136.71	$205.06	$273.42	$62.92	$125.84	$188.76	$251.68
287,000	$82.08	$164.16	$246.25	$328.33	$68.59	$137.19	$205.78	$274.37	$63.14	$126.28	$189.42	$252.56
288,000	$82.37	$164.74	$247.10	$329.47	$68.83	$137.66	$206.50	$275.33	$63.36	$126.72	$190.08	$253.44
289,000	$82.65	$165.31	$247.96	$330.62	$69.07	$138.14	$207.21	$276.28	$63.58	$127.16	$190.74	$254.32
290,000	$82.94	$165.88	$248.82	$331.76	$69.31	$138.62	$207.93	$277.24	$63.80	$127.60	$191.40	$255.20
291,000	$83.23	$166.45	$249.68	$332.90	$69.55	$139.10	$208.65	$278.20	$64.02	$128.04	$192.06	$256.08
292,000	$83.51	$167.02	$250.54	$334.05	$69.79	$139.58	$209.36	$279.15	$64.24	$128.48	$192.72	$256.96
293,000	$83.80	$167.60	$251.39	$335.19	$70.03	$140.05	$210.08	$280.11	$64.46	$128.92	$193.38	$257.84
294,000	$84.08	$168.17	$252.25	$336.34	$70.27	$140.53	$210.80	$281.06	$64.68	$129.36	$194.04	$258.72
295,000	$84.37	$168.74	$253.11	$337.48	$70.51	$141.01	$211.52	$282.02	$64.90	$129.80	$194.70	$259.60
296,000	$84.66	$169.31	$253.97	$338.62	$70.74	$141.49	$212.23	$282.98	$65.12	$130.24	$195.36	$260.48
297,000	$84.94	$169.88	$254.83	$339.77	$70.98	$141.97	$212.95	$283.93	$65.34	$130.68	$196.02	$261.36
298,000	$85.23	$170.46	$255.68	$340.91	$71.22	$142.44	$213.67	$284.89	$65.56	$131.12	$196.68	$262.24
299,000	$85.51	$171.03	$256.54	$342.06	$71.46	$142.92	$214.38	$285.84	$65.78	$131.56	$197.34	$263.12
300,000	$85.80	$171.60	$257.40	$343.20	$71.70	$143.40	$215.10	$286.80	$66.00	$132.00	$198.00	$264.00
301,000	$86.09	$172.17	$258.26	$344.34	$71.94	$143.88	$215.82	$287.76	$66.22	$132.44	$198.66	$264.88
302,000	$86.37	$172.74	$259.12	$345.49	$72.18	$144.36	$216.53	$288.71	$66.44	$132.88	$199.32	$265.76
303,000	$86.66	$173.32	$259.97	$346.63	$72.42	$144.83	$217.25	$289.67	$66.66	$133.32	$199.98	$266.64
304,000	$86.94	$173.89	$260.83	$347.78	$72.66	$145.31	$217.97	$290.62	$66.88	$133.76	$200.64	$267.52
305,000	$87.23	$174.46	$261.69	$348.92	$72.90	$145.79	$218.69	$291.58	$67.10	$134.20	$201.30	$268.40
306,000	$87.52	$175.03	$262.55	$350.06	$73.13	$146.27	$219.40	$292.54	$67.32	$134.64	$201.96	$269.28
307,000	$87.80	$175.60	$263.41	$351.21	$73.37	$146.75	$220.12	$293.49	$67.54	$135.08	$202.62	$270.16
308,000	$88.09	$176.18	$264.26	$352.35	$73.61	$147.22	$220.84	$294.45	$67.76	$135.52	$203.28	$271.04
309,000	$88.37	$176.75	$265.12	$353.50	$73.85	$147.70	$221.55	$295.40	$67.98	$135.96	$203.94	$271.92
310,000	$88.66	$177.32	$265.98	$354.64	$74.09	$148.18	$222.27	$296.36	$68.20	$136.40	$204.60	$272.80
311,000	$88.95	$177.89	$266.84	$355.78	$74.33	$148.66	$222.99	$297.32	$68.42	$136.84	$205.26	$273.68
312,000	$89.23	$178.46	$267.70	$356.93	$74.57	$149.14	$223.70	$298.27	$68.64	$137.28	$205.92	$274.56
313,000	$89.52	$179.04	$268.55	$358.07	$74.81	$149.61	$224.42	$299.23	$68.86	$137.72	$206.58	$275.44
314,000	$89.80	$179.61	$269.41	$359.22	$75.05	$150.09	$225.14	$300.18	$69.08	$138.16	$207.24	$276.32

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 60 - 64

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$90.09	$180.18	$270.27	$360.36	$75.29	$150.57	$225.86	$301.14	$69.30	$138.60	$207.90	$277.20
316,000	$90.38	$180.75	$271.13	$361.50	$75.52	$151.05	$226.57	$302.10	$69.52	$139.04	$208.56	$278.08
317,000	$90.66	$181.32	$271.99	$362.65	$75.76	$151.53	$227.29	$303.05	$69.74	$139.48	$209.22	$278.96
318,000	$90.95	$181.90	$272.84	$363.79	$76.00	$152.00	$228.01	$304.01	$69.96	$139.92	$209.88	$279.84
319,000	$91.23	$182.47	$273.70	$364.94	$76.24	$152.48	$228.72	$304.96	$70.18	$140.36	$210.54	$280.72
320,000	$91.52	$183.04	$274.56	$366.08	$76.48	$152.96	$229.44	$305.92	$70.40	$140.80	$211.20	$281.60
321,000	$91.81	$183.61	$275.42	$367.22	$76.72	$153.44	$230.16	$306.88	$70.62	$141.24	$211.86	$282.48
322,000	$92.09	$184.18	$276.28	$368.37	$76.96	$153.92	$230.87	$307.83	$70.84	$141.68	$212.52	$283.36
323,000	$92.38	$184.76	$277.13	$369.51	$77.20	$154.39	$231.59	$308.79	$71.06	$142.12	$213.18	$284.24
324,000	$92.66	$185.33	$277.99	$370.66	$77.44	$154.87	$232.31	$309.74	$71.28	$142.56	$213.84	$285.12
325,000	$92.95	$185.90	$278.85	$371.80	$77.68	$155.35	$233.03	$310.70	$71.50	$143.00	$214.50	$286.00
326,000	$93.24	$186.47	$279.71	$372.94	$77.91	$155.83	$233.74	$311.66	$71.72	$143.44	$215.16	$286.88
327,000	$93.52	$187.04	$280.57	$374.09	$78.15	$156.31	$234.46	$312.61	$71.94	$143.88	$215.82	$287.76
328,000	$93.81	$187.62	$281.42	$375.23	$78.39	$156.78	$235.18	$313.57	$72.16	$144.32	$216.48	$288.64
329,000	$94.09	$188.19	$282.28	$376.38	$78.63	$157.26	$235.89	$314.52	$72.38	$144.76	$217.14	$289.52
330,000	$94.38	$188.76	$283.14	$377.52	$78.87	$157.74	$236.61	$315.48	$72.60	$145.20	$217.80	$290.40
331,000	$94.67	$189.33	$284.00	$378.66	$79.11	$158.22	$237.33	$316.44	$72.82	$145.64	$218.46	$291.28
332,000	$94.95	$189.90	$284.86	$379.81	$79.35	$158.70	$238.04	$317.39	$73.04	$146.08	$219.12	$292.16
333,000	$95.24	$190.48	$285.71	$380.95	$79.59	$159.17	$238.76	$318.35	$73.26	$146.52	$219.78	$293.04
334,000	$95.52	$191.05	$286.57	$382.10	$79.83	$159.65	$239.48	$319.30	$73.48	$146.96	$220.44	$293.92
335,000	$95.81	$191.62	$287.43	$383.24	$80.07	$160.13	$240.20	$320.26	$73.70	$147.40	$221.10	$294.80
336,000	$96.10	$192.19	$288.29	$384.38	$80.30	$160.61	$240.91	$321.22	$73.92	$147.84	$221.76	$295.68
337,000	$96.38	$192.76	$289.15	$385.53	$80.54	$161.09	$241.63	$322.17	$74.14	$148.28	$222.42	$296.56
338,000	$96.67	$193.34	$290.00	$386.67	$80.78	$161.56	$242.35	$323.13	$74.36	$148.72	$223.08	$297.44
339,000	$96.95	$193.91	$290.86	$387.82	$81.02	$162.04	$243.06	$324.08	$74.58	$149.16	$223.74	$298.32
340,000	$97.24	$194.48	$291.72	$388.96	$81.26	$162.52	$243.78	$325.04	$74.80	$149.60	$224.40	$299.20
341,000	$97.53	$195.05	$292.58	$390.10	$81.50	$163.00	$244.50	$326.00	$75.02	$150.04	$225.06	$300.08
342,000	$97.81	$195.62	$293.44	$391.25	$81.74	$163.48	$245.21	$326.95	$75.24	$150.48	$225.72	$300.96
343,000	$98.10	$196.20	$294.29	$392.39	$81.98	$163.95	$245.93	$327.91	$75.46	$150.92	$226.38	$301.84
344,000	$98.38	$196.77	$295.15	$393.54	$82.22	$164.43	$246.65	$328.86	$75.68	$151.36	$227.04	$302.72
345,000	$98.67	$197.34	$296.01	$394.68	$82.46	$164.91	$247.37	$329.82	$75.90	$151.80	$227.70	$303.60
346,000	$98.96	$197.91	$296.87	$395.82	$82.69	$165.39	$248.08	$330.78	$76.12	$152.24	$228.36	$304.48
347,000	$99.24	$198.48	$297.73	$396.97	$82.93	$165.87	$248.80	$331.73	$76.34	$152.68	$229.02	$305.36
348,000	$99.53	$199.06	$298.58	$398.11	$83.17	$166.34	$249.52	$332.69	$76.56	$153.12	$229.68	$306.24
349,000	$99.81	$199.63	$299.44	$399.26	$83.41	$166.82	$250.23	$333.64	$76.78	$153.56	$230.34	$307.12
350,000	$100.10	$200.20	$300.30	$400.40	$83.65	$167.30	$250.95	$334.60	$77.00	$154.00	$231.00	$308.00
351,000	$100.39	$200.77	$301.16	$401.54	$83.89	$167.78	$251.67	$335.56	$77.22	$154.44	$231.66	$308.88
352,000	$100.67	$201.34	$302.02	$402.69	$84.13	$168.26	$252.38	$336.51	$77.44	$154.88	$232.32	$309.76
353,000	$100.96	$201.92	$302.87	$403.83	$84.37	$168.73	$253.10	$337.47	$77.66	$155.32	$232.98	$310.64
354,000	$101.24	$202.49	$303.73	$404.98	$84.61	$169.21	$253.82	$338.42	$77.88	$155.76	$233.64	$311.52
355,000	$101.53	$203.06	$304.59	$406.12	$84.85	$169.69	$254.54	$339.38	$78.10	$156.20	$234.30	$312.40
356,000	$101.82	$203.63	$305.45	$407.26	$85.08	$170.17	$255.25	$340.34	$78.32	$156.64	$234.96	$313.28
357,000	$102.10	$204.20	$306.31	$408.41	$85.32	$170.65	$255.97	$341.29	$78.54	$157.08	$235.62	$314.16
358,000	$102.39	$204.78	$307.16	$409.55	$85.56	$171.12	$256.69	$342.25	$78.76	$157.52	$236.28	$315.04
359,000	$102.67	$205.35	$308.02	$410.70	$85.80	$171.60	$257.40	$343.20	$78.98	$157.96	$236.94	$315.92
360,000	$102.96	$205.92	$308.88	$411.84	$86.04	$172.08	$258.12	$344.16	$79.20	$158.40	$237.60	$316.80
361,000	$103.25	$206.49	$309.74	$412.98	$86.28	$172.56	$258.84	$345.12	$79.42	$158.84	$238.26	$317.68
362,000	$103.53	$207.06	$310.60	$414.13	$86.52	$173.04	$259.55	$346.07	$79.64	$159.28	$238.92	$318.56
363,000	$103.82	$207.64	$311.45	$415.27	$86.76	$173.51	$260.27	$347.03	$79.86	$159.72	$239.58	$319.44
364,000	$104.10	$208.21	$312.31	$416.42	$87.00	$173.99	$260.99	$347.98	$80.08	$160.16	$240.24	$320.32
365,000	$104.39	$208.78	$313.17	$417.56	$87.24	$174.47	$261.71	$348.94	$80.30	$160.60	$240.90	$321.20
366,000	$104.68	$209.35	$314.03	$418.70	$87.47	$174.95	$262.42	$349.90	$80.52	$161.04	$241.56	$322.08
367,000	$104.96	$209.92	$314.89	$419.85	$87.71	$175.43	$263.14	$350.85	$80.74	$161.48	$242.22	$322.96
368,000	$105.25	$210.50	$315.74	$420.99	$87.95	$175.90	$263.86	$351.81	$80.96	$161.92	$242.88	$323.84
369,000	$105.53	$211.07	$316.60	$422.14	$88.19	$176.38	$264.57	$352.76	$81.18	$162.36	$243.54	$324.72
370,000	$105.82	$211.64	$317.46	$423.28	$88.43	$176.86	$265.29	$353.72	$81.40	$162.80	$244.20	$325.60
371,000	$106.11	$212.21	$318.32	$424.42	$88.67	$177.34	$266.01	$354.68	$81.62	$163.24	$244.86	$326.48
372,000	$106.39	$212.78	$319.18	$425.57	$88.91	$177.82	$266.72	$355.63	$81.84	$163.68	$245.52	$327.36
373,000	$106.68	$213.36	$320.03	$426.71	$89.15	$178.29	$267.44	$356.59	$82.06	$164.12	$246.18	$328.24
374,000	$106.96	$213.93	$320.89	$427.86	$89.39	$178.77	$268.16	$357.54	$82.28	$164.56	$246.84	$329.12
375,000	$107.25	$214.50	$321.75	$429.00	$89.63	$179.25	$268.88	$358.50	$82.50	$165.00	$247.50	$330.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 65 - 69

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$5.49	$10.98	$16.47	$21.96	$4.58	$9.16	$13.74	$18.32	$4.22	$8.44	$12.66	$16.88
11,000	$6.04	$12.08	$18.12	$24.16	$5.04	$10.08	$15.11	$20.15	$4.64	$9.28	$13.93	$18.57
12,000	$6.59	$13.18	$19.76	$26.35	$5.50	$10.99	$16.49	$21.98	$5.06	$10.13	$15.19	$20.26
13,000	$7.14	$14.27	$21.41	$28.55	$5.95	$11.91	$17.86	$23.82	$5.49	$10.97	$16.46	$21.94
14,000	$7.69	$15.37	$23.06	$30.74	$6.41	$12.82	$19.24	$25.65	$5.91	$11.82	$17.72	$23.63
15,000	$8.24	$16.47	$24.71	$32.94	$6.87	$13.74	$20.61	$27.48	$6.33	$12.66	$18.99	$25.32
16,000	$8.78	$17.57	$26.35	$35.14	$7.33	$14.66	$21.98	$29.31	$6.75	$13.50	$20.26	$27.01
17,000	$9.33	$18.67	$28.00	$37.33	$7.79	$15.57	$23.36	$31.14	$7.17	$14.35	$21.52	$28.70
18,000	$9.88	$19.76	$29.65	$39.53	$8.24	$16.49	$24.73	$32.98	$7.60	$15.19	$22.79	$30.38
19,000	$10.43	$20.86	$31.29	$41.72	$8.70	$17.40	$26.11	$34.81	$8.02	$16.04	$24.05	$32.07
20,000	$10.98	$21.96	$32.94	$43.92	$9.16	$18.32	$27.48	$36.64	$8.44	$16.88	$25.32	$33.76
21,000	$11.53	$23.06	$34.59	$46.12	$9.62	$19.24	$28.85	$38.47	$8.86	$17.72	$26.59	$35.45
22,000	$12.08	$24.16	$36.23	$48.31	$10.08	$20.15	$30.23	$40.30	$9.28	$18.57	$27.85	$37.14
23,000	$12.63	$25.25	$37.88	$50.51	$10.53	$21.07	$31.60	$42.14	$9.71	$19.41	$29.12	$38.82
24,000	$13.18	$26.35	$39.53	$52.70	$10.99	$21.98	$32.98	$43.97	$10.13	$20.26	$30.38	$40.51
25,000	$13.73	$27.45	$41.18	$54.90	$11.45	$22.90	$34.35	$45.80	$10.55	$21.10	$31.65	$42.20
26,000	$14.27	$28.55	$42.82	$57.10	$11.91	$23.82	$35.72	$47.63	$10.97	$21.94	$32.92	$43.89
27,000	$14.82	$29.65	$44.47	$59.29	$12.37	$24.73	$37.10	$49.46	$11.39	$22.79	$34.18	$45.58
28,000	$15.37	$30.74	$46.12	$61.49	$12.82	$25.65	$38.47	$51.30	$11.82	$23.63	$35.45	$47.26
29,000	$15.92	$31.84	$47.76	$63.68	$13.28	$26.56	$39.85	$53.13	$12.24	$24.48	$36.71	$48.95
30,000	$16.47	$32.94	$49.41	$65.88	$13.74	$27.48	$41.22	$54.96	$12.66	$25.32	$37.98	$50.64
31,000	$17.02	$34.04	$51.06	$68.08	$14.20	$28.40	$42.59	$56.79	$13.08	$26.16	$39.25	$52.33
32,000	$17.57	$35.14	$52.70	$70.27	$14.66	$29.31	$43.97	$58.62	$13.50	$27.01	$40.51	$54.02
33,000	$18.12	$36.23	$54.35	$72.47	$15.11	$30.23	$45.34	$60.46	$13.93	$27.85	$41.78	$55.70
34,000	$18.67	$37.33	$56.00	$74.66	$15.57	$31.14	$46.72	$62.29	$14.35	$28.70	$43.04	$57.39
35,000	$19.22	$38.43	$57.65	$76.86	$16.03	$32.06	$48.09	$64.12	$14.77	$29.54	$44.31	$59.08
36,000	$19.76	$39.53	$59.29	$79.06	$16.49	$32.98	$49.46	$65.95	$15.19	$30.38	$45.58	$60.77
37,000	$20.31	$40.63	$60.94	$81.25	$16.95	$33.89	$50.84	$67.78	$15.61	$31.23	$46.84	$62.46
38,000	$20.86	$41.72	$62.59	$83.45	$17.40	$34.81	$52.21	$69.62	$16.04	$32.07	$48.11	$64.14
39,000	$21.41	$42.82	$64.23	$85.64	$17.86	$35.72	$53.59	$71.45	$16.46	$32.92	$49.37	$65.83
40,000	$21.96	$43.92	$65.88	$87.84	$18.32	$36.64	$54.96	$73.28	$16.88	$33.76	$50.64	$67.52
41,000	$22.51	$45.02	$67.53	$90.04	$18.78	$37.56	$56.33	$75.11	$17.30	$34.60	$51.91	$69.21
42,000	$23.06	$46.12	$69.17	$92.23	$19.24	$38.47	$57.71	$76.94	$17.72	$35.45	$53.17	$70.90
43,000	$23.61	$47.21	$70.82	$94.43	$19.69	$39.39	$59.08	$78.78	$18.15	$36.29	$54.44	$72.58
44,000	$24.16	$48.31	$72.47	$96.62	$20.15	$40.30	$60.46	$80.61	$18.57	$37.14	$55.70	$74.27
45,000	$24.71	$49.41	$74.12	$98.82	$20.61	$41.22	$61.83	$82.44	$18.99	$37.98	$56.97	$75.96
46,000	$25.25	$50.51	$75.76	$101.02	$21.07	$42.14	$63.20	$84.27	$19.41	$38.82	$58.24	$77.65
47,000	$25.80	$51.61	$77.41	$103.21	$21.53	$43.05	$64.58	$86.10	$19.83	$39.67	$59.50	$79.34
48,000	$26.35	$52.70	$79.06	$105.41	$21.98	$43.97	$65.95	$87.94	$20.26	$40.51	$60.77	$81.02
49,000	$26.90	$53.80	$80.70	$107.60	$22.44	$44.88	$67.33	$89.77	$20.68	$41.36	$62.03	$82.71
50,000	$27.45	$54.90	$82.35	$109.80	$22.90	$45.80	$68.70	$91.60	$21.10	$42.20	$63.30	$84.40
51,000	$28.00	$56.00	$84.00	$112.00	$23.36	$46.72	$70.07	$93.43	$21.52	$43.04	$64.57	$86.09
52,000	$28.55	$57.10	$85.64	$114.19	$23.82	$47.63	$71.45	$95.26	$21.94	$43.89	$65.83	$87.78
53,000	$29.10	$58.19	$87.29	$116.39	$24.27	$48.55	$72.82	$97.10	$22.37	$44.73	$67.10	$89.46
54,000	$29.65	$59.29	$88.94	$118.58	$24.73	$49.46	$74.20	$98.93	$22.79	$45.58	$68.36	$91.15
55,000	$30.20	$60.39	$90.59	$120.78	$25.19	$50.38	$75.57	$100.76	$23.21	$46.42	$69.63	$92.84
56,000	$30.74	$61.49	$92.23	$122.98	$25.65	$51.30	$76.94	$102.59	$23.63	$47.26	$70.90	$94.53
57,000	$31.29	$62.59	$93.88	$125.17	$26.11	$52.21	$78.32	$104.42	$24.05	$48.11	$72.16	$96.22
58,000	$31.84	$63.68	$95.53	$127.37	$26.56	$53.13	$79.69	$106.26	$24.48	$48.95	$73.43	$97.90
59,000	$32.39	$64.78	$97.17	$129.56	$27.02	$54.04	$81.07	$108.09	$24.90	$49.80	$74.69	$99.59
60,000	$32.94	$65.88	$98.82	$131.76	$27.48	$54.96	$82.44	$109.92	$25.32	$50.64	$75.96	$101.28
61,000	$33.49	$66.98	$100.47	$133.96	$27.94	$55.88	$83.81	$111.75	$25.74	$51.48	$77.23	$102.97
62,000	$34.04	$68.08	$102.11	$136.15	$28.40	$56.79	$85.19	$113.58	$26.16	$52.33	$78.49	$104.66
63,000	$34.59	$69.17	$103.76	$138.35	$28.85	$57.71	$86.56	$115.42	$26.59	$53.17	$79.76	$106.34
64,000	$35.14	$70.27	$105.41	$140.54	$29.31	$58.62	$87.94	$117.25	$27.01	$54.02	$81.02	$108.03
65,000	$35.69	$71.37	$107.06	$142.74	$29.77	$59.54	$89.31	$119.08	$27.43	$54.86	$82.29	$109.72
66,000	$36.23	$72.47	$108.70	$144.94	$30.23	$60.46	$90.68	$120.91	$27.85	$55.70	$83.56	$111.41
67,000	$36.78	$73.57	$110.35	$147.13	$30.69	$61.37	$92.06	$122.74	$28.27	$56.55	$84.82	$113.10
68,000	$37.33	$74.66	$112.00	$149.33	$31.14	$62.29	$93.43	$124.58	$28.70	$57.39	$86.09	$114.78
69,000	$37.88	$75.76	$113.64	$151.52	$31.60	$63.20	$94.81	$126.41	$29.12	$58.24	$87.35	$116.47
70,000	$38.43	$76.86	$115.29	$153.72	$32.06	$64.12	$96.18	$128.24	$29.54	$59.08	$88.62	$118.16

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 65 - 69

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$38.98	$77.96	$116.94	$155.92	$32.52	$65.04	$97.55	$130.07	$29.96	$59.92	$89.89	$119.85
72,000	$39.53	$79.06	$118.58	$158.11	$32.98	$65.95	$98.93	$131.90	$30.38	$60.77	$91.15	$121.54
73,000	$40.08	$80.15	$120.23	$160.31	$33.43	$66.87	$100.30	$133.74	$30.81	$61.61	$92.42	$123.22
74,000	$40.63	$81.25	$121.88	$162.50	$33.89	$67.78	$101.68	$135.57	$31.23	$62.46	$93.68	$124.91
75,000	$41.18	$82.35	$123.53	$164.70	$34.35	$68.70	$103.05	$137.40	$31.65	$63.30	$94.95	$126.60
76,000	$41.72	$83.45	$125.17	$166.90	$34.81	$69.62	$104.42	$139.23	$32.07	$64.14	$96.22	$128.29
77,000	$42.27	$84.55	$126.82	$169.09	$35.27	$70.53	$105.80	$141.06	$32.49	$64.99	$97.48	$129.98
78,000	$42.82	$85.64	$128.47	$171.29	$35.72	$71.45	$107.17	$142.90	$32.92	$65.83	$98.75	$131.66
79,000	$43.37	$86.74	$130.11	$173.48	$36.18	$72.36	$108.55	$144.73	$33.34	$66.68	$100.01	$133.35
80,000	$43.92	$87.84	$131.76	$175.68	$36.64	$73.28	$109.92	$146.56	$33.76	$67.52	$101.28	$135.04
81,000	$44.47	$88.94	$133.41	$177.88	$37.10	$74.20	$111.29	$148.39	$34.18	$68.36	$102.55	$136.73
82,000	$45.02	$90.04	$135.05	$180.07	$37.56	$75.11	$112.67	$150.22	$34.60	$69.21	$103.81	$138.42
83,000	$45.57	$91.13	$136.70	$182.27	$38.01	$76.03	$114.04	$152.06	$35.03	$70.05	$105.08	$140.10
84,000	$46.12	$92.23	$138.35	$184.46	$38.47	$76.94	$115.42	$153.89	$35.45	$70.90	$106.34	$141.79
85,000	$46.67	$93.33	$140.00	$186.66	$38.93	$77.86	$116.79	$155.72	$35.87	$71.74	$107.61	$143.48
86,000	$47.21	$94.43	$141.64	$188.86	$39.39	$78.78	$118.16	$157.55	$36.29	$72.58	$108.88	$145.17
87,000	$47.76	$95.53	$143.29	$191.05	$39.85	$79.69	$119.54	$159.38	$36.71	$73.43	$110.14	$146.86
88,000	$48.31	$96.62	$144.94	$193.25	$40.30	$80.61	$120.91	$161.22	$37.14	$74.27	$111.41	$148.54
89,000	$48.86	$97.72	$146.58	$195.44	$40.76	$81.52	$122.29	$163.05	$37.56	$75.12	$112.67	$150.23
90,000	$49.41	$98.82	$148.23	$197.64	$41.22	$82.44	$123.66	$164.88	$37.98	$75.96	$113.94	$151.92
91,000	$49.96	$99.92	$149.88	$199.84	$41.68	$83.36	$125.03	$166.71	$38.40	$76.80	$115.21	$153.61
92,000	$50.51	$101.02	$151.52	$202.03	$42.14	$84.27	$126.41	$168.54	$38.82	$77.65	$116.47	$155.30
93,000	$51.06	$102.11	$153.17	$204.23	$42.59	$85.19	$127.78	$170.38	$39.25	$78.49	$117.74	$156.98
94,000	$51.61	$103.21	$154.82	$206.42	$43.05	$86.10	$129.16	$172.21	$39.67	$79.34	$119.00	$158.67
95,000	$52.16	$104.31	$156.47	$208.62	$43.51	$87.02	$130.53	$174.04	$40.09	$80.18	$120.27	$160.36
96,000	$52.70	$105.41	$158.11	$210.82	$43.97	$87.94	$131.90	$175.87	$40.51	$81.02	$121.54	$162.05
97,000	$53.25	$106.51	$159.76	$213.01	$44.43	$88.85	$133.28	$177.70	$40.93	$81.87	$122.80	$163.74
98,000	$53.80	$107.60	$161.41	$215.21	$44.88	$89.77	$134.65	$179.54	$41.36	$82.71	$124.07	$165.42
99,000	$54.35	$108.70	$163.05	$217.40	$45.34	$90.68	$136.03	$181.37	$41.78	$83.56	$125.33	$167.11
100,000	$54.90	$109.80	$164.70	$219.60	$45.80	$91.60	$137.40	$183.20	$42.20	$84.40	$126.60	$168.80
101,000	$55.45	$110.90	$166.35	$221.80	$46.26	$92.52	$138.77	$185.03	$42.62	$85.24	$127.87	$170.49
102,000	$56.00	$112.00	$167.99	$223.99	$46.72	$93.43	$140.15	$186.86	$43.04	$86.09	$129.13	$172.18
103,000	$56.55	$113.09	$169.64	$226.19	$47.17	$94.35	$141.52	$188.70	$43.47	$86.93	$130.40	$173.86
104,000	$57.10	$114.19	$171.29	$228.38	$47.63	$95.26	$142.90	$190.53	$43.89	$87.78	$131.66	$175.55
105,000	$57.65	$115.29	$172.94	$230.58	$48.09	$96.18	$144.27	$192.36	$44.31	$88.62	$132.93	$177.24
106,000	$58.19	$116.39	$174.58	$232.78	$48.55	$97.10	$145.64	$194.19	$44.73	$89.46	$134.20	$178.93
107,000	$58.74	$117.49	$176.23	$234.97	$49.01	$98.01	$147.02	$196.02	$45.15	$90.31	$135.46	$180.62
108,000	$59.29	$118.58	$177.88	$237.17	$49.46	$98.93	$148.39	$197.86	$45.58	$91.15	$136.73	$182.30
109,000	$59.84	$119.68	$179.52	$239.36	$49.92	$99.84	$149.77	$199.69	$46.00	$92.00	$137.99	$183.99
110,000	$60.39	$120.78	$181.17	$241.56	$50.38	$100.76	$151.14	$201.52	$46.42	$92.84	$139.26	$185.68
111,000	$60.94	$121.88	$182.82	$243.76	$50.84	$101.68	$152.51	$203.35	$46.84	$93.68	$140.53	$187.37
112,000	$61.49	$122.98	$184.46	$245.95	$51.30	$102.59	$153.89	$205.18	$47.26	$94.53	$141.79	$189.06
113,000	$62.04	$124.07	$186.11	$248.15	$51.75	$103.51	$155.26	$207.02	$47.69	$95.37	$143.06	$190.74
114,000	$62.59	$125.17	$187.76	$250.34	$52.21	$104.42	$156.64	$208.85	$48.11	$96.22	$144.32	$192.43
115,000	$63.14	$126.27	$189.41	$252.54	$52.67	$105.34	$158.01	$210.68	$48.53	$97.06	$145.59	$194.12
116,000	$63.68	$127.37	$191.05	$254.74	$53.13	$106.26	$159.38	$212.51	$48.95	$97.90	$146.86	$195.81
117,000	$64.23	$128.47	$192.70	$256.93	$53.59	$107.17	$160.76	$214.34	$49.37	$98.75	$148.12	$197.50
118,000	$64.78	$129.56	$194.35	$259.13	$54.04	$108.09	$162.13	$216.18	$49.80	$99.59	$149.39	$199.18
119,000	$65.33	$130.66	$195.99	$261.32	$54.50	$109.00	$163.51	$218.01	$50.22	$100.44	$150.65	$200.87
120,000	$65.88	$131.76	$197.64	$263.52	$54.96	$109.92	$164.88	$219.84	$50.64	$101.28	$151.92	$202.56
121,000	$66.43	$132.86	$199.29	$265.72	$55.42	$110.84	$166.25	$221.67	$51.06	$102.12	$153.19	$204.25
122,000	$66.98	$133.96	$200.93	$267.91	$55.88	$111.75	$167.63	$223.50	$51.48	$102.97	$154.45	$205.94
123,000	$67.53	$135.05	$202.58	$270.11	$56.33	$112.67	$169.00	$225.34	$51.91	$103.81	$155.72	$207.62
124,000	$68.08	$136.15	$204.23	$272.30	$56.79	$113.58	$170.38	$227.17	$52.33	$104.66	$156.98	$209.31
125,000	$68.63	$137.25	$205.88	$274.50	$57.25	$114.50	$171.75	$229.00	$52.75	$105.50	$158.25	$211.00
126,000	$69.17	$138.35	$207.52	$276.70	$57.71	$115.42	$173.12	$230.83	$53.17	$106.34	$159.52	$212.69
127,000	$69.72	$139.45	$209.17	$278.89	$58.17	$116.33	$174.50	$232.66	$53.59	$107.19	$160.78	$214.38
128,000	$70.27	$140.54	$210.82	$281.09	$58.62	$117.25	$175.87	$234.50	$54.02	$108.03	$162.05	$216.06
129,000	$70.82	$141.64	$212.46	$283.28	$59.08	$118.16	$177.25	$236.33	$54.44	$108.88	$163.31	$217.75
130,000	$71.37	$142.74	$214.11	$285.48	$59.54	$119.08	$178.62	$238.16	$54.86	$109.72	$164.58	$219.44
131,000	$71.92	$143.84	$215.76	$287.68	$60.00	$120.00	$179.99	$239.99	$55.28	$110.56	$165.85	$221.13

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 65 - 69

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$72.47	$144.94	$217.40	$289.87	$60.46	$120.91	$181.37	$241.82	$55.70	$111.41	$167.11	$222.82
133,000	$73.02	$146.03	$219.05	$292.07	$60.91	$121.83	$182.74	$243.66	$56.13	$112.25	$168.38	$224.50
134,000	$73.57	$147.13	$220.70	$294.26	$61.37	$122.74	$184.12	$245.49	$56.55	$113.10	$169.64	$226.19
135,000	$74.12	$148.23	$222.35	$296.46	$61.83	$123.66	$185.49	$247.32	$56.97	$113.94	$170.91	$227.88
136,000	$74.66	$149.33	$223.99	$298.66	$62.29	$124.58	$186.86	$249.15	$57.39	$114.78	$172.18	$229.57
137,000	$75.21	$150.43	$225.64	$300.85	$62.75	$125.49	$188.24	$250.98	$57.81	$115.63	$173.44	$231.26
138,000	$75.76	$151.52	$227.29	$303.05	$63.20	$126.41	$189.61	$252.82	$58.24	$116.47	$174.71	$232.94
139,000	$76.31	$152.62	$228.93	$305.24	$63.66	$127.32	$190.99	$254.65	$58.66	$117.32	$175.97	$234.63
140,000	$76.86	$153.72	$230.58	$307.44	$64.12	$128.24	$192.36	$256.48	$59.08	$118.16	$177.24	$236.32
141,000	$77.41	$154.82	$232.23	$309.64	$64.58	$129.16	$193.73	$258.31	$59.50	$119.00	$178.51	$238.01
142,000	$77.96	$155.92	$233.87	$311.83	$65.04	$130.07	$195.11	$260.14	$59.92	$119.85	$179.77	$239.70
143,000	$78.51	$157.01	$235.52	$314.03	$65.49	$130.99	$196.48	$261.98	$60.35	$120.69	$181.04	$241.38
144,000	$79.06	$158.11	$237.17	$316.22	$65.95	$131.90	$197.86	$263.81	$60.77	$121.54	$182.30	$243.07
145,000	$79.61	$159.21	$238.82	$318.42	$66.41	$132.82	$199.23	$265.64	$61.19	$122.38	$183.57	$244.76
146,000	$80.15	$160.31	$240.46	$320.62	$66.87	$133.74	$200.60	$267.47	$61.61	$123.22	$184.84	$246.45
147,000	$80.70	$161.41	$242.11	$322.81	$67.33	$134.65	$201.98	$269.30	$62.03	$124.07	$186.10	$248.14
148,000	$81.25	$162.50	$243.76	$325.01	$67.78	$135.57	$203.35	$271.14	$62.46	$124.91	$187.37	$249.82
149,000	$81.80	$163.60	$245.40	$327.20	$68.24	$136.48	$204.73	$272.97	$62.88	$125.76	$188.63	$251.51
150,000	$82.35	$164.70	$247.05	$329.40	$68.70	$137.40	$206.10	$274.80	$63.30	$126.60	$189.90	$253.20
151,000	$82.90	$165.80	$248.70	$331.60	$69.16	$138.32	$207.47	$276.63	$63.72	$127.44	$191.17	$254.89
152,000	$83.45	$166.90	$250.34	$333.79	$69.62	$139.23	$208.85	$278.46	$64.14	$128.29	$192.43	$256.58
153,000	$84.00	$167.99	$251.99	$335.99	$70.07	$140.15	$210.22	$280.30	$64.57	$129.13	$193.70	$258.26
154,000	$84.55	$169.09	$253.64	$338.18	$70.53	$141.06	$211.60	$282.13	$64.99	$129.98	$194.96	$259.95
155,000	$85.10	$170.19	$255.29	$340.38	$70.99	$141.98	$212.97	$283.96	$65.41	$130.82	$196.23	$261.64
156,000	$85.64	$171.29	$256.93	$342.58	$71.45	$142.90	$214.34	$285.79	$65.83	$131.66	$197.50	$263.33
157,000	$86.19	$172.39	$258.58	$344.77	$71.91	$143.81	$215.72	$287.62	$66.25	$132.51	$198.76	$265.02
158,000	$86.74	$173.48	$260.23	$346.97	$72.36	$144.73	$217.09	$289.46	$66.68	$133.35	$200.03	$266.70
159,000	$87.29	$174.58	$261.87	$349.16	$72.82	$145.64	$218.47	$291.29	$67.10	$134.20	$201.29	$268.39
160,000	$87.84	$175.68	$263.52	$351.36	$73.28	$146.56	$219.84	$293.12	$67.52	$135.04	$202.56	$270.08
161,000	$88.39	$176.78	$265.17	$353.56	$73.74	$147.48	$221.21	$294.95	$67.94	$135.88	$203.83	$271.77
162,000	$88.94	$177.88	$266.81	$355.75	$74.20	$148.39	$222.59	$296.78	$68.36	$136.73	$205.09	$273.46
163,000	$89.49	$178.97	$268.46	$357.95	$74.65	$149.31	$223.96	$298.62	$68.79	$137.57	$206.36	$275.14
164,000	$90.04	$180.07	$270.11	$360.14	$75.11	$150.22	$225.34	$300.45	$69.21	$138.42	$207.62	$276.83
165,000	$90.59	$181.17	$271.76	$362.34	$75.57	$151.14	$226.71	$302.28	$69.63	$139.26	$208.89	$278.52
166,000	$91.13	$182.27	$273.40	$364.54	$76.03	$152.06	$228.08	$304.11	$70.05	$140.10	$210.16	$280.21
167,000	$91.68	$183.37	$275.05	$366.73	$76.49	$152.97	$229.46	$305.94	$70.47	$140.95	$211.42	$281.90
168,000	$92.23	$184.46	$276.70	$368.93	$76.94	$153.89	$230.83	$307.78	$70.90	$141.79	$212.69	$283.58
169,000	$92.78	$185.56	$278.34	$371.12	$77.40	$154.80	$232.21	$309.61	$71.32	$142.64	$213.95	$285.27
170,000	$93.33	$186.66	$279.99	$373.32	$77.86	$155.72	$233.58	$311.44	$71.74	$143.48	$215.22	$286.96
171,000	$93.88	$187.76	$281.64	$375.52	$78.32	$156.64	$234.95	$313.27	$72.16	$144.32	$216.49	$288.65
172,000	$94.43	$188.86	$283.28	$377.71	$78.78	$157.55	$236.33	$315.10	$72.58	$145.17	$217.75	$290.34
173,000	$94.98	$189.95	$284.93	$379.91	$79.23	$158.47	$237.70	$316.94	$73.01	$146.01	$219.02	$292.02
174,000	$95.53	$191.05	$286.58	$382.10	$79.69	$159.38	$239.08	$318.77	$73.43	$146.86	$220.28	$293.71
175,000	$96.08	$192.15	$288.23	$384.30	$80.15	$160.30	$240.45	$320.60	$73.85	$147.70	$221.55	$295.40
176,000	$96.62	$193.25	$289.87	$386.50	$80.61	$161.22	$241.82	$322.43	$74.27	$148.54	$222.82	$297.09
177,000	$97.17	$194.35	$291.52	$388.69	$81.07	$162.13	$243.20	$324.26	$74.69	$149.39	$224.08	$298.78
178,000	$97.72	$195.44	$293.17	$390.89	$81.52	$163.05	$244.57	$326.10	$75.12	$150.23	$225.35	$300.46
179,000	$98.27	$196.54	$294.81	$393.08	$81.98	$163.96	$245.95	$327.93	$75.54	$151.08	$226.61	$302.15
180,000	$98.82	$197.64	$296.46	$395.28	$82.44	$164.88	$247.32	$329.76	$75.96	$151.92	$227.88	$303.84
181,000	$99.37	$198.74	$298.11	$397.48	$82.90	$165.80	$248.69	$331.59	$76.38	$152.76	$229.15	$305.53
182,000	$99.92	$199.84	$299.75	$399.67	$83.36	$166.71	$250.07	$333.42	$76.80	$153.61	$230.41	$307.22
183,000	$100.47	$200.93	$301.40	$401.87	$83.81	$167.63	$251.44	$335.26	$77.23	$154.45	$231.68	$308.90
184,000	$101.02	$202.03	$303.05	$404.06	$84.27	$168.54	$252.82	$337.09	$77.65	$155.30	$232.94	$310.59
185,000	$101.57	$203.13	$304.70	$406.26	$84.73	$169.46	$254.19	$338.92	$78.07	$156.14	$234.21	$312.28
186,000	$102.11	$204.23	$306.34	$408.46	$85.19	$170.38	$255.56	$340.75	$78.49	$156.98	$235.48	$313.97
187,000	$102.66	$205.33	$307.99	$410.65	$85.65	$171.29	$256.94	$342.58	$78.91	$157.83	$236.74	$315.66
188,000	$103.21	$206.42	$309.64	$412.85	$86.10	$172.21	$258.31	$344.42	$79.34	$158.67	$238.01	$317.34
189,000	$103.76	$207.52	$311.28	$415.04	$86.56	$173.12	$259.69	$346.25	$79.76	$159.52	$239.27	$319.03
190,000	$104.31	$208.62	$312.93	$417.24	$87.02	$174.04	$261.06	$348.08	$80.18	$160.36	$240.54	$320.72
191,000	$104.86	$209.72	$314.58	$419.44	$87.48	$174.96	$262.43	$349.91	$80.60	$161.20	$241.81	$322.41
192,000	$105.41	$210.82	$316.22	$421.63	$87.94	$175.87	$263.81	$351.74	$81.02	$162.05	$243.07	$324.10

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 65 - 69

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$105.96	$211.91	$317.87	$423.83	$88.39	$176.79	$265.18	$353.58	$81.45	$162.89	$244.34	$325.78
194,000	$106.51	$213.01	$319.52	$426.02	$88.85	$177.70	$266.56	$355.41	$81.87	$163.74	$245.60	$327.47
195,000	$107.06	$214.11	$321.17	$428.22	$89.31	$178.62	$267.93	$357.24	$82.29	$164.58	$246.87	$329.16
196,000	$107.60	$215.21	$322.81	$430.42	$89.77	$179.54	$269.30	$359.07	$82.71	$165.42	$248.14	$330.85
197,000	$108.15	$216.31	$324.46	$432.61	$90.23	$180.45	$270.68	$360.90	$83.13	$166.27	$249.40	$332.54
198,000	$108.70	$217.40	$326.11	$434.81	$90.68	$181.37	$272.05	$362.74	$83.56	$167.11	$250.67	$334.22
199,000	$109.25	$218.50	$327.75	$437.00	$91.14	$182.28	$273.43	$364.57	$83.98	$167.96	$251.93	$335.91
200,000	$109.80	$219.60	$329.40	$439.20	$91.60	$183.20	$274.80	$366.40	$84.40	$168.80	$253.20	$337.60
201,000	$110.35	$220.70	$331.05	$441.40	$92.06	$184.12	$276.17	$368.23	$84.82	$169.64	$254.47	$339.29
202,000	$110.90	$221.80	$332.69	$443.59	$92.52	$185.03	$277.55	$370.06	$85.24	$170.49	$255.73	$340.98
203,000	$111.45	$222.89	$334.34	$445.79	$92.97	$185.95	$278.92	$371.90	$85.67	$171.33	$257.00	$342.66
204,000	$112.00	$223.99	$335.99	$447.98	$93.43	$186.86	$280.30	$373.73	$86.09	$172.18	$258.26	$344.35
205,000	$112.55	$225.09	$337.64	$450.18	$93.89	$187.78	$281.67	$375.56	$86.51	$173.02	$259.53	$346.04
206,000	$113.09	$226.19	$339.28	$452.38	$94.35	$188.70	$283.04	$377.39	$86.93	$173.86	$260.80	$347.73
207,000	$113.64	$227.29	$340.93	$454.57	$94.81	$189.61	$284.42	$379.22	$87.35	$174.71	$262.06	$349.42
208,000	$114.19	$228.38	$342.58	$456.77	$95.26	$190.53	$285.79	$381.06	$87.78	$175.55	$263.33	$351.10
209,000	$114.74	$229.48	$344.22	$458.96	$95.72	$191.44	$287.17	$382.89	$88.20	$176.40	$264.59	$352.79
210,000	$115.29	$230.58	$345.87	$461.16	$96.18	$192.36	$288.54	$384.72	$88.62	$177.24	$265.86	$354.48
211,000	$115.84	$231.68	$347.52	$463.36	$96.64	$193.28	$289.91	$386.55	$89.04	$178.08	$267.13	$356.17
212,000	$116.39	$232.78	$349.16	$465.55	$97.10	$194.19	$291.29	$388.38	$89.46	$178.93	$268.39	$357.86
213,000	$116.94	$233.87	$350.81	$467.75	$97.55	$195.11	$292.66	$390.22	$89.89	$179.77	$269.66	$359.54
214,000	$117.49	$234.97	$352.46	$469.94	$98.01	$196.02	$294.04	$392.05	$90.31	$180.62	$270.92	$361.23
215,000	$118.04	$236.07	$354.11	$472.14	$98.47	$196.94	$295.41	$393.88	$90.73	$181.46	$272.19	$362.92
216,000	$118.58	$237.17	$355.75	$474.34	$98.93	$197.86	$296.78	$395.71	$91.15	$182.30	$273.46	$364.61
217,000	$119.13	$238.27	$357.40	$476.53	$99.39	$198.77	$298.16	$397.54	$91.57	$183.15	$274.72	$366.30
218,000	$119.68	$239.36	$359.05	$478.73	$99.84	$199.69	$299.53	$399.38	$92.00	$183.99	$275.99	$367.98
219,000	$120.23	$240.46	$360.69	$480.92	$100.30	$200.60	$300.91	$401.21	$92.42	$184.84	$277.25	$369.67
220,000	$120.78	$241.56	$362.34	$483.12	$100.76	$201.52	$302.28	$403.04	$92.84	$185.68	$278.52	$371.36
221,000	$121.33	$242.66	$363.99	$485.32	$101.22	$202.44	$303.65	$404.87	$93.26	$186.52	$279.79	$373.05
222,000	$121.88	$243.76	$365.63	$487.51	$101.68	$203.35	$305.03	$406.70	$93.68	$187.37	$281.05	$374.74
223,000	$122.43	$244.85	$367.28	$489.71	$102.13	$204.27	$306.40	$408.54	$94.11	$188.21	$282.32	$376.42
224,000	$122.98	$245.95	$368.93	$491.90	$102.59	$205.18	$307.78	$410.37	$94.53	$189.06	$283.58	$378.11
225,000	$123.53	$247.05	$370.58	$494.10	$103.05	$206.10	$309.15	$412.20	$94.95	$189.90	$284.85	$379.80
226,000	$124.07	$248.15	$372.22	$496.30	$103.51	$207.02	$310.52	$414.03	$95.37	$190.74	$286.12	$381.49
227,000	$124.62	$249.25	$373.87	$498.49	$103.97	$207.93	$311.90	$415.86	$95.79	$191.59	$287.38	$383.18
228,000	$125.17	$250.34	$375.52	$500.69	$104.42	$208.85	$313.27	$417.70	$96.22	$192.43	$288.65	$384.86
229,000	$125.72	$251.44	$377.16	$502.88	$104.88	$209.76	$314.65	$419.53	$96.64	$193.28	$289.91	$386.55
230,000	$126.27	$252.54	$378.81	$505.08	$105.34	$210.68	$316.02	$421.36	$97.06	$194.12	$291.18	$388.24
231,000	$126.82	$253.64	$380.46	$507.28	$105.80	$211.60	$317.39	$423.19	$97.48	$194.96	$292.45	$389.93
232,000	$127.37	$254.74	$382.10	$509.47	$106.26	$212.51	$318.77	$425.02	$97.90	$195.81	$293.71	$391.62
233,000	$127.92	$255.83	$383.75	$511.67	$106.71	$213.43	$320.14	$426.86	$98.33	$196.65	$294.98	$393.30
234,000	$128.47	$256.93	$385.40	$513.86	$107.17	$214.34	$321.52	$428.69	$98.75	$197.50	$296.24	$394.99
235,000	$129.02	$258.03	$387.05	$516.06	$107.63	$215.26	$322.89	$430.52	$99.17	$198.34	$297.51	$396.68
236,000	$129.56	$259.13	$388.69	$518.26	$108.09	$216.18	$324.26	$432.35	$99.59	$199.18	$298.78	$398.37
237,000	$130.11	$260.23	$390.34	$520.45	$108.55	$217.09	$325.64	$434.18	$100.01	$200.03	$300.04	$400.06
238,000	$130.66	$261.32	$391.99	$522.65	$109.00	$218.01	$327.01	$436.02	$100.44	$200.87	$301.31	$401.74
239,000	$131.21	$262.42	$393.63	$524.84	$109.46	$218.92	$328.39	$437.85	$100.86	$201.72	$302.57	$403.43
240,000	$131.76	$263.52	$395.28	$527.04	$109.92	$219.84	$329.76	$439.68	$101.28	$202.56	$303.84	$405.12
241,000	$132.31	$264.62	$396.93	$529.24	$110.38	$220.76	$331.13	$441.51	$101.70	$203.40	$305.11	$406.81
242,000	$132.86	$265.72	$398.57	$531.43	$110.84	$221.67	$332.51	$443.34	$102.12	$204.25	$306.37	$408.50
243,000	$133.41	$266.81	$400.22	$533.63	$111.29	$222.59	$333.88	$445.18	$102.55	$205.09	$307.64	$410.18
244,000	$133.96	$267.91	$401.87	$535.82	$111.75	$223.50	$335.26	$447.01	$102.97	$205.94	$308.90	$411.87
245,000	$134.51	$269.01	$403.52	$538.02	$112.21	$224.42	$336.63	$448.84	$103.39	$206.78	$310.17	$413.56
246,000	$135.05	$270.11	$405.16	$540.22	$112.67	$225.34	$338.00	$450.67	$103.81	$207.62	$311.44	$415.25
247,000	$135.60	$271.21	$406.81	$542.41	$113.13	$226.25	$339.38	$452.50	$104.23	$208.47	$312.70	$416.94
248,000	$136.15	$272.30	$408.46	$544.61	$113.58	$227.17	$340.75	$454.34	$104.66	$209.31	$313.97	$418.62
249,000	$136.70	$273.40	$410.10	$546.80	$114.04	$228.08	$342.13	$456.17	$105.08	$210.16	$315.23	$420.31
250,000	$137.25	$274.50	$411.75	$549.00	$114.50	$229.00	$343.50	$458.00	$105.50	$211.00	$316.50	$422.00
251,000	$137.80	$275.60	$413.40	$551.20	$114.96	$229.92	$344.87	$459.83	$105.92	$211.84	$317.77	$423.69
252,000	$138.35	$276.70	$415.04	$553.39	$115.42	$230.83	$346.25	$461.66	$106.34	$212.69	$319.03	$425.38
253,000	$138.90	$277.79	$416.69	$555.59	$115.87	$231.75	$347.62	$463.50	$106.77	$213.53	$320.30	$427.06

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 65 - 69

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$139.45	$278.89	$418.34	$557.78	$116.33	$232.66	$349.00	$465.33	$107.19	$214.38	$321.56	$428.75
255,000	$140.00	$279.99	$419.99	$559.98	$116.79	$233.58	$350.37	$467.16	$107.61	$215.22	$322.83	$430.44
256,000	$140.54	$281.09	$421.63	$562.18	$117.25	$234.50	$351.74	$468.99	$108.03	$216.06	$324.10	$432.13
257,000	$141.09	$282.19	$423.28	$564.37	$117.71	$235.41	$353.12	$470.82	$108.45	$216.91	$325.36	$433.82
258,000	$141.64	$283.28	$424.93	$566.57	$118.16	$236.33	$354.49	$472.66	$108.88	$217.75	$326.63	$435.50
259,000	$142.19	$284.38	$426.57	$568.76	$118.62	$237.24	$355.87	$474.49	$109.30	$218.60	$327.89	$437.19
260,000	$142.74	$285.48	$428.22	$570.96	$119.08	$238.16	$357.24	$476.32	$109.72	$219.44	$329.16	$438.88
261,000	$143.29	$286.58	$429.87	$573.16	$119.54	$239.08	$358.61	$478.15	$110.14	$220.28	$330.43	$440.57
262,000	$143.84	$287.68	$431.51	$575.35	$120.00	$239.99	$359.99	$479.98	$110.56	$221.13	$331.69	$442.26
263,000	$144.39	$288.77	$433.16	$577.55	$120.45	$240.91	$361.36	$481.82	$110.99	$221.97	$332.96	$443.94
264,000	$144.94	$289.87	$434.81	$579.74	$120.91	$241.82	$362.74	$483.65	$111.41	$222.82	$334.22	$445.63
265,000	$145.49	$290.97	$436.46	$581.94	$121.37	$242.74	$364.11	$485.48	$111.83	$223.66	$335.49	$447.32
266,000	$146.03	$292.07	$438.10	$584.14	$121.83	$243.66	$365.48	$487.31	$112.25	$224.50	$336.76	$449.01
267,000	$146.58	$293.17	$439.75	$586.33	$122.29	$244.57	$366.86	$489.14	$112.67	$225.35	$338.02	$450.70
268,000	$147.13	$294.26	$441.40	$588.53	$122.74	$245.49	$368.23	$490.98	$113.10	$226.19	$339.29	$452.38
269,000	$147.68	$295.36	$443.04	$590.72	$123.20	$246.40	$369.61	$492.81	$113.52	$227.04	$340.55	$454.07
270,000	$148.23	$296.46	$444.69	$592.92	$123.66	$247.32	$370.98	$494.64	$113.94	$227.88	$341.82	$455.76
271,000	$148.78	$297.56	$446.34	$595.12	$124.12	$248.24	$372.35	$496.47	$114.36	$228.72	$343.09	$457.45
272,000	$149.33	$298.66	$447.98	$597.31	$124.58	$249.15	$373.73	$498.30	$114.78	$229.57	$344.35	$459.14
273,000	$149.88	$299.75	$449.63	$599.51	$125.03	$250.07	$375.10	$500.14	$115.21	$230.41	$345.62	$460.82
274,000	$150.43	$300.85	$451.28	$601.70	$125.49	$250.98	$376.48	$501.97	$115.63	$231.26	$346.88	$462.51
275,000	$150.98	$301.95	$452.93	$603.90	$125.95	$251.90	$377.85	$503.80	$116.05	$232.10	$348.15	$464.20
276,000	$151.52	$303.05	$454.57	$606.10	$126.41	$252.82	$379.22	$505.63	$116.47	$232.94	$349.42	$465.89
277,000	$152.07	$304.15	$456.22	$608.29	$126.87	$253.73	$380.60	$507.46	$116.89	$233.79	$350.68	$467.58
278,000	$152.62	$305.24	$457.87	$610.49	$127.32	$254.65	$381.97	$509.30	$117.32	$234.63	$351.95	$469.26
279,000	$153.17	$306.34	$459.51	$612.68	$127.78	$255.56	$383.35	$511.13	$117.74	$235.48	$353.21	$470.95
280,000	$153.72	$307.44	$461.16	$614.88	$128.24	$256.48	$384.72	$512.96	$118.16	$236.32	$354.48	$472.64
281,000	$154.27	$308.54	$462.81	$617.08	$128.70	$257.40	$386.09	$514.79	$118.58	$237.16	$355.75	$474.33
282,000	$154.82	$309.64	$464.45	$619.27	$129.16	$258.31	$387.47	$516.62	$119.00	$238.01	$357.01	$476.02
283,000	$155.37	$310.73	$466.10	$621.47	$129.61	$259.23	$388.84	$518.46	$119.43	$238.85	$358.28	$477.70
284,000	$155.92	$311.83	$467.75	$623.66	$130.07	$260.14	$390.22	$520.29	$119.85	$239.70	$359.54	$479.39
285,000	$156.47	$312.93	$469.40	$625.86	$130.53	$261.06	$391.59	$522.12	$120.27	$240.54	$360.81	$481.08
286,000	$157.01	$314.03	$471.04	$628.06	$130.99	$261.98	$392.96	$523.95	$120.69	$241.38	$362.08	$482.77
287,000	$157.56	$315.13	$472.69	$630.25	$131.45	$262.89	$394.34	$525.78	$121.11	$242.23	$363.34	$484.46
288,000	$158.11	$316.22	$474.34	$632.45	$131.90	$263.81	$395.71	$527.62	$121.54	$243.07	$364.61	$486.14
289,000	$158.66	$317.32	$475.98	$634.64	$132.36	$264.72	$397.09	$529.45	$121.96	$243.92	$365.87	$487.83
290,000	$159.21	$318.42	$477.63	$636.84	$132.82	$265.64	$398.46	$531.28	$122.38	$244.76	$367.14	$489.52
291,000	$159.76	$319.52	$479.28	$639.04	$133.28	$266.56	$399.83	$533.11	$122.80	$245.60	$368.41	$491.21
292,000	$160.31	$320.62	$480.92	$641.23	$133.74	$267.47	$401.21	$534.94	$123.22	$246.45	$369.67	$492.90
293,000	$160.86	$321.71	$482.57	$643.43	$134.19	$268.39	$402.58	$536.78	$123.65	$247.29	$370.94	$494.58
294,000	$161.41	$322.81	$484.22	$645.62	$134.65	$269.30	$403.96	$538.61	$124.07	$248.14	$372.20	$496.27
295,000	$161.96	$323.91	$485.87	$647.82	$135.11	$270.22	$405.33	$540.44	$124.49	$248.98	$373.47	$497.96
296,000	$162.50	$325.01	$487.51	$650.02	$135.57	$271.14	$406.70	$542.27	$124.91	$249.82	$374.74	$499.65
297,000	$163.05	$326.11	$489.16	$652.21	$136.03	$272.05	$408.08	$544.10	$125.33	$250.67	$376.00	$501.34
298,000	$163.60	$327.20	$490.81	$654.41	$136.48	$272.97	$409.45	$545.94	$125.76	$251.51	$377.27	$503.02
299,000	$164.15	$328.30	$492.45	$656.60	$136.94	$273.88	$410.83	$547.77	$126.18	$252.36	$378.53	$504.71
300,000	$164.70	$329.40	$494.10	$658.80	$137.40	$274.80	$412.20	$549.60	$126.60	$253.20	$379.80	$506.40
301,000	$165.25	$330.50	$495.75	$661.00	$137.86	$275.72	$413.57	$551.43	$127.02	$254.04	$381.07	$508.09
302,000	$165.80	$331.60	$497.39	$663.19	$138.32	$276.63	$414.95	$553.26	$127.44	$254.89	$382.33	$509.78
303,000	$166.35	$332.69	$499.04	$665.39	$138.77	$277.55	$416.32	$555.10	$127.87	$255.73	$383.60	$511.46
304,000	$166.90	$333.79	$500.69	$667.58	$139.23	$278.46	$417.70	$556.93	$128.29	$256.58	$384.86	$513.15
305,000	$167.45	$334.89	$502.34	$669.78	$139.69	$279.38	$419.07	$558.76	$128.71	$257.42	$386.13	$514.84
306,000	$167.99	$335.99	$503.98	$671.98	$140.15	$280.30	$420.44	$560.59	$129.13	$258.26	$387.40	$516.53
307,000	$168.54	$337.09	$505.63	$674.17	$140.61	$281.21	$421.82	$562.42	$129.55	$259.11	$388.66	$518.22
308,000	$169.09	$338.18	$507.28	$676.37	$141.06	$282.13	$423.19	$564.26	$129.98	$259.95	$389.93	$519.90
309,000	$169.64	$339.28	$508.92	$678.56	$141.52	$283.04	$424.57	$566.09	$130.40	$260.80	$391.19	$521.59
310,000	$170.19	$340.38	$510.57	$680.76	$141.98	$283.96	$425.94	$567.92	$130.82	$261.64	$392.46	$523.28
311,000	$170.74	$341.48	$512.22	$682.96	$142.44	$284.88	$427.31	$569.75	$131.24	$262.48	$393.73	$524.97
312,000	$171.29	$342.58	$513.86	$685.15	$142.90	$285.79	$428.69	$571.58	$131.66	$263.33	$394.99	$526.66
313,000	$171.84	$343.67	$515.51	$687.35	$143.35	$286.71	$430.06	$573.42	$132.09	$264.17	$396.26	$528.34
314,000	$172.39	$344.77	$517.16	$689.54	$143.81	$287.62	$431.44	$575.25	$132.51	$265.02	$397.52	$530.03

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 65 - 69

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$172.94	$345.87	$518.81	$691.74	$144.27	$288.54	$432.81	$577.08	$132.93	$265.86	$398.79	$531.72
316,000	$173.48	$346.97	$520.45	$693.94	$144.73	$289.46	$434.18	$578.91	$133.35	$266.70	$400.06	$533.41
317,000	$174.03	$348.07	$522.10	$696.13	$145.19	$290.37	$435.56	$580.74	$133.77	$267.55	$401.32	$535.10
318,000	$174.58	$349.16	$523.75	$698.33	$145.64	$291.29	$436.93	$582.58	$134.20	$268.39	$402.59	$536.78
319,000	$175.13	$350.26	$525.39	$700.52	$146.10	$292.20	$438.31	$584.41	$134.62	$269.24	$403.85	$538.47
320,000	$175.68	$351.36	$527.04	$702.72	$146.56	$293.12	$439.68	$586.24	$135.04	$270.08	$405.12	$540.16
321,000	$176.23	$352.46	$528.69	$704.92	$147.02	$294.04	$441.05	$588.07	$135.46	$270.92	$406.39	$541.85
322,000	$176.78	$353.56	$530.33	$707.11	$147.48	$294.95	$442.43	$589.90	$135.88	$271.77	$407.65	$543.54
323,000	$177.33	$354.65	$531.98	$709.31	$147.93	$295.87	$443.80	$591.74	$136.31	$272.61	$408.92	$545.22
324,000	$177.88	$355.75	$533.63	$711.50	$148.39	$296.78	$445.18	$593.57	$136.73	$273.46	$410.18	$546.91
325,000	$178.43	$356.85	$535.28	$713.70	$148.85	$297.70	$446.55	$595.40	$137.15	$274.30	$411.45	$548.60
326,000	$178.97	$357.95	$536.92	$715.90	$149.31	$298.62	$447.92	$597.23	$137.57	$275.14	$412.72	$550.29
327,000	$179.52	$359.05	$538.57	$718.09	$149.77	$299.53	$449.30	$599.06	$137.99	$275.99	$413.98	$551.98
328,000	$180.07	$360.14	$540.22	$720.29	$150.22	$300.45	$450.67	$600.90	$138.42	$276.83	$415.25	$553.66
329,000	$180.62	$361.24	$541.86	$722.48	$150.68	$301.36	$452.05	$602.73	$138.84	$277.68	$416.51	$555.35
330,000	$181.17	$362.34	$543.51	$724.68	$151.14	$302.28	$453.42	$604.56	$139.26	$278.52	$417.78	$557.04
331,000	$181.72	$363.44	$545.16	$726.88	$151.60	$303.20	$454.79	$606.39	$139.68	$279.36	$419.05	$558.73
332,000	$182.27	$364.54	$546.80	$729.07	$152.06	$304.11	$456.17	$608.22	$140.10	$280.21	$420.31	$560.42
333,000	$182.82	$365.63	$548.45	$731.27	$152.51	$305.03	$457.54	$610.06	$140.53	$281.05	$421.58	$562.10
334,000	$183.37	$366.73	$550.10	$733.46	$152.97	$305.94	$458.92	$611.89	$140.95	$281.90	$422.84	$563.79
335,000	$183.92	$367.83	$551.75	$735.66	$153.43	$306.86	$460.29	$613.72	$141.37	$282.74	$424.11	$565.48
336,000	$184.46	$368.93	$553.39	$737.86	$153.89	$307.78	$461.66	$615.55	$141.79	$283.58	$425.38	$567.17
337,000	$185.01	$370.03	$555.04	$740.05	$154.35	$308.69	$463.04	$617.38	$142.21	$284.43	$426.64	$568.86
338,000	$185.56	$371.12	$556.69	$742.25	$154.80	$309.61	$464.41	$619.22	$142.64	$285.27	$427.91	$570.54
339,000	$186.11	$372.22	$558.33	$744.44	$155.26	$310.52	$465.79	$621.05	$143.06	$286.12	$429.17	$572.23
340,000	$186.66	$373.32	$559.98	$746.64	$155.72	$311.44	$467.16	$622.88	$143.48	$286.96	$430.44	$573.92
341,000	$187.21	$374.42	$561.63	$748.84	$156.18	$312.36	$468.53	$624.71	$143.90	$287.80	$431.71	$575.61
342,000	$187.76	$375.52	$563.27	$751.03	$156.64	$313.27	$469.91	$626.54	$144.32	$288.65	$432.97	$577.30
343,000	$188.31	$376.61	$564.92	$753.23	$157.09	$314.19	$471.28	$628.38	$144.75	$289.49	$434.24	$578.98
344,000	$188.86	$377.71	$566.57	$755.42	$157.55	$315.10	$472.66	$630.21	$145.17	$290.34	$435.50	$580.67
345,000	$189.41	$378.81	$568.22	$757.62	$158.01	$316.02	$474.03	$632.04	$145.59	$291.18	$436.77	$582.36
346,000	$189.95	$379.91	$569.86	$759.82	$158.47	$316.94	$475.40	$633.87	$146.01	$292.02	$438.04	$584.05
347,000	$190.50	$381.01	$571.51	$762.01	$158.93	$317.85	$476.78	$635.70	$146.43	$292.87	$439.30	$585.74
348,000	$191.05	$382.10	$573.16	$764.21	$159.38	$318.77	$478.15	$637.54	$146.86	$293.71	$440.57	$587.42
349,000	$191.60	$383.20	$574.80	$766.40	$159.84	$319.68	$479.53	$639.37	$147.28	$294.56	$441.83	$589.11
350,000	$192.15	$384.30	$576.45	$768.60	$160.30	$320.60	$480.90	$641.20	$147.70	$295.40	$443.10	$590.80
351,000	$192.70	$385.40	$578.10	$770.80	$160.76	$321.52	$482.27	$643.03	$148.12	$296.24	$444.37	$592.49
352,000	$193.25	$386.50	$579.74	$772.99	$161.22	$322.43	$483.65	$644.86	$148.54	$297.09	$445.63	$594.18
353,000	$193.80	$387.59	$581.39	$775.19	$161.67	$323.35	$485.02	$646.70	$148.97	$297.93	$446.90	$595.86
354,000	$194.35	$388.69	$583.04	$777.38	$162.13	$324.26	$486.40	$648.53	$149.39	$298.78	$448.16	$597.55
355,000	$194.90	$389.79	$584.69	$779.58	$162.59	$325.18	$487.77	$650.36	$149.81	$299.62	$449.43	$599.24
356,000	$195.44	$390.89	$586.33	$781.78	$163.05	$326.10	$489.14	$652.19	$150.23	$300.46	$450.70	$600.93
357,000	$195.99	$391.99	$587.98	$783.97	$163.51	$327.01	$490.52	$654.02	$150.65	$301.31	$451.96	$602.62
358,000	$196.54	$393.08	$589.63	$786.17	$163.96	$327.93	$491.89	$655.86	$151.08	$302.15	$453.23	$604.30
359,000	$197.09	$394.18	$591.27	$788.36	$164.42	$328.84	$493.27	$657.69	$151.50	$303.00	$454.49	$605.99
360,000	$197.64	$395.28	$592.92	$790.56	$164.88	$329.76	$494.64	$659.52	$151.92	$303.84	$455.76	$607.68
361,000	$198.19	$396.38	$594.57	$792.76	$165.34	$330.68	$496.01	$661.35	$152.34	$304.68	$457.03	$609.37
362,000	$198.74	$397.48	$596.21	$794.95	$165.80	$331.59	$497.39	$663.18	$152.76	$305.53	$458.29	$611.06
363,000	$199.29	$398.57	$597.86	$797.15	$166.25	$332.51	$498.76	$665.02	$153.19	$306.37	$459.56	$612.74
364,000	$199.84	$399.67	$599.51	$799.34	$166.71	$333.42	$500.14	$666.85	$153.61	$307.22	$460.82	$614.43
365,000	$200.39	$400.77	$601.16	$801.54	$167.17	$334.34	$501.51	$668.68	$154.03	$308.06	$462.09	$616.12
366,000	$200.93	$401.87	$602.80	$803.74	$167.63	$335.26	$502.88	$670.51	$154.45	$308.90	$463.36	$617.81
367,000	$201.48	$402.97	$604.45	$805.93	$168.09	$336.17	$504.26	$672.34	$154.87	$309.75	$464.62	$619.50
368,000	$202.03	$404.06	$606.10	$808.13	$168.54	$337.09	$505.63	$674.18	$155.30	$310.59	$465.89	$621.18
369,000	$202.58	$405.16	$607.74	$810.32	$169.00	$338.00	$507.01	$676.01	$155.72	$311.44	$467.15	$622.87
370,000	$203.13	$406.26	$609.39	$812.52	$169.46	$338.92	$508.38	$677.84	$156.14	$312.28	$468.42	$624.56
371,000	$203.68	$407.36	$611.04	$814.72	$169.92	$339.84	$509.75	$679.67	$156.56	$313.12	$469.69	$626.25
372,000	$204.23	$408.46	$612.68	$816.91	$170.38	$340.75	$511.13	$681.50	$156.98	$313.97	$470.95	$627.94
373,000	$204.78	$409.55	$614.33	$819.11	$170.83	$341.67	$512.50	$683.34	$157.41	$314.81	$472.22	$629.62
374,000	$205.33	$410.65	$615.98	$821.30	$171.29	$342.58	$513.88	$685.17	$157.83	$315.66	$473.48	$631.31
375,000	$205.88	$411.75	$617.63	$823.50	$171.75	$343.50	$515.25	$687.00	$158.25	$316.50	$474.75	$633.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 70 - 74

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$8.73	$17.46	$26.19	$34.92	$7.28	$14.56	$21.84	$29.12	$6.72	$13.44	$20.16	$26.88
11,000	$9.60	$19.21	$28.81	$38.41	$8.01	$16.02	$24.02	$32.03	$7.39	$14.78	$22.18	$29.57
12,000	$10.48	$20.95	$31.43	$41.90	$8.74	$17.47	$26.21	$34.94	$8.06	$16.13	$24.19	$32.26
13,000	$11.35	$22.70	$34.05	$45.40	$9.46	$18.93	$28.39	$37.86	$8.74	$17.47	$26.21	$34.94
14,000	$12.22	$24.44	$36.67	$48.89	$10.19	$20.38	$30.58	$40.77	$9.41	$18.82	$28.22	$37.63
15,000	$13.10	$26.19	$39.29	$52.38	$10.92	$21.84	$32.76	$43.68	$10.08	$20.16	$30.24	$40.32
16,000	$13.97	$27.94	$41.90	$55.87	$11.65	$23.30	$34.94	$46.59	$10.75	$21.50	$32.26	$43.01
17,000	$14.84	$29.68	$44.52	$59.36	$12.38	$24.75	$37.13	$49.50	$11.42	$22.85	$34.27	$45.70
18,000	$15.71	$31.43	$47.14	$62.86	$13.10	$26.21	$39.31	$52.42	$12.10	$24.19	$36.29	$48.38
19,000	$16.59	$33.17	$49.76	$66.35	$13.83	$27.66	$41.50	$55.33	$12.77	$25.54	$38.30	$51.07
20,000	$17.46	$34.92	$52.38	$69.84	$14.56	$29.12	$43.68	$58.24	$13.44	$26.88	$40.32	$53.76
21,000	$18.33	$36.67	$55.00	$73.33	$15.29	$30.58	$45.86	$61.15	$14.11	$28.22	$42.34	$56.45
22,000	$19.21	$38.41	$57.62	$76.82	$16.02	$32.03	$48.05	$64.06	$14.78	$29.57	$44.35	$59.14
23,000	$20.08	$40.16	$60.24	$80.32	$16.74	$33.49	$50.23	$66.98	$15.46	$30.91	$46.37	$61.82
24,000	$20.95	$41.90	$62.86	$83.81	$17.47	$34.94	$52.42	$69.89	$16.13	$32.26	$48.38	$64.51
25,000	$21.83	$43.65	$65.48	$87.30	$18.20	$36.40	$54.60	$72.80	$16.80	$33.60	$50.40	$67.20
26,000	$22.70	$45.40	$68.09	$90.79	$18.93	$37.86	$56.78	$75.71	$17.47	$34.94	$52.42	$69.89
27,000	$23.57	$47.14	$70.71	$94.28	$19.66	$39.31	$58.97	$78.62	$18.14	$36.29	$54.43	$72.58
28,000	$24.44	$48.89	$73.33	$97.78	$20.38	$40.77	$61.15	$81.54	$18.82	$37.63	$56.45	$75.26
29,000	$25.32	$50.63	$75.95	$101.27	$21.11	$42.22	$63.34	$84.45	$19.49	$38.98	$58.46	$77.95
30,000	$26.19	$52.38	$78.57	$104.76	$21.84	$43.68	$65.52	$87.36	$20.16	$40.32	$60.48	$80.64
31,000	$27.06	$54.13	$81.19	$108.25	$22.57	$45.14	$67.70	$90.27	$20.83	$41.66	$62.50	$83.33
32,000	$27.94	$55.87	$83.81	$111.74	$23.30	$46.59	$69.89	$93.18	$21.50	$43.01	$64.51	$86.02
33,000	$28.81	$57.62	$86.43	$115.24	$24.02	$48.05	$72.07	$96.10	$22.18	$44.35	$66.53	$88.70
34,000	$29.68	$59.36	$89.05	$118.73	$24.75	$49.50	$74.26	$99.01	$22.85	$45.70	$68.54	$91.39
35,000	$30.56	$61.11	$91.67	$122.22	$25.48	$50.96	$76.44	$101.92	$23.52	$47.04	$70.56	$94.08
36,000	$31.43	$62.86	$94.28	$125.71	$26.21	$52.42	$78.62	$104.83	$24.19	$48.38	$72.58	$96.77
37,000	$32.30	$64.60	$96.90	$129.20	$26.94	$53.87	$80.81	$107.74	$24.86	$49.73	$74.59	$99.46
38,000	$33.17	$66.35	$99.52	$132.70	$27.66	$55.33	$82.99	$110.66	$25.54	$51.07	$76.61	$102.14
39,000	$34.05	$68.09	$102.14	$136.19	$28.39	$56.78	$85.18	$113.57	$26.21	$52.42	$78.62	$104.83
40,000	$34.92	$69.84	$104.76	$139.68	$29.12	$58.24	$87.36	$116.48	$26.88	$53.76	$80.64	$107.52
41,000	$35.79	$71.59	$107.38	$143.17	$29.85	$59.70	$89.54	$119.39	$27.55	$55.10	$82.66	$110.21
42,000	$36.67	$73.33	$110.00	$146.66	$30.58	$61.15	$91.73	$122.30	$28.22	$56.45	$84.67	$112.90
43,000	$37.54	$75.08	$112.62	$150.16	$31.30	$62.61	$93.91	$125.22	$28.90	$57.79	$86.69	$115.58
44,000	$38.41	$76.82	$115.24	$153.65	$32.03	$64.06	$96.10	$128.13	$29.57	$59.14	$88.70	$118.27
45,000	$39.29	$78.57	$117.86	$157.14	$32.76	$65.52	$98.28	$131.04	$30.24	$60.48	$90.72	$120.96
46,000	$40.16	$80.32	$120.47	$160.63	$33.49	$66.98	$100.46	$133.95	$30.91	$61.82	$92.74	$123.65
47,000	$41.03	$82.06	$123.09	$164.12	$34.22	$68.43	$102.65	$136.86	$31.58	$63.17	$94.75	$126.34
48,000	$41.90	$83.81	$125.71	$167.62	$34.94	$69.89	$104.83	$139.78	$32.26	$64.51	$96.77	$129.02
49,000	$42.78	$85.55	$128.33	$171.11	$35.67	$71.34	$107.02	$142.69	$32.93	$65.86	$98.78	$131.71
50,000	$43.65	$87.30	$130.95	$174.60	$36.40	$72.80	$109.20	$145.60	$33.60	$67.20	$100.80	$134.40
51,000	$44.52	$89.05	$133.57	$178.09	$37.13	$74.26	$111.38	$148.51	$34.27	$68.54	$102.82	$137.09
52,000	$45.40	$90.79	$136.19	$181.58	$37.86	$75.71	$113.57	$151.42	$34.94	$69.89	$104.83	$139.78
53,000	$46.27	$92.54	$138.81	$185.08	$38.58	$77.17	$115.75	$154.34	$35.62	$71.23	$106.85	$142.46
54,000	$47.14	$94.28	$141.43	$188.57	$39.31	$78.62	$117.94	$157.25	$36.29	$72.58	$108.86	$145.15
55,000	$48.02	$96.03	$144.05	$192.06	$40.04	$80.08	$120.12	$160.16	$36.96	$73.92	$110.88	$147.84
56,000	$48.89	$97.78	$146.66	$195.55	$40.77	$81.54	$122.30	$163.07	$37.63	$75.26	$112.90	$150.53
57,000	$49.76	$99.52	$149.28	$199.04	$41.50	$82.99	$124.49	$165.98	$38.30	$76.61	$114.91	$153.22
58,000	$50.63	$101.27	$151.90	$202.54	$42.22	$84.45	$126.67	$168.90	$38.98	$77.95	$116.93	$155.90
59,000	$51.51	$103.01	$154.52	$206.03	$42.95	$85.90	$128.86	$171.81	$39.65	$79.30	$118.94	$158.59
60,000	$52.38	$104.76	$157.14	$209.52	$43.68	$87.36	$131.04	$174.72	$40.32	$80.64	$120.96	$161.28
61,000	$53.25	$106.51	$159.76	$213.01	$44.41	$88.82	$133.22	$177.63	$40.99	$81.98	$122.98	$163.97
62,000	$54.13	$108.25	$162.38	$216.50	$45.14	$90.27	$135.41	$180.54	$41.66	$83.33	$124.99	$166.66
63,000	$55.00	$110.00	$165.00	$220.00	$45.86	$91.73	$137.59	$183.46	$42.34	$84.67	$127.01	$169.34
64,000	$55.87	$111.74	$167.62	$223.49	$46.59	$93.18	$139.78	$186.37	$43.01	$86.02	$129.02	$172.03
65,000	$56.75	$113.49	$170.24	$226.98	$47.32	$94.64	$141.96	$189.28	$43.68	$87.36	$131.04	$174.72
66,000	$57.62	$115.24	$172.85	$230.47	$48.05	$96.10	$144.14	$192.19	$44.35	$88.70	$133.06	$177.41
67,000	$58.49	$116.98	$175.47	$233.96	$48.78	$97.55	$146.33	$195.10	$45.02	$90.05	$135.07	$180.10
68,000	$59.36	$118.73	$178.09	$237.46	$49.50	$99.01	$148.51	$198.02	$45.70	$91.39	$137.09	$182.78
69,000	$60.24	$120.47	$180.71	$240.95	$50.23	$100.46	$150.70	$200.93	$46.37	$92.74	$139.10	$185.47
70,000	$61.11	$122.22	$183.33	$244.44	$50.96	$101.92	$152.88	$203.84	$47.04	$94.08	$141.12	$188.16

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 70 - 74

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$61.98	$123.97	$185.95	$247.93	$51.69	$103.38	$155.06	$206.75	$47.71	$95.42	$143.14	$190.85
72,000	$62.86	$125.71	$188.57	$251.42	$52.42	$104.83	$157.25	$209.66	$48.38	$96.77	$145.15	$193.54
73,000	$63.73	$127.46	$191.19	$254.92	$53.14	$106.29	$159.43	$212.58	$49.06	$98.11	$147.17	$196.22
74,000	$64.60	$129.20	$193.81	$258.41	$53.87	$107.74	$161.62	$215.49	$49.73	$99.46	$149.18	$198.91
75,000	$65.48	$130.95	$196.43	$261.90	$54.60	$109.20	$163.80	$218.40	$50.40	$100.80	$151.20	$201.60
76,000	$66.35	$132.70	$199.04	$265.39	$55.33	$110.66	$165.98	$221.31	$51.07	$102.14	$153.22	$204.29
77,000	$67.22	$134.44	$201.66	$268.88	$56.06	$112.11	$168.17	$224.22	$51.74	$103.49	$155.23	$206.98
78,000	$68.09	$136.19	$204.28	$272.38	$56.78	$113.57	$170.35	$227.14	$52.42	$104.83	$157.25	$209.66
79,000	$68.97	$137.93	$206.90	$275.87	$57.51	$115.02	$172.54	$230.05	$53.09	$106.18	$159.26	$212.35
80,000	$69.84	$139.68	$209.52	$279.36	$58.24	$116.48	$174.72	$232.96	$53.76	$107.52	$161.28	$215.04
81,000	$70.71	$141.43	$212.14	$282.85	$58.97	$117.94	$176.90	$235.87	$54.43	$108.86	$163.30	$217.73
82,000	$71.59	$143.17	$214.76	$286.34	$59.70	$119.39	$179.09	$238.78	$55.10	$110.21	$165.31	$220.42
83,000	$72.46	$144.92	$217.38	$289.84	$60.42	$120.85	$181.27	$241.70	$55.78	$111.55	$167.33	$223.10
84,000	$73.33	$146.66	$220.00	$293.33	$61.15	$122.30	$183.46	$244.61	$56.45	$112.90	$169.34	$225.79
85,000	$74.21	$148.41	$222.62	$296.82	$61.88	$123.76	$185.64	$247.52	$57.12	$114.24	$171.36	$228.48
86,000	$75.08	$150.16	$225.23	$300.31	$62.61	$125.22	$187.82	$250.43	$57.79	$115.58	$173.38	$231.17
87,000	$75.95	$151.90	$227.85	$303.80	$63.34	$126.67	$190.01	$253.34	$58.46	$116.93	$175.39	$233.86
88,000	$76.82	$153.65	$230.47	$307.30	$64.06	$128.13	$192.19	$256.26	$59.14	$118.27	$177.41	$236.54
89,000	$77.70	$155.39	$233.09	$310.79	$64.79	$129.58	$194.38	$259.17	$59.81	$119.62	$179.42	$239.23
90,000	$78.57	$157.14	$235.71	$314.28	$65.52	$131.04	$196.56	$262.08	$60.48	$120.96	$181.44	$241.92
91,000	$79.44	$158.89	$238.33	$317.77	$66.25	$132.50	$198.74	$264.99	$61.15	$122.30	$183.46	$244.61
92,000	$80.32	$160.63	$240.95	$321.26	$66.98	$133.95	$200.93	$267.90	$61.82	$123.65	$185.47	$247.30
93,000	$81.19	$162.38	$243.57	$324.76	$67.70	$135.41	$203.11	$270.82	$62.50	$124.99	$187.49	$249.98
94,000	$82.06	$164.12	$246.19	$328.25	$68.43	$136.86	$205.30	$273.73	$63.17	$126.34	$189.50	$252.67
95,000	$82.94	$165.87	$248.81	$331.74	$69.16	$138.32	$207.48	$276.64	$63.84	$127.68	$191.52	$255.36
96,000	$83.81	$167.62	$251.42	$335.23	$69.89	$139.78	$209.66	$279.55	$64.51	$129.02	$193.54	$258.05
97,000	$84.68	$169.36	$254.04	$338.72	$70.62	$141.23	$211.85	$282.46	$65.18	$130.37	$195.55	$260.74
98,000	$85.55	$171.11	$256.66	$342.22	$71.34	$142.69	$214.03	$285.38	$65.86	$131.71	$197.57	$263.42
99,000	$86.43	$172.85	$259.28	$345.71	$72.07	$144.14	$216.22	$288.29	$66.53	$133.06	$199.58	$266.11
100,000	$87.30	$174.60	$261.90	$349.20	$72.80	$145.60	$218.40	$291.20	$67.20	$134.40	$201.60	$268.80
101,000	$88.17	$176.35	$264.52	$352.69	$73.53	$147.06	$220.58	$294.11	$67.87	$135.74	$203.62	$271.49
102,000	$89.05	$178.09	$267.14	$356.18	$74.26	$148.51	$222.77	$297.02	$68.54	$137.09	$205.63	$274.18
103,000	$89.92	$179.84	$269.76	$359.68	$74.98	$149.97	$224.95	$299.94	$69.22	$138.43	$207.65	$276.86
104,000	$90.79	$181.58	$272.38	$363.17	$75.71	$151.42	$227.14	$302.85	$69.89	$139.78	$209.66	$279.55
105,000	$91.67	$183.33	$275.00	$366.66	$76.44	$152.88	$229.32	$305.76	$70.56	$141.12	$211.68	$282.24
106,000	$92.54	$185.08	$277.61	$370.15	$77.17	$154.34	$231.50	$308.67	$71.23	$142.46	$213.70	$284.93
107,000	$93.41	$186.82	$280.23	$373.64	$77.90	$155.79	$233.69	$311.58	$71.90	$143.81	$215.71	$287.62
108,000	$94.28	$188.57	$282.85	$377.14	$78.62	$157.25	$235.87	$314.50	$72.58	$145.15	$217.73	$290.30
109,000	$95.16	$190.31	$285.47	$380.63	$79.35	$158.70	$238.06	$317.41	$73.25	$146.50	$219.74	$292.99
110,000	$96.03	$192.06	$288.09	$384.12	$80.08	$160.16	$240.24	$320.32	$73.92	$147.84	$221.76	$295.68
111,000	$96.90	$193.81	$290.71	$387.61	$80.81	$161.62	$242.42	$323.23	$74.59	$149.18	$223.78	$298.37
112,000	$97.78	$195.55	$293.33	$391.10	$81.54	$163.07	$244.61	$326.14	$75.26	$150.53	$225.79	$301.06
113,000	$98.65	$197.30	$295.95	$394.60	$82.26	$164.53	$246.79	$329.06	$75.94	$151.87	$227.81	$303.74
114,000	$99.52	$199.04	$298.57	$398.09	$82.99	$165.98	$248.98	$331.97	$76.61	$153.22	$229.82	$306.43
115,000	$100.40	$200.79	$301.19	$401.58	$83.72	$167.44	$251.16	$334.88	$77.28	$154.56	$231.84	$309.12
116,000	$101.27	$202.54	$303.80	$405.07	$84.45	$168.90	$253.34	$337.79	$77.95	$155.90	$233.86	$311.81
117,000	$102.14	$204.28	$306.42	$408.56	$85.18	$170.35	$255.53	$340.70	$78.62	$157.25	$235.87	$314.50
118,000	$103.01	$206.03	$309.04	$412.06	$85.90	$171.81	$257.71	$343.62	$79.30	$158.59	$237.89	$317.18
119,000	$103.89	$207.77	$311.66	$415.55	$86.63	$173.26	$259.90	$346.53	$79.97	$159.94	$239.90	$319.87
120,000	$104.76	$209.52	$314.28	$419.04	$87.36	$174.72	$262.08	$349.44	$80.64	$161.28	$241.92	$322.56
121,000	$105.63	$211.27	$316.90	$422.53	$88.09	$176.18	$264.26	$352.35	$81.31	$162.62	$243.94	$325.25
122,000	$106.51	$213.01	$319.52	$426.02	$88.82	$177.63	$266.45	$355.26	$81.98	$163.97	$245.95	$327.94
123,000	$107.38	$214.76	$322.14	$429.52	$89.54	$179.09	$268.63	$358.18	$82.66	$165.31	$247.97	$330.62
124,000	$108.25	$216.50	$324.76	$433.01	$90.27	$180.54	$270.82	$361.09	$83.33	$166.66	$249.98	$333.31
125,000	$109.13	$218.25	$327.38	$436.50	$91.00	$182.00	$273.00	$364.00	$84.00	$168.00	$252.00	$336.00
126,000	$110.00	$220.00	$329.99	$439.99	$91.73	$183.46	$275.18	$366.91	$84.67	$169.34	$254.02	$338.69
127,000	$110.87	$221.74	$332.61	$443.48	$92.46	$184.91	$277.37	$369.82	$85.34	$170.69	$256.03	$341.38
128,000	$111.74	$223.49	$335.23	$446.98	$93.18	$186.37	$279.55	$372.74	$86.02	$172.03	$258.05	$344.06
129,000	$112.62	$225.23	$337.85	$450.47	$93.91	$187.82	$281.74	$375.65	$86.69	$173.38	$260.06	$346.75
130,000	$113.49	$226.98	$340.47	$453.96	$94.64	$189.28	$283.92	$378.56	$87.36	$174.72	$262.08	$349.44
131,000	$114.36	$228.73	$343.09	$457.45	$95.37	$190.74	$286.10	$381.47	$88.03	$176.06	$264.10	$352.13

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 70 - 74

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$115.24	$230.47	$345.71	$460.94	$96.10	$192.19	$288.29	$384.38	$88.70	$177.41	$266.11	$354.82
133,000	$116.11	$232.22	$348.33	$464.44	$96.82	$193.65	$290.47	$387.30	$89.38	$178.75	$268.13	$357.50
134,000	$116.98	$233.96	$350.95	$467.93	$97.55	$195.10	$292.66	$390.21	$90.05	$180.10	$270.14	$360.19
135,000	$117.86	$235.71	$353.57	$471.42	$98.28	$196.56	$294.84	$393.12	$90.72	$181.44	$272.16	$362.88
136,000	$118.73	$237.46	$356.18	$474.91	$99.01	$198.02	$297.02	$396.03	$91.39	$182.78	$274.18	$365.57
137,000	$119.60	$239.20	$358.80	$478.40	$99.74	$199.47	$299.21	$398.94	$92.06	$184.13	$276.19	$368.26
138,000	$120.47	$240.95	$361.42	$481.90	$100.46	$200.93	$301.39	$401.86	$92.74	$185.47	$278.21	$370.94
139,000	$121.35	$242.69	$364.04	$485.39	$101.19	$202.38	$303.58	$404.77	$93.41	$186.82	$280.22	$373.63
140,000	$122.22	$244.44	$366.66	$488.88	$101.92	$203.84	$305.76	$407.68	$94.08	$188.16	$282.24	$376.32
141,000	$123.09	$246.19	$369.28	$492.37	$102.65	$205.30	$307.94	$410.59	$94.75	$189.50	$284.26	$379.01
142,000	$123.97	$247.93	$371.90	$495.86	$103.38	$206.75	$310.13	$413.50	$95.42	$190.85	$286.27	$381.70
143,000	$124.84	$249.68	$374.52	$499.36	$104.10	$208.21	$312.31	$416.42	$96.10	$192.19	$288.29	$384.38
144,000	$125.71	$251.42	$377.14	$502.85	$104.83	$209.66	$314.50	$419.33	$96.77	$193.54	$290.30	$387.07
145,000	$126.59	$253.17	$379.76	$506.34	$105.56	$211.12	$316.68	$422.24	$97.44	$194.88	$292.32	$389.76
146,000	$127.46	$254.92	$382.37	$509.83	$106.29	$212.58	$318.86	$425.15	$98.11	$196.22	$294.34	$392.45
147,000	$128.33	$256.66	$384.99	$513.32	$107.02	$214.03	$321.05	$428.06	$98.78	$197.57	$296.35	$395.14
148,000	$129.20	$258.41	$387.61	$516.82	$107.74	$215.49	$323.23	$430.98	$99.46	$198.91	$298.37	$397.82
149,000	$130.08	$260.15	$390.23	$520.31	$108.47	$216.94	$325.42	$433.89	$100.13	$200.26	$300.38	$400.51
150,000	$130.95	$261.90	$392.85	$523.80	$109.20	$218.40	$327.60	$436.80	$100.80	$201.60	$302.40	$403.20
151,000	$131.82	$263.65	$395.47	$527.29	$109.93	$219.86	$329.78	$439.71	$101.47	$202.94	$304.42	$405.89
152,000	$132.70	$265.39	$398.09	$530.78	$110.66	$221.31	$331.97	$442.62	$102.14	$204.29	$306.43	$408.58
153,000	$133.57	$267.14	$400.71	$534.28	$111.38	$222.77	$334.15	$445.54	$102.82	$205.63	$308.45	$411.26
154,000	$134.44	$268.88	$403.33	$537.77	$112.11	$224.22	$336.34	$448.45	$103.49	$206.98	$310.46	$413.95
155,000	$135.32	$270.63	$405.95	$541.26	$112.84	$225.68	$338.52	$451.36	$104.16	$208.32	$312.48	$416.64
156,000	$136.19	$272.38	$408.56	$544.75	$113.57	$227.14	$340.70	$454.27	$104.83	$209.66	$314.50	$419.33
157,000	$137.06	$274.12	$411.18	$548.24	$114.30	$228.59	$342.89	$457.18	$105.50	$211.01	$316.51	$422.02
158,000	$137.93	$275.87	$413.80	$551.74	$115.02	$230.05	$345.07	$460.10	$106.18	$212.35	$318.53	$424.70
159,000	$138.81	$277.61	$416.42	$555.23	$115.75	$231.50	$347.26	$463.01	$106.85	$213.70	$320.54	$427.39
160,000	$139.68	$279.36	$419.04	$558.72	$116.48	$232.96	$349.44	$465.92	$107.52	$215.04	$322.56	$430.08
161,000	$140.55	$281.11	$421.66	$562.21	$117.21	$234.42	$351.62	$468.83	$108.19	$216.38	$324.58	$432.77
162,000	$141.43	$282.85	$424.28	$565.70	$117.94	$235.87	$353.81	$471.74	$108.86	$217.73	$326.59	$435.46
163,000	$142.30	$284.60	$426.90	$569.20	$118.66	$237.33	$355.99	$474.66	$109.54	$219.07	$328.61	$438.14
164,000	$143.17	$286.34	$429.52	$572.69	$119.39	$238.78	$358.18	$477.57	$110.21	$220.42	$330.62	$440.83
165,000	$144.05	$288.09	$432.14	$576.18	$120.12	$240.24	$360.36	$480.48	$110.88	$221.76	$332.64	$443.52
166,000	$144.92	$289.84	$434.75	$579.67	$120.85	$241.70	$362.54	$483.39	$111.55	$223.10	$334.66	$446.21
167,000	$145.79	$291.58	$437.37	$583.16	$121.58	$243.15	$364.73	$486.30	$112.22	$224.45	$336.67	$448.90
168,000	$146.66	$293.33	$439.99	$586.66	$122.30	$244.61	$366.91	$489.22	$112.90	$225.79	$338.69	$451.58
169,000	$147.54	$295.07	$442.61	$590.15	$123.03	$246.06	$369.10	$492.13	$113.57	$227.14	$340.70	$454.27
170,000	$148.41	$296.82	$445.23	$593.64	$123.76	$247.52	$371.28	$495.04	$114.24	$228.48	$342.72	$456.96
171,000	$149.28	$298.57	$447.85	$597.13	$124.49	$248.98	$373.46	$497.95	$114.91	$229.82	$344.74	$459.65
172,000	$150.16	$300.31	$450.47	$600.62	$125.22	$250.43	$375.65	$500.86	$115.58	$231.17	$346.75	$462.34
173,000	$151.03	$302.06	$453.09	$604.12	$125.94	$251.89	$377.83	$503.78	$116.26	$232.51	$348.77	$465.02
174,000	$151.90	$303.80	$455.71	$607.61	$126.67	$253.34	$380.02	$506.69	$116.93	$233.86	$350.78	$467.71
175,000	$152.78	$305.55	$458.33	$611.10	$127.40	$254.80	$382.20	$509.60	$117.60	$235.20	$352.80	$470.40
176,000	$153.65	$307.30	$460.94	$614.59	$128.13	$256.26	$384.38	$512.51	$118.27	$236.54	$354.82	$473.09
177,000	$154.52	$309.04	$463.56	$618.08	$128.86	$257.71	$386.57	$515.42	$118.94	$237.89	$356.83	$475.78
178,000	$155.39	$310.79	$466.18	$621.58	$129.58	$259.17	$388.75	$518.34	$119.62	$239.23	$358.85	$478.46
179,000	$156.27	$312.53	$468.80	$625.07	$130.31	$260.62	$390.94	$521.25	$120.29	$240.58	$360.86	$481.15
180,000	$157.14	$314.28	$471.42	$628.56	$131.04	$262.08	$393.12	$524.16	$120.96	$241.92	$362.88	$483.84
181,000	$158.01	$316.03	$474.04	$632.05	$131.77	$263.54	$395.30	$527.07	$121.63	$243.26	$364.90	$486.53
182,000	$158.89	$317.77	$476.66	$635.54	$132.50	$264.99	$397.49	$529.98	$122.30	$244.61	$366.91	$489.22
183,000	$159.76	$319.52	$479.28	$639.04	$133.22	$266.45	$399.67	$532.90	$122.98	$245.95	$368.93	$491.90
184,000	$160.63	$321.26	$481.90	$642.53	$133.95	$267.90	$401.86	$535.81	$123.65	$247.30	$370.94	$494.59
185,000	$161.51	$323.01	$484.52	$646.02	$134.68	$269.36	$404.04	$538.72	$124.32	$248.64	$372.96	$497.28
186,000	$162.38	$324.76	$487.13	$649.51	$135.41	$270.82	$406.22	$541.63	$124.99	$249.98	$374.98	$499.97
187,000	$163.25	$326.50	$489.75	$653.00	$136.14	$272.27	$408.41	$544.54	$125.66	$251.33	$376.99	$502.66
188,000	$164.12	$328.25	$492.37	$656.50	$136.86	$273.73	$410.59	$547.46	$126.34	$252.67	$379.01	$505.34
189,000	$165.00	$329.99	$494.99	$659.99	$137.59	$275.18	$412.78	$550.37	$127.01	$254.02	$381.02	$508.03
190,000	$165.87	$331.74	$497.61	$663.48	$138.32	$276.64	$414.96	$553.28	$127.68	$255.36	$383.04	$510.72
191,000	$166.74	$333.49	$500.23	$666.97	$139.05	$278.10	$417.14	$556.19	$128.35	$256.70	$385.06	$513.41
192,000	$167.62	$335.23	$502.85	$670.46	$139.78	$279.55	$419.33	$559.10	$129.02	$258.05	$387.07	$516.10

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 70 - 74

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$168.49	$336.98	$505.47	$673.96	$140.50	$281.01	$421.51	$562.02	$129.70	$259.39	$389.09	$518.78
194,000	$169.36	$338.72	$508.09	$677.45	$141.23	$282.46	$423.70	$564.93	$130.37	$260.74	$391.10	$521.47
195,000	$170.24	$340.47	$510.71	$680.94	$141.96	$283.92	$425.88	$567.84	$131.04	$262.08	$393.12	$524.16
196,000	$171.11	$342.22	$513.32	$684.43	$142.69	$285.38	$428.06	$570.75	$131.71	$263.42	$395.14	$526.85
197,000	$171.98	$343.96	$515.94	$687.92	$143.42	$286.83	$430.25	$573.66	$132.38	$264.77	$397.15	$529.54
198,000	$172.85	$345.71	$518.56	$691.42	$144.14	$288.29	$432.43	$576.58	$133.06	$266.11	$399.17	$532.22
199,000	$173.73	$347.45	$521.18	$694.91	$144.87	$289.74	$434.62	$579.49	$133.73	$267.46	$401.18	$534.91
200,000	$174.60	$349.20	$523.80	$698.40	$145.60	$291.20	$436.80	$582.40	$134.40	$268.80	$403.20	$537.60
201,000	$175.47	$350.95	$526.42	$701.89	$146.33	$292.66	$438.98	$585.31	$135.07	$270.14	$405.22	$540.29
202,000	$176.35	$352.69	$529.04	$705.38	$147.06	$294.11	$441.17	$588.22	$135.74	$271.49	$407.23	$542.98
203,000	$177.22	$354.44	$531.66	$708.88	$147.78	$295.57	$443.35	$591.14	$136.42	$272.83	$409.25	$545.66
204,000	$178.09	$356.18	$534.28	$712.37	$148.51	$297.02	$445.54	$594.05	$137.09	$274.18	$411.26	$548.35
205,000	$178.97	$357.93	$536.90	$715.86	$149.24	$298.48	$447.72	$596.96	$137.76	$275.52	$413.28	$551.04
206,000	$179.84	$359.68	$539.51	$719.35	$149.97	$299.94	$449.90	$599.87	$138.43	$276.86	$415.30	$553.73
207,000	$180.71	$361.42	$542.13	$722.84	$150.70	$301.39	$452.09	$602.78	$139.10	$278.21	$417.31	$556.42
208,000	$181.58	$363.17	$544.75	$726.34	$151.42	$302.85	$454.27	$605.70	$139.78	$279.55	$419.33	$559.10
209,000	$182.46	$364.91	$547.37	$729.83	$152.15	$304.30	$456.46	$608.61	$140.45	$280.90	$421.34	$561.79
210,000	$183.33	$366.66	$549.99	$733.32	$152.88	$305.76	$458.64	$611.52	$141.12	$282.24	$423.36	$564.48
211,000	$184.20	$368.41	$552.61	$736.81	$153.61	$307.22	$460.82	$614.43	$141.79	$283.58	$425.38	$567.17
212,000	$185.08	$370.15	$555.23	$740.30	$154.34	$308.67	$463.01	$617.34	$142.46	$284.93	$427.39	$569.86
213,000	$185.95	$371.90	$557.85	$743.80	$155.06	$310.13	$465.19	$620.26	$143.14	$286.27	$429.41	$572.54
214,000	$186.82	$373.64	$560.47	$747.29	$155.79	$311.58	$467.38	$623.17	$143.81	$287.62	$431.42	$575.23
215,000	$187.70	$375.39	$563.09	$750.78	$156.52	$313.04	$469.56	$626.08	$144.48	$288.96	$433.44	$577.92
216,000	$188.57	$377.14	$565.70	$754.27	$157.25	$314.50	$471.74	$628.99	$145.15	$290.30	$435.46	$580.61
217,000	$189.44	$378.88	$568.32	$757.76	$157.98	$315.95	$473.93	$631.90	$145.82	$291.65	$437.47	$583.30
218,000	$190.31	$380.63	$570.94	$761.26	$158.70	$317.41	$476.11	$634.82	$146.50	$292.99	$439.49	$585.98
219,000	$191.19	$382.37	$573.56	$764.75	$159.43	$318.86	$478.30	$637.73	$147.17	$294.34	$441.50	$588.67
220,000	$192.06	$384.12	$576.18	$768.24	$160.16	$320.32	$480.48	$640.64	$147.84	$295.68	$443.52	$591.36
221,000	$192.93	$385.87	$578.80	$771.73	$160.89	$321.78	$482.66	$643.55	$148.51	$297.02	$445.54	$594.05
222,000	$193.81	$387.61	$581.42	$775.22	$161.62	$323.23	$484.85	$646.46	$149.18	$298.37	$447.55	$596.74
223,000	$194.68	$389.36	$584.04	$778.72	$162.34	$324.69	$487.03	$649.38	$149.86	$299.71	$449.57	$599.42
224,000	$195.55	$391.10	$586.66	$782.21	$163.07	$326.14	$489.22	$652.29	$150.53	$301.06	$451.58	$602.11
225,000	$196.43	$392.85	$589.28	$785.70	$163.80	$327.60	$491.40	$655.20	$151.20	$302.40	$453.60	$604.80
226,000	$197.30	$394.60	$591.89	$789.19	$164.53	$329.06	$493.58	$658.11	$151.87	$303.74	$455.62	$607.49
227,000	$198.17	$396.34	$594.51	$792.68	$165.26	$330.51	$495.77	$661.02	$152.54	$305.09	$457.63	$610.18
228,000	$199.04	$398.09	$597.13	$796.18	$165.98	$331.97	$497.95	$663.94	$153.22	$306.43	$459.65	$612.86
229,000	$199.92	$399.83	$599.75	$799.67	$166.71	$333.42	$500.14	$666.85	$153.89	$307.78	$461.66	$615.55
230,000	$200.79	$401.58	$602.37	$803.16	$167.44	$334.88	$502.32	$669.76	$154.56	$309.12	$463.68	$618.24
231,000	$201.66	$403.33	$604.99	$806.65	$168.17	$336.34	$504.50	$672.67	$155.23	$310.46	$465.70	$620.93
232,000	$202.54	$405.07	$607.61	$810.14	$168.90	$337.79	$506.69	$675.58	$155.90	$311.81	$467.71	$623.62
233,000	$203.41	$406.82	$610.23	$813.64	$169.62	$339.25	$508.87	$678.50	$156.58	$313.15	$469.73	$626.30
234,000	$204.28	$408.56	$612.85	$817.13	$170.35	$340.70	$511.06	$681.41	$157.25	$314.50	$471.74	$628.99
235,000	$205.16	$410.31	$615.47	$820.62	$171.08	$342.16	$513.24	$684.32	$157.92	$315.84	$473.76	$631.68
236,000	$206.03	$412.06	$618.08	$824.11	$171.81	$343.62	$515.42	$687.23	$158.59	$317.18	$475.78	$634.37
237,000	$206.90	$413.80	$620.70	$827.60	$172.54	$345.07	$517.61	$690.14	$159.26	$318.53	$477.79	$637.06
238,000	$207.77	$415.55	$623.32	$831.10	$173.26	$346.53	$519.79	$693.06	$159.94	$319.87	$479.81	$639.74
239,000	$208.65	$417.29	$625.94	$834.59	$173.99	$347.98	$521.98	$695.97	$160.61	$321.22	$481.82	$642.43
240,000	$209.52	$419.04	$628.56	$838.08	$174.72	$349.44	$524.16	$698.88	$161.28	$322.56	$483.84	$645.12
241,000	$210.39	$420.79	$631.18	$841.57	$175.45	$350.90	$526.34	$701.79	$161.95	$323.90	$485.86	$647.81
242,000	$211.27	$422.53	$633.80	$845.06	$176.18	$352.35	$528.53	$704.70	$162.62	$325.25	$487.87	$650.50
243,000	$212.14	$424.28	$636.42	$848.56	$176.90	$353.81	$530.71	$707.62	$163.30	$326.59	$489.89	$653.18
244,000	$213.01	$426.02	$639.04	$852.05	$177.63	$355.26	$532.90	$710.53	$163.97	$327.94	$491.90	$655.87
245,000	$213.89	$427.77	$641.66	$855.54	$178.36	$356.72	$535.08	$713.44	$164.64	$329.28	$493.92	$658.56
246,000	$214.76	$429.52	$644.27	$859.03	$179.09	$358.18	$537.26	$716.35	$165.31	$330.62	$495.94	$661.25
247,000	$215.63	$431.26	$646.89	$862.52	$179.82	$359.63	$539.45	$719.26	$165.98	$331.97	$497.95	$663.94
248,000	$216.50	$433.01	$649.51	$866.02	$180.54	$361.09	$541.63	$722.18	$166.66	$333.31	$499.97	$666.62
249,000	$217.38	$434.75	$652.13	$869.51	$181.27	$362.54	$543.82	$725.09	$167.33	$334.66	$501.98	$669.31
250,000	$218.25	$436.50	$654.75	$873.00	$182.00	$364.00	$546.00	$728.00	$168.00	$336.00	$504.00	$672.00
251,000	$219.12	$438.25	$657.37	$876.49	$182.73	$365.46	$548.18	$730.91	$168.67	$337.34	$506.02	$674.69
252,000	$220.00	$439.99	$659.99	$879.98	$183.46	$366.91	$550.37	$733.82	$169.34	$338.69	$508.03	$677.38
253,000	$220.87	$441.74	$662.61	$883.48	$184.18	$368.37	$552.55	$736.74	$170.02	$340.03	$510.05	$680.06

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 70 - 74

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$221.74	$443.48	$665.23	$886.97	$184.91	$369.82	$554.74	$739.65	$170.69	$341.38	$512.06	$682.75
255,000	$222.62	$445.23	$667.85	$890.46	$185.64	$371.28	$556.92	$742.56	$171.36	$342.72	$514.08	$685.44
256,000	$223.49	$446.98	$670.46	$893.95	$186.37	$372.74	$559.10	$745.47	$172.03	$344.06	$516.10	$688.13
257,000	$224.36	$448.72	$673.08	$897.44	$187.10	$374.19	$561.29	$748.38	$172.70	$345.41	$518.11	$690.82
258,000	$225.23	$450.47	$675.70	$900.94	$187.82	$375.65	$563.47	$751.30	$173.38	$346.75	$520.13	$693.50
259,000	$226.11	$452.21	$678.32	$904.43	$188.55	$377.10	$565.66	$754.21	$174.05	$348.10	$522.14	$696.19
260,000	$226.98	$453.96	$680.94	$907.92	$189.28	$378.56	$567.84	$757.12	$174.72	$349.44	$524.16	$698.88
261,000	$227.85	$455.71	$683.56	$911.41	$190.01	$380.02	$570.02	$760.03	$175.39	$350.78	$526.18	$701.57
262,000	$228.73	$457.45	$686.18	$914.90	$190.74	$381.47	$572.21	$762.94	$176.06	$352.13	$528.19	$704.26
263,000	$229.60	$459.20	$688.80	$918.40	$191.46	$382.93	$574.39	$765.86	$176.74	$353.47	$530.21	$706.94
264,000	$230.47	$460.94	$691.42	$921.89	$192.19	$384.38	$576.58	$768.77	$177.41	$354.82	$532.22	$709.63
265,000	$231.35	$462.69	$694.04	$925.38	$192.92	$385.84	$578.76	$771.68	$178.08	$356.16	$534.24	$712.32
266,000	$232.22	$464.44	$696.65	$928.87	$193.65	$387.30	$580.94	$774.59	$178.75	$357.50	$536.26	$715.01
267,000	$233.09	$466.18	$699.27	$932.36	$194.38	$388.75	$583.13	$777.50	$179.42	$358.85	$538.27	$717.70
268,000	$233.96	$467.93	$701.89	$935.86	$195.10	$390.21	$585.31	$780.42	$180.10	$360.19	$540.29	$720.38
269,000	$234.84	$469.67	$704.51	$939.35	$195.83	$391.66	$587.50	$783.33	$180.77	$361.54	$542.30	$723.07
270,000	$235.71	$471.42	$707.13	$942.84	$196.56	$393.12	$589.68	$786.24	$181.44	$362.88	$544.32	$725.76
271,000	$236.58	$473.17	$709.75	$946.33	$197.29	$394.58	$591.86	$789.15	$182.11	$364.22	$546.34	$728.45
272,000	$237.46	$474.91	$712.37	$949.82	$198.02	$396.03	$594.05	$792.06	$182.78	$365.57	$548.35	$731.14
273,000	$238.33	$476.66	$714.99	$953.32	$198.74	$397.49	$596.23	$794.98	$183.46	$366.91	$550.37	$733.82
274,000	$239.20	$478.40	$717.61	$956.81	$199.47	$398.94	$598.42	$797.89	$184.13	$368.26	$552.38	$736.51
275,000	$240.08	$480.15	$720.23	$960.30	$200.20	$400.40	$600.60	$800.80	$184.80	$369.60	$554.40	$739.20
276,000	$240.95	$481.90	$722.84	$963.79	$200.93	$401.86	$602.78	$803.71	$185.47	$370.94	$556.42	$741.89
277,000	$241.82	$483.64	$725.46	$967.28	$201.66	$403.31	$604.97	$806.62	$186.14	$372.29	$558.43	$744.58
278,000	$242.69	$485.39	$728.08	$970.78	$202.38	$404.77	$607.15	$809.54	$186.82	$373.63	$560.45	$747.26
279,000	$243.57	$487.13	$730.70	$974.27	$203.11	$406.22	$609.34	$812.45	$187.49	$374.98	$562.46	$749.95
280,000	$244.44	$488.88	$733.32	$977.76	$203.84	$407.68	$611.52	$815.36	$188.16	$376.32	$564.48	$752.64
281,000	$245.31	$490.63	$735.94	$981.25	$204.57	$409.14	$613.70	$818.27	$188.83	$377.66	$566.50	$755.33
282,000	$246.19	$492.37	$738.56	$984.74	$205.30	$410.59	$615.89	$821.18	$189.50	$379.01	$568.51	$758.02
283,000	$247.06	$494.12	$741.18	$988.24	$206.02	$412.05	$618.07	$824.10	$190.18	$380.35	$570.53	$760.70
284,000	$247.93	$495.86	$743.80	$991.73	$206.75	$413.50	$620.26	$827.01	$190.85	$381.70	$572.54	$763.39
285,000	$248.81	$497.61	$746.42	$995.22	$207.48	$414.96	$622.44	$829.92	$191.52	$383.04	$574.56	$766.08
286,000	$249.68	$499.36	$749.03	$998.71	$208.21	$416.42	$624.62	$832.83	$192.19	$384.38	$576.58	$768.77
287,000	$250.55	$501.10	$751.65	$1,002.20	$208.94	$417.87	$626.81	$835.74	$192.86	$385.73	$578.59	$771.46
288,000	$251.42	$502.85	$754.27	$1,005.70	$209.66	$419.33	$628.99	$838.66	$193.54	$387.07	$580.61	$774.14
289,000	$252.30	$504.59	$756.89	$1,009.19	$210.39	$420.78	$631.18	$841.57	$194.21	$388.42	$582.62	$776.83
290,000	$253.17	$506.34	$759.51	$1,012.68	$211.12	$422.24	$633.36	$844.48	$194.88	$389.76	$584.64	$779.52
291,000	$254.04	$508.09	$762.13	$1,016.17	$211.85	$423.70	$635.54	$847.39	$195.55	$391.10	$586.66	$782.21
292,000	$254.92	$509.83	$764.75	$1,019.66	$212.58	$425.15	$637.73	$850.30	$196.22	$392.45	$588.67	$784.90
293,000	$255.79	$511.58	$767.37	$1,023.16	$213.30	$426.61	$639.91	$853.22	$196.90	$393.79	$590.69	$787.58
294,000	$256.66	$513.32	$769.99	$1,026.65	$214.03	$428.06	$642.10	$856.13	$197.57	$395.14	$592.70	$790.27
295,000	$257.54	$515.07	$772.61	$1,030.14	$214.76	$429.52	$644.28	$859.04	$198.24	$396.48	$594.72	$792.96
296,000	$258.41	$516.82	$775.22	$1,033.63	$215.49	$430.98	$646.46	$861.95	$198.91	$397.82	$596.74	$795.65
297,000	$259.28	$518.56	$777.84	$1,037.12	$216.22	$432.43	$648.65	$864.86	$199.58	$399.17	$598.75	$798.34
298,000	$260.15	$520.31	$780.46	$1,040.62	$216.94	$433.89	$650.83	$867.78	$200.26	$400.51	$600.77	$801.02
299,000	$261.03	$522.05	$783.08	$1,044.11	$217.67	$435.34	$653.02	$870.69	$200.93	$401.86	$602.78	$803.71
300,000	$261.90	$523.80	$785.70	$1,047.60	$218.40	$436.80	$655.20	$873.60	$201.60	$403.20	$604.80	$806.40
301,000	$262.77	$525.55	$788.32	$1,051.09	$219.13	$438.26	$657.38	$876.51	$202.27	$404.54	$606.82	$809.09
302,000	$263.65	$527.29	$790.94	$1,054.58	$219.86	$439.71	$659.57	$879.42	$202.94	$405.89	$608.83	$811.78
303,000	$264.52	$529.04	$793.56	$1,058.08	$220.58	$441.17	$661.75	$882.34	$203.62	$407.23	$610.85	$814.46
304,000	$265.39	$530.78	$796.18	$1,061.57	$221.31	$442.62	$663.94	$885.25	$204.29	$408.58	$612.86	$817.15
305,000	$266.27	$532.53	$798.80	$1,065.06	$222.04	$444.08	$666.12	$888.16	$204.96	$409.92	$614.88	$819.84
306,000	$267.14	$534.28	$801.41	$1,068.55	$222.77	$445.54	$668.30	$891.07	$205.63	$411.26	$616.90	$822.53
307,000	$268.01	$536.02	$804.03	$1,072.04	$223.50	$446.99	$670.49	$893.98	$206.30	$412.61	$618.91	$825.22
308,000	$268.88	$537.77	$806.65	$1,075.54	$224.22	$448.45	$672.67	$896.90	$206.98	$413.95	$620.93	$827.90
309,000	$269.76	$539.51	$809.27	$1,079.03	$224.95	$449.90	$674.86	$899.81	$207.65	$415.30	$622.94	$830.59
310,000	$270.63	$541.26	$811.89	$1,082.52	$225.68	$451.36	$677.04	$902.72	$208.32	$416.64	$624.96	$833.28
311,000	$271.50	$543.01	$814.51	$1,086.01	$226.41	$452.82	$679.22	$905.63	$208.99	$417.98	$626.98	$835.97
312,000	$272.38	$544.75	$817.13	$1,089.50	$227.14	$454.27	$681.41	$908.54	$209.66	$419.33	$628.99	$838.66
313,000	$273.25	$546.50	$819.75	$1,093.00	$227.86	$455.73	$683.59	$911.46	$210.34	$420.67	$631.01	$841.34
314,000	$274.12	$548.24	$822.37	$1,096.49	$228.59	$457.18	$685.78	$914.37	$211.01	$422.02	$633.02	$844.03

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 70 - 74

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$275.00	$549.99	$824.99	$1,099.98	$229.32	$458.64	$687.96	$917.28	$211.68	$423.36	$635.04	$846.72
316,000	$275.87	$551.74	$827.60	$1,103.47	$230.05	$460.10	$690.14	$920.19	$212.35	$424.70	$637.06	$849.41
317,000	$276.74	$553.48	$830.22	$1,106.96	$230.78	$461.55	$692.33	$923.10	$213.02	$426.05	$639.07	$852.10
318,000	$277.61	$555.23	$832.84	$1,110.46	$231.50	$463.01	$694.51	$926.02	$213.70	$427.39	$641.09	$854.78
319,000	$278.49	$556.97	$835.46	$1,113.95	$232.23	$464.46	$696.70	$928.93	$214.37	$428.74	$643.10	$857.47
320,000	$279.36	$558.72	$838.08	$1,117.44	$232.96	$465.92	$698.88	$931.84	$215.04	$430.08	$645.12	$860.16
321,000	$280.23	$560.47	$840.70	$1,120.93	$233.69	$467.38	$701.06	$934.75	$215.71	$431.42	$647.14	$862.85
322,000	$281.11	$562.21	$843.32	$1,124.42	$234.42	$468.83	$703.25	$937.66	$216.38	$432.77	$649.15	$865.54
323,000	$281.98	$563.96	$845.94	$1,127.92	$235.14	$470.29	$705.43	$940.58	$217.06	$434.11	$651.17	$868.22
324,000	$282.85	$565.70	$848.56	$1,131.41	$235.87	$471.74	$707.62	$943.49	$217.73	$435.46	$653.18	$870.91
325,000	$283.73	$567.45	$851.18	$1,134.90	$236.60	$473.20	$709.80	$946.40	$218.40	$436.80	$655.20	$873.60
326,000	$284.60	$569.20	$853.79	$1,138.39	$237.33	$474.66	$711.98	$949.31	$219.07	$438.14	$657.22	$876.29
327,000	$285.47	$570.94	$856.41	$1,141.88	$238.06	$476.11	$714.17	$952.22	$219.74	$439.49	$659.23	$878.98
328,000	$286.34	$572.69	$859.03	$1,145.38	$238.78	$477.57	$716.35	$955.14	$220.42	$440.83	$661.25	$881.66
329,000	$287.22	$574.43	$861.65	$1,148.87	$239.51	$479.02	$718.54	$958.05	$221.09	$442.18	$663.26	$884.35
330,000	$288.09	$576.18	$864.27	$1,152.36	$240.24	$480.48	$720.72	$960.96	$221.76	$443.52	$665.28	$887.04
331,000	$288.96	$577.93	$866.89	$1,155.85	$240.97	$481.94	$722.90	$963.87	$222.43	$444.86	$667.30	$889.73
332,000	$289.84	$579.67	$869.51	$1,159.34	$241.70	$483.39	$725.09	$966.78	$223.10	$446.21	$669.31	$892.42
333,000	$290.71	$581.42	$872.13	$1,162.84	$242.42	$484.85	$727.27	$969.70	$223.78	$447.55	$671.33	$895.10
334,000	$291.58	$583.16	$874.75	$1,166.33	$243.15	$486.30	$729.46	$972.61	$224.45	$448.90	$673.34	$897.79
335,000	$292.46	$584.91	$877.37	$1,169.82	$243.88	$487.76	$731.64	$975.52	$225.12	$450.24	$675.36	$900.48
336,000	$293.33	$586.66	$879.98	$1,173.31	$244.61	$489.22	$733.82	$978.43	$225.79	$451.58	$677.38	$903.17
337,000	$294.20	$588.40	$882.60	$1,176.80	$245.34	$490.67	$736.01	$981.34	$226.46	$452.93	$679.39	$905.86
338,000	$295.07	$590.15	$885.22	$1,180.30	$246.06	$492.13	$738.19	$984.26	$227.14	$454.27	$681.41	$908.54
339,000	$295.95	$591.89	$887.84	$1,183.79	$246.79	$493.58	$740.38	$987.17	$227.81	$455.62	$683.42	$911.23
340,000	$296.82	$593.64	$890.46	$1,187.28	$247.52	$495.04	$742.56	$990.08	$228.48	$456.96	$685.44	$913.92
341,000	$297.69	$595.39	$893.08	$1,190.77	$248.25	$496.50	$744.74	$992.99	$229.15	$458.30	$687.46	$916.61
342,000	$298.57	$597.13	$895.70	$1,194.26	$248.98	$497.95	$746.93	$995.90	$229.82	$459.65	$689.47	$919.30
343,000	$299.44	$598.88	$898.32	$1,197.76	$249.70	$499.41	$749.11	$998.82	$230.50	$460.99	$691.49	$921.98
344,000	$300.31	$600.62	$900.94	$1,201.25	$250.43	$500.86	$751.30	$1,001.73	$231.17	$462.34	$693.50	$924.67
345,000	$301.19	$602.37	$903.56	$1,204.74	$251.16	$502.32	$753.48	$1,004.64	$231.84	$463.68	$695.52	$927.36
346,000	$302.06	$604.12	$906.17	$1,208.23	$251.89	$503.78	$755.66	$1,007.55	$232.51	$465.02	$697.54	$930.05
347,000	$302.93	$605.86	$908.79	$1,211.72	$252.62	$505.23	$757.85	$1,010.46	$233.18	$466.37	$699.55	$932.74
348,000	$303.80	$607.61	$911.41	$1,215.22	$253.34	$506.69	$760.03	$1,013.38	$233.86	$467.71	$701.57	$935.42
349,000	$304.68	$609.35	$914.03	$1,218.71	$254.07	$508.14	$762.22	$1,016.29	$234.53	$469.06	$703.58	$938.11
350,000	$305.55	$611.10	$916.65	$1,222.20	$254.80	$509.60	$764.40	$1,019.20	$235.20	$470.40	$705.60	$940.80
351,000	$306.42	$612.85	$919.27	$1,225.69	$255.53	$511.06	$766.58	$1,022.11	$235.87	$471.74	$707.62	$943.49
352,000	$307.30	$614.59	$921.89	$1,229.18	$256.26	$512.51	$768.77	$1,025.02	$236.54	$473.09	$709.63	$946.18
353,000	$308.17	$616.34	$924.51	$1,232.68	$256.98	$513.97	$770.95	$1,027.94	$237.22	$474.43	$711.65	$948.86
354,000	$309.04	$618.08	$927.13	$1,236.17	$257.71	$515.42	$773.14	$1,030.85	$237.89	$475.78	$713.66	$951.55
355,000	$309.92	$619.83	$929.75	$1,239.66	$258.44	$516.88	$775.32	$1,033.76	$238.56	$477.12	$715.68	$954.24
356,000	$310.79	$621.58	$932.36	$1,243.15	$259.17	$518.34	$777.50	$1,036.67	$239.23	$478.46	$717.70	$956.93
357,000	$311.66	$623.32	$934.98	$1,246.64	$259.90	$519.79	$779.69	$1,039.58	$239.90	$479.81	$719.71	$959.62
358,000	$312.53	$625.07	$937.60	$1,250.14	$260.62	$521.25	$781.87	$1,042.50	$240.58	$481.15	$721.73	$962.30
359,000	$313.41	$626.81	$940.22	$1,253.63	$261.35	$522.70	$784.06	$1,045.41	$241.25	$482.50	$723.74	$964.99
360,000	$314.28	$628.56	$942.84	$1,257.12	$262.08	$524.16	$786.24	$1,048.32	$241.92	$483.84	$725.76	$967.68
361,000	$315.15	$630.31	$945.46	$1,260.61	$262.81	$525.62	$788.42	$1,051.23	$242.59	$485.18	$727.78	$970.37
362,000	$316.03	$632.05	$948.08	$1,264.10	$263.54	$527.07	$790.61	$1,054.14	$243.26	$486.53	$729.79	$973.06
363,000	$316.90	$633.80	$950.70	$1,267.60	$264.26	$528.53	$792.79	$1,057.06	$243.94	$487.87	$731.81	$975.74
364,000	$317.77	$635.54	$953.32	$1,271.09	$264.99	$529.98	$794.98	$1,059.97	$244.61	$489.22	$733.82	$978.43
365,000	$318.65	$637.29	$955.94	$1,274.58	$265.72	$531.44	$797.16	$1,062.88	$245.28	$490.56	$735.84	$981.12
366,000	$319.52	$639.04	$958.55	$1,278.07	$266.45	$532.90	$799.34	$1,065.79	$245.95	$491.90	$737.86	$983.81
367,000	$320.39	$640.78	$961.17	$1,281.56	$267.18	$534.35	$801.53	$1,068.70	$246.62	$493.25	$739.87	$986.50
368,000	$321.26	$642.53	$963.79	$1,285.06	$267.90	$535.81	$803.71	$1,071.62	$247.30	$494.59	$741.89	$989.18
369,000	$322.14	$644.27	$966.41	$1,288.55	$268.63	$537.26	$805.90	$1,074.53	$247.97	$495.94	$743.90	$991.87
370,000	$323.01	$646.02	$969.03	$1,292.04	$269.36	$538.72	$808.08	$1,077.44	$248.64	$497.28	$745.92	$994.56
371,000	$323.88	$647.77	$971.65	$1,295.53	$270.09	$540.18	$810.26	$1,080.35	$249.31	$498.62	$747.94	$997.25
372,000	$324.76	$649.51	$974.27	$1,299.02	$270.82	$541.63	$812.45	$1,083.26	$249.98	$499.97	$749.95	$999.94
373,000	$325.63	$651.26	$976.89	$1,302.52	$271.54	$543.09	$814.63	$1,086.18	$250.66	$501.31	$751.97	$1,002.62
374,000	$326.50	$653.00	$979.51	$1,306.01	$272.27	$544.54	$816.82	$1,089.09	$251.33	$502.66	$753.98	$1,005.31
375,000	$327.38	$654.75	$982.13	$1,309.50	$273.00	$546.00	$819.00	$1,092.00	$252.00	$504.00	$756.00	$1,008.00

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 75+

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
10,000	$13.36	$26.72	$40.08	$53.44	$11.14	$22.28	$33.42	$44.56	$10.28	$20.56	$30.84	$41.12
11,000	$14.70	$29.39	$44.09	$58.78	$12.25	$24.51	$36.76	$49.02	$11.31	$22.62	$33.92	$45.23
12,000	$16.03	$32.06	$48.10	$64.13	$13.37	$26.74	$40.10	$53.47	$12.34	$24.67	$37.01	$49.34
13,000	$17.37	$34.74	$52.10	$69.47	$14.48	$28.96	$43.45	$57.93	$13.36	$26.73	$40.09	$53.46
14,000	$18.70	$37.41	$56.11	$74.82	$15.60	$31.19	$46.79	$62.38	$14.39	$28.78	$43.18	$57.57
15,000	$20.04	$40.08	$60.12	$80.16	$16.71	$33.42	$50.13	$66.84	$15.42	$30.84	$46.26	$61.68
16,000	$21.38	$42.75	$64.13	$85.50	$17.82	$35.65	$53.47	$71.30	$16.45	$32.90	$49.34	$65.79
17,000	$22.71	$45.42	$68.14	$90.85	$18.94	$37.88	$56.81	$75.75	$17.48	$34.95	$52.43	$69.90
18,000	$24.05	$48.10	$72.14	$96.19	$20.05	$40.10	$60.16	$80.21	$18.50	$37.01	$55.51	$74.02
19,000	$25.38	$50.77	$76.15	$101.54	$21.17	$42.33	$63.50	$84.66	$19.53	$39.06	$58.60	$78.13
20,000	$26.72	$53.44	$80.16	$106.88	$22.28	$44.56	$66.84	$89.12	$20.56	$41.12	$61.68	$82.24
21,000	$28.06	$56.11	$84.17	$112.22	$23.39	$46.79	$70.18	$93.58	$21.59	$43.18	$64.76	$86.35
22,000	$29.39	$58.78	$88.18	$117.57	$24.51	$49.02	$73.52	$98.03	$22.62	$45.23	$67.85	$90.46
23,000	$30.73	$61.46	$92.18	$122.91	$25.62	$51.24	$76.87	$102.49	$23.64	$47.29	$70.93	$94.58
24,000	$32.06	$64.13	$96.19	$128.26	$26.74	$53.47	$80.21	$106.94	$24.67	$49.34	$74.02	$98.69
25,000	$33.40	$66.80	$100.20	$133.60	$27.85	$55.70	$83.55	$111.40	$25.70	$51.40	$77.10	$102.80
26,000	$34.74	$69.47	$104.21	$138.94	$28.96	$57.93	$86.89	$115.86	$26.73	$53.46	$80.18	$106.91
27,000	$36.07	$72.14	$108.22	$144.29	$30.08	$60.16	$90.23	$120.31	$27.76	$55.51	$83.27	$111.02
28,000	$37.41	$74.82	$112.22	$149.63	$31.19	$62.38	$93.58	$124.77	$28.78	$57.57	$86.35	$115.14
29,000	$38.74	$77.49	$116.23	$154.98	$32.31	$64.61	$96.92	$129.22	$29.81	$59.62	$89.44	$119.25
30,000	$40.08	$80.16	$120.24	$160.32	$33.42	$66.84	$100.26	$133.68	$30.84	$61.68	$92.52	$123.36
31,000	$41.42	$82.83	$124.25	$165.66	$34.53	$69.07	$103.60	$138.14	$31.87	$63.74	$95.60	$127.47
32,000	$42.75	$85.50	$128.26	$171.01	$35.65	$71.30	$106.94	$142.59	$32.90	$65.79	$98.69	$131.58
33,000	$44.09	$88.18	$132.26	$176.35	$36.76	$73.52	$110.29	$147.05	$33.92	$67.85	$101.77	$135.70
34,000	$45.42	$90.85	$136.27	$181.70	$37.88	$75.75	$113.63	$151.50	$34.95	$69.90	$104.86	$139.81
35,000	$46.76	$93.52	$140.28	$187.04	$38.99	$77.98	$116.97	$155.96	$35.98	$71.96	$107.94	$143.92
36,000	$48.10	$96.19	$144.29	$192.38	$40.10	$80.21	$120.31	$160.42	$37.01	$74.02	$111.02	$148.03
37,000	$49.43	$98.86	$148.30	$197.73	$41.22	$82.44	$123.65	$164.87	$38.04	$76.07	$114.11	$152.14
38,000	$50.77	$101.54	$152.30	$203.07	$42.33	$84.66	$127.00	$169.33	$39.06	$78.13	$117.19	$156.26
39,000	$52.10	$104.21	$156.31	$208.42	$43.45	$86.89	$130.34	$173.78	$40.09	$80.18	$120.28	$160.37
40,000	$53.44	$106.88	$160.32	$213.76	$44.56	$89.12	$133.68	$178.24	$41.12	$82.24	$123.36	$164.48
41,000	$54.78	$109.55	$164.33	$219.10	$45.67	$91.35	$137.02	$182.70	$42.15	$84.30	$126.44	$168.59
42,000	$56.11	$112.22	$168.34	$224.45	$46.79	$93.58	$140.36	$187.15	$43.18	$86.35	$129.53	$172.70
43,000	$57.45	$114.90	$172.34	$229.79	$47.90	$95.80	$143.71	$191.61	$44.20	$88.41	$132.61	$176.82
44,000	$58.78	$117.57	$176.35	$235.14	$49.02	$98.03	$147.05	$196.06	$45.23	$90.46	$135.70	$180.93
45,000	$60.12	$120.24	$180.36	$240.48	$50.13	$100.26	$150.39	$200.52	$46.26	$92.52	$138.78	$185.04
46,000	$61.46	$122.91	$184.37	$245.82	$51.24	$102.49	$153.73	$204.98	$47.29	$94.58	$141.86	$189.15
47,000	$62.79	$125.58	$188.38	$251.17	$52.36	$104.72	$157.07	$209.43	$48.32	$96.63	$144.95	$193.26
48,000	$64.13	$128.26	$192.38	$256.51	$53.47	$106.94	$160.42	$213.89	$49.34	$98.69	$148.03	$197.38
49,000	$65.46	$130.93	$196.39	$261.86	$54.59	$109.17	$163.76	$218.34	$50.37	$100.74	$151.12	$201.49
50,000	$66.80	$133.60	$200.40	$267.20	$55.70	$111.40	$167.10	$222.80	$51.40	$102.80	$154.20	$205.60
51,000	$68.14	$136.27	$204.41	$272.54	$56.81	$113.63	$170.44	$227.26	$52.43	$104.86	$157.28	$209.71
52,000	$69.47	$138.94	$208.42	$277.89	$57.93	$115.86	$173.78	$231.71	$53.46	$106.91	$160.37	$213.82
53,000	$70.81	$141.62	$212.42	$283.23	$59.04	$118.08	$177.13	$236.17	$54.48	$108.97	$163.45	$217.94
54,000	$72.14	$144.29	$216.43	$288.58	$60.16	$120.31	$180.47	$240.62	$55.51	$111.02	$166.54	$222.05
55,000	$73.48	$146.96	$220.44	$293.92	$61.27	$122.54	$183.81	$245.08	$56.54	$113.08	$169.62	$226.16
56,000	$74.82	$149.63	$224.45	$299.26	$62.38	$124.77	$187.15	$249.54	$57.57	$115.14	$172.70	$230.27
57,000	$76.15	$152.30	$228.46	$304.61	$63.50	$127.00	$190.49	$253.99	$58.60	$117.19	$175.79	$234.38
58,000	$77.49	$154.98	$232.46	$309.95	$64.61	$129.22	$193.84	$258.45	$59.62	$119.25	$178.87	$238.50
59,000	$78.82	$157.65	$236.47	$315.30	$65.73	$131.45	$197.18	$262.90	$60.65	$121.30	$181.96	$242.61
60,000	$80.16	$160.32	$240.48	$320.64	$66.84	$133.68	$200.52	$267.36	$61.68	$123.36	$185.04	$246.72
61,000	$81.50	$162.99	$244.49	$325.98	$67.95	$135.91	$203.86	$271.82	$62.71	$125.42	$188.12	$250.83
62,000	$82.83	$165.66	$248.50	$331.33	$69.07	$138.14	$207.20	$276.27	$63.74	$127.47	$191.21	$254.94
63,000	$84.17	$168.34	$252.50	$336.67	$70.18	$140.36	$210.55	$280.73	$64.76	$129.53	$194.29	$259.06
64,000	$85.50	$171.01	$256.51	$342.02	$71.30	$142.59	$213.89	$285.18	$65.79	$131.58	$197.38	$263.17
65,000	$86.84	$173.68	$260.52	$347.36	$72.41	$144.82	$217.23	$289.64	$66.82	$133.64	$200.46	$267.28
66,000	$88.18	$176.35	$264.53	$352.70	$73.52	$147.05	$220.57	$294.10	$67.85	$135.70	$203.54	$271.39
67,000	$89.51	$179.02	$268.54	$358.05	$74.64	$149.28	$223.91	$298.55	$68.88	$137.75	$206.63	$275.50
68,000	$90.85	$181.70	$272.54	$363.39	$75.75	$151.50	$227.26	$303.01	$69.90	$139.81	$209.71	$279.62
69,000	$92.18	$184.37	$276.55	$368.74	$76.87	$153.73	$230.60	$307.46	$70.93	$141.86	$212.80	$283.73
70,000	$93.52	$187.04	$280.56	$374.08	$77.98	$155.96	$233.94	$311.92	$71.96	$143.92	$215.88	$287.84

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 75+

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
71,000	$94.86	$189.71	$284.57	$379.42	$79.09	$158.19	$237.28	$316.38	$72.99	$145.98	$218.96	$291.95
72,000	$96.19	$192.38	$288.58	$384.77	$80.21	$160.42	$240.62	$320.83	$74.02	$148.03	$222.05	$296.06
73,000	$97.53	$195.06	$292.58	$390.11	$81.32	$162.64	$243.97	$325.29	$75.04	$150.09	$225.13	$300.18
74,000	$98.86	$197.73	$296.59	$395.46	$82.44	$164.87	$247.31	$329.74	$76.07	$152.14	$228.22	$304.29
75,000	$100.20	$200.40	$300.60	$400.80	$83.55	$167.10	$250.65	$334.20	$77.10	$154.20	$231.30	$308.40
76,000	$101.54	$203.07	$304.61	$406.14	$84.66	$169.33	$253.99	$338.66	$78.13	$156.26	$234.38	$312.51
77,000	$102.87	$205.74	$308.62	$411.49	$85.78	$171.56	$257.33	$343.11	$79.16	$158.31	$237.47	$316.62
78,000	$104.21	$208.42	$312.62	$416.83	$86.89	$173.78	$260.68	$347.57	$80.18	$160.37	$240.55	$320.74
79,000	$105.54	$211.09	$316.63	$422.18	$88.01	$176.01	$264.02	$352.02	$81.21	$162.42	$243.64	$324.85
80,000	$106.88	$213.76	$320.64	$427.52	$89.12	$178.24	$267.36	$356.48	$82.24	$164.48	$246.72	$328.96
81,000	$108.22	$216.43	$324.65	$432.86	$90.23	$180.47	$270.70	$360.94	$83.27	$166.54	$249.80	$333.07
82,000	$109.55	$219.10	$328.66	$438.21	$91.35	$182.70	$274.04	$365.39	$84.30	$168.59	$252.89	$337.18
83,000	$110.89	$221.78	$332.66	$443.55	$92.46	$184.92	$277.39	$369.85	$85.32	$170.65	$255.97	$341.30
84,000	$112.22	$224.45	$336.67	$448.90	$93.58	$187.15	$280.73	$374.30	$86.35	$172.70	$259.06	$345.41
85,000	$113.56	$227.12	$340.68	$454.24	$94.69	$189.38	$284.07	$378.76	$87.38	$174.76	$262.14	$349.52
86,000	$114.90	$229.79	$344.69	$459.58	$95.80	$191.61	$287.41	$383.22	$88.41	$176.82	$265.22	$353.63
87,000	$116.23	$232.46	$348.70	$464.93	$96.92	$193.84	$290.75	$387.67	$89.44	$178.87	$268.31	$357.74
88,000	$117.57	$235.14	$352.70	$470.27	$98.03	$196.06	$294.10	$392.13	$90.46	$180.93	$271.39	$361.86
89,000	$118.90	$237.81	$356.71	$475.62	$99.15	$198.29	$297.44	$396.58	$91.49	$182.98	$274.48	$365.97
90,000	$120.24	$240.48	$360.72	$480.96	$100.26	$200.52	$300.78	$401.04	$92.52	$185.04	$277.56	$370.08
91,000	$121.58	$243.15	$364.73	$486.30	$101.37	$202.75	$304.12	$405.50	$93.55	$187.10	$280.64	$374.19
92,000	$122.91	$245.82	$368.74	$491.65	$102.49	$204.98	$307.46	$409.95	$94.58	$189.15	$283.73	$378.30
93,000	$124.25	$248.50	$372.74	$496.99	$103.60	$207.20	$310.81	$414.41	$95.60	$191.21	$286.81	$382.42
94,000	$125.58	$251.17	$376.75	$502.34	$104.72	$209.43	$314.15	$418.86	$96.63	$193.26	$289.90	$386.53
95,000	$126.92	$253.84	$380.76	$507.68	$105.83	$211.66	$317.49	$423.32	$97.66	$195.32	$292.98	$390.64
96,000	$128.26	$256.51	$384.77	$513.02	$106.94	$213.89	$320.83	$427.78	$98.69	$197.38	$296.06	$394.75
97,000	$129.59	$259.18	$388.78	$518.37	$108.06	$216.12	$324.17	$432.23	$99.72	$199.43	$299.15	$398.86
98,000	$130.93	$261.86	$392.78	$523.71	$109.17	$218.34	$327.52	$436.69	$100.74	$201.49	$302.23	$402.98
99,000	$132.26	$264.53	$396.79	$529.06	$110.29	$220.57	$330.86	$441.14	$101.77	$203.54	$305.32	$407.09
100,000	$133.60	$267.20	$400.80	$534.40	$111.40	$222.80	$334.20	$445.60	$102.80	$205.60	$308.40	$411.20
101,000	$134.94	$269.87	$404.81	$539.74	$112.51	$225.03	$337.54	$450.06	$103.83	$207.66	$311.48	$415.31
102,000	$136.27	$272.54	$408.82	$545.09	$113.63	$227.26	$340.88	$454.51	$104.86	$209.71	$314.57	$419.42
103,000	$137.61	$275.22	$412.82	$550.43	$114.74	$229.48	$344.23	$458.97	$105.88	$211.77	$317.65	$423.54
104,000	$138.94	$277.89	$416.83	$555.78	$115.86	$231.71	$347.57	$463.42	$106.91	$213.82	$320.74	$427.65
105,000	$140.28	$280.56	$420.84	$561.12	$116.97	$233.94	$350.91	$467.88	$107.94	$215.88	$323.82	$431.76
106,000	$141.62	$283.23	$424.85	$566.46	$118.08	$236.17	$354.25	$472.34	$108.97	$217.94	$326.90	$435.87
107,000	$142.95	$285.90	$428.86	$571.81	$119.20	$238.40	$357.59	$476.79	$110.00	$219.99	$329.99	$439.98
108,000	$144.29	$288.58	$432.86	$577.15	$120.31	$240.62	$360.94	$481.25	$111.02	$222.05	$333.07	$444.10
109,000	$145.62	$291.25	$436.87	$582.50	$121.43	$242.85	$364.28	$485.70	$112.05	$224.10	$336.16	$448.21
110,000	$146.96	$293.92	$440.88	$587.84	$122.54	$245.08	$367.62	$490.16	$113.08	$226.16	$339.24	$452.32
111,000	$148.30	$296.59	$444.89	$593.18	$123.65	$247.31	$370.96	$494.62	$114.11	$228.22	$342.32	$456.43
112,000	$149.63	$299.26	$448.90	$598.53	$124.77	$249.54	$374.30	$499.07	$115.14	$230.27	$345.41	$460.54
113,000	$150.97	$301.94	$452.90	$603.87	$125.88	$251.76	$377.65	$503.53	$116.16	$232.33	$348.49	$464.66
114,000	$152.30	$304.61	$456.91	$609.22	$127.00	$253.99	$380.99	$507.98	$117.19	$234.38	$351.58	$468.77
115,000	$153.64	$307.28	$460.92	$614.56	$128.11	$256.22	$384.33	$512.44	$118.22	$236.44	$354.66	$472.88
116,000	$154.98	$309.95	$464.93	$619.90	$129.22	$258.45	$387.67	$516.90	$119.25	$238.50	$357.74	$476.99
117,000	$156.31	$312.62	$468.94	$625.25	$130.34	$260.68	$391.01	$521.35	$120.28	$240.55	$360.83	$481.10
118,000	$157.65	$315.30	$472.94	$630.59	$131.45	$262.90	$394.36	$525.81	$121.30	$242.61	$363.91	$485.22
119,000	$158.98	$317.97	$476.95	$635.94	$132.57	$265.13	$397.70	$530.26	$122.33	$244.66	$367.00	$489.33
120,000	$160.32	$320.64	$480.96	$641.28	$133.68	$267.36	$401.04	$534.72	$123.36	$246.72	$370.08	$493.44
121,000	$161.66	$323.31	$484.97	$646.62	$134.79	$269.59	$404.38	$539.18	$124.39	$248.78	$373.16	$497.55
122,000	$162.99	$325.98	$488.98	$651.97	$135.91	$271.82	$407.72	$543.63	$125.42	$250.83	$376.25	$501.66
123,000	$164.33	$328.66	$492.98	$657.31	$137.02	$274.04	$411.07	$548.09	$126.44	$252.89	$379.33	$505.78
124,000	$165.66	$331.33	$496.99	$662.66	$138.14	$276.27	$414.41	$552.54	$127.47	$254.94	$382.42	$509.89
125,000	$167.00	$334.00	$501.00	$668.00	$139.25	$278.50	$417.75	$557.00	$128.50	$257.00	$385.50	$514.00
126,000	$168.34	$336.67	$505.01	$673.34	$140.36	$280.73	$421.09	$561.46	$129.53	$259.06	$388.58	$518.11
127,000	$169.67	$339.34	$509.02	$678.69	$141.48	$282.96	$424.43	$565.91	$130.56	$261.11	$391.67	$522.22
128,000	$171.01	$342.02	$513.02	$684.03	$142.59	$285.18	$427.78	$570.37	$131.58	$263.17	$394.75	$526.34
129,000	$172.34	$344.69	$517.03	$689.38	$143.71	$287.41	$431.12	$574.82	$132.61	$265.22	$397.84	$530.45
130,000	$173.68	$347.36	$521.04	$694.72	$144.82	$289.64	$434.46	$579.28	$133.64	$267.28	$400.92	$534.56
131,000	$175.02	$350.03	$525.05	$700.06	$145.93	$291.87	$437.80	$583.74	$134.67	$269.34	$404.00	$538.67

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 75+

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
132,000	$176.35	$352.70	$529.06	$705.41	$147.05	$294.10	$441.14	$588.19	$135.70	$271.39	$407.09	$542.78
133,000	$177.69	$355.38	$533.06	$710.75	$148.16	$296.32	$444.49	$592.65	$136.72	$273.45	$410.17	$546.90
134,000	$179.02	$358.05	$537.07	$716.10	$149.28	$298.55	$447.83	$597.10	$137.75	$275.50	$413.26	$551.01
135,000	$180.36	$360.72	$541.08	$721.44	$150.39	$300.78	$451.17	$601.56	$138.78	$277.56	$416.34	$555.12
136,000	$181.70	$363.39	$545.09	$726.78	$151.50	$303.01	$454.51	$606.02	$139.81	$279.62	$419.42	$559.23
137,000	$183.03	$366.06	$549.10	$732.13	$152.62	$305.24	$457.85	$610.47	$140.84	$281.67	$422.51	$563.34
138,000	$184.37	$368.74	$553.10	$737.47	$153.73	$307.46	$461.20	$614.93	$141.86	$283.73	$425.59	$567.46
139,000	$185.70	$371.41	$557.11	$742.82	$154.85	$309.69	$464.54	$619.38	$142.89	$285.78	$428.68	$571.57
140,000	$187.04	$374.08	$561.12	$748.16	$155.96	$311.92	$467.88	$623.84	$143.92	$287.84	$431.76	$575.68
141,000	$188.38	$376.75	$565.13	$753.50	$157.07	$314.15	$471.22	$628.30	$144.95	$289.90	$434.84	$579.79
142,000	$189.71	$379.42	$569.14	$758.85	$158.19	$316.38	$474.56	$632.75	$145.98	$291.95	$437.93	$583.90
143,000	$191.05	$382.10	$573.14	$764.19	$159.30	$318.60	$477.91	$637.21	$147.00	$294.01	$441.01	$588.02
144,000	$192.38	$384.77	$577.15	$769.54	$160.42	$320.83	$481.25	$641.66	$148.03	$296.06	$444.10	$592.13
145,000	$193.72	$387.44	$581.16	$774.88	$161.53	$323.06	$484.59	$646.12	$149.06	$298.12	$447.18	$596.24
146,000	$195.06	$390.11	$585.17	$780.22	$162.64	$325.29	$487.93	$650.58	$150.09	$300.18	$450.26	$600.35
147,000	$196.39	$392.78	$589.18	$785.57	$163.76	$327.52	$491.27	$655.03	$151.12	$302.23	$453.35	$604.46
148,000	$197.73	$395.46	$593.18	$790.91	$164.87	$329.74	$494.62	$659.49	$152.14	$304.29	$456.43	$608.58
149,000	$199.06	$398.13	$597.19	$796.26	$165.99	$331.97	$497.96	$663.94	$153.17	$306.34	$459.52	$612.69
150,000	$200.40	$400.80	$601.20	$801.60	$167.10	$334.20	$501.30	$668.40	$154.20	$308.40	$462.60	$616.80
151,000	$201.74	$403.47	$605.21	$806.94	$168.21	$336.43	$504.64	$672.86	$155.23	$310.46	$465.68	$620.91
152,000	$203.07	$406.14	$609.22	$812.29	$169.33	$338.66	$507.98	$677.31	$156.26	$312.51	$468.77	$625.02
153,000	$204.41	$408.82	$613.22	$817.63	$170.44	$340.88	$511.33	$681.77	$157.28	$314.57	$471.85	$629.14
154,000	$205.74	$411.49	$617.23	$822.98	$171.56	$343.11	$514.67	$686.22	$158.31	$316.62	$474.94	$633.25
155,000	$207.08	$414.16	$621.24	$828.32	$172.67	$345.34	$518.01	$690.68	$159.34	$318.68	$478.02	$637.36
156,000	$208.42	$416.83	$625.25	$833.66	$173.78	$347.57	$521.35	$695.14	$160.37	$320.74	$481.10	$641.47
157,000	$209.75	$419.50	$629.26	$839.01	$174.90	$349.80	$524.69	$699.59	$161.40	$322.79	$484.19	$645.58
158,000	$211.09	$422.18	$633.26	$844.35	$176.01	$352.02	$528.04	$704.05	$162.42	$324.85	$487.27	$649.70
159,000	$212.42	$424.85	$637.27	$849.70	$177.13	$354.25	$531.38	$708.50	$163.45	$326.90	$490.36	$653.81
160,000	$213.76	$427.52	$641.28	$855.04	$178.24	$356.48	$534.72	$712.96	$164.48	$328.96	$493.44	$657.92
161,000	$215.10	$430.19	$645.29	$860.38	$179.35	$358.71	$538.06	$717.42	$165.51	$331.02	$496.52	$662.03
162,000	$216.43	$432.86	$649.30	$865.73	$180.47	$360.94	$541.40	$721.87	$166.54	$333.07	$499.61	$666.14
163,000	$217.77	$435.54	$653.30	$871.07	$181.58	$363.16	$544.75	$726.33	$167.56	$335.13	$502.69	$670.26
164,000	$219.10	$438.21	$657.31	$876.42	$182.70	$365.39	$548.09	$730.78	$168.59	$337.18	$505.78	$674.37
165,000	$220.44	$440.88	$661.32	$881.76	$183.81	$367.62	$551.43	$735.24	$169.62	$339.24	$508.86	$678.48
166,000	$221.78	$443.55	$665.33	$887.10	$184.92	$369.85	$554.77	$739.70	$170.65	$341.30	$511.94	$682.59
167,000	$223.11	$446.22	$669.34	$892.45	$186.04	$372.08	$558.11	$744.15	$171.68	$343.35	$515.03	$686.70
168,000	$224.45	$448.90	$673.34	$897.79	$187.15	$374.30	$561.46	$748.61	$172.70	$345.41	$518.11	$690.82
169,000	$225.78	$451.57	$677.35	$903.14	$188.27	$376.53	$564.80	$753.06	$173.73	$347.46	$521.20	$694.93
170,000	$227.12	$454.24	$681.36	$908.48	$189.38	$378.76	$568.14	$757.52	$174.76	$349.52	$524.28	$699.04
171,000	$228.46	$456.91	$685.37	$913.82	$190.49	$380.99	$571.48	$761.98	$175.79	$351.58	$527.36	$703.15
172,000	$229.79	$459.58	$689.38	$919.17	$191.61	$383.22	$574.82	$766.43	$176.82	$353.63	$530.45	$707.26
173,000	$231.13	$462.26	$693.38	$924.51	$192.72	$385.44	$578.17	$770.89	$177.84	$355.69	$533.53	$711.38
174,000	$232.46	$464.93	$697.39	$929.86	$193.84	$387.67	$581.51	$775.34	$178.87	$357.74	$536.62	$715.49
175,000	$233.80	$467.60	$701.40	$935.20	$194.95	$389.90	$584.85	$779.80	$179.90	$359.80	$539.70	$719.60
176,000	$235.14	$470.27	$705.41	$940.54	$196.06	$392.13	$588.19	$784.26	$180.93	$361.86	$542.78	$723.71
177,000	$236.47	$472.94	$709.42	$945.89	$197.18	$394.36	$591.53	$788.71	$181.96	$363.91	$545.87	$727.82
178,000	$237.81	$475.62	$713.42	$951.23	$198.29	$396.58	$594.88	$793.17	$182.98	$365.97	$548.95	$731.94
179,000	$239.14	$478.29	$717.43	$956.58	$199.41	$398.81	$598.22	$797.62	$184.01	$368.02	$552.04	$736.05
180,000	$240.48	$480.96	$721.44	$961.92	$200.52	$401.04	$601.56	$802.08	$185.04	$370.08	$555.12	$740.16
181,000	$241.82	$483.63	$725.45	$967.26	$201.63	$403.27	$604.90	$806.54	$186.07	$372.14	$558.20	$744.27
182,000	$243.15	$486.30	$729.46	$972.61	$202.75	$405.50	$608.24	$810.99	$187.10	$374.19	$561.29	$748.38
183,000	$244.49	$488.98	$733.46	$977.95	$203.86	$407.72	$611.59	$815.45	$188.12	$376.25	$564.37	$752.50
184,000	$245.82	$491.65	$737.47	$983.30	$204.98	$409.95	$614.93	$819.90	$189.15	$378.30	$567.46	$756.61
185,000	$247.16	$494.32	$741.48	$988.64	$206.09	$412.18	$618.27	$824.36	$190.18	$380.36	$570.54	$760.72
186,000	$248.50	$496.99	$745.49	$993.98	$207.20	$414.41	$621.61	$828.82	$191.21	$382.42	$573.62	$764.83
187,000	$249.83	$499.66	$749.50	$999.33	$208.32	$416.64	$624.95	$833.27	$192.24	$384.47	$576.71	$768.94
188,000	$251.17	$502.34	$753.50	$1,004.67	$209.43	$418.86	$628.30	$837.73	$193.26	$386.53	$579.79	$773.06
189,000	$252.50	$505.01	$757.51	$1,010.02	$210.55	$421.09	$631.64	$842.18	$194.29	$388.58	$582.88	$777.17
190,000	$253.84	$507.68	$761.52	$1,015.36	$211.66	$423.32	$634.98	$846.64	$195.32	$390.64	$585.96	$781.28
191,000	$255.18	$510.35	$765.53	$1,020.70	$212.77	$425.55	$638.32	$851.10	$196.35	$392.70	$589.04	$785.39
192,000	$256.51	$513.02	$769.54	$1,026.05	$213.89	$427.78	$641.66	$855.55	$197.38	$394.75	$592.13	$789.50

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 75+

	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
Salary	1	2	3	4	1	2	3	4	1	2	3	4
193,000	$257.85	$515.70	$773.54	$1,031.39	$215.00	$430.00	$645.01	$860.01	$198.40	$396.81	$595.21	$793.62
194,000	$259.18	$518.37	$777.55	$1,036.74	$216.12	$432.23	$648.35	$864.46	$199.43	$398.86	$598.30	$797.73
195,000	$260.52	$521.04	$781.56	$1,042.08	$217.23	$434.46	$651.69	$868.92	$200.46	$400.92	$601.38	$801.84
196,000	$261.86	$523.71	$785.57	$1,047.42	$218.34	$436.69	$655.03	$873.38	$201.49	$402.98	$604.46	$805.95
197,000	$263.19	$526.38	$789.58	$1,052.77	$219.46	$438.92	$658.37	$877.83	$202.52	$405.03	$607.55	$810.06
198,000	$264.53	$529.06	$793.58	$1,058.11	$220.57	$441.14	$661.72	$882.29	$203.54	$407.09	$610.63	$814.18
199,000	$265.86	$531.73	$797.59	$1,063.46	$221.69	$443.37	$665.06	$886.74	$204.57	$409.14	$613.72	$818.29
200,000	$267.20	$534.40	$801.60	$1,068.80	$222.80	$445.60	$668.40	$891.20	$205.60	$411.20	$616.80	$822.40
201,000	$268.54	$537.07	$805.61	$1,074.14	$223.91	$447.83	$671.74	$895.66	$206.63	$413.26	$619.88	$826.51
202,000	$269.87	$539.74	$809.62	$1,079.49	$225.03	$450.06	$675.08	$900.11	$207.66	$415.31	$622.97	$830.62
203,000	$271.21	$542.42	$813.62	$1,084.83	$226.14	$452.28	$678.43	$904.57	$208.68	$417.37	$626.05	$834.74
204,000	$272.54	$545.09	$817.63	$1,090.18	$227.26	$454.51	$681.77	$909.02	$209.71	$419.42	$629.14	$838.85
205,000	$273.88	$547.76	$821.64	$1,095.52	$228.37	$456.74	$685.11	$913.48	$210.74	$421.48	$632.22	$842.96
206,000	$275.22	$550.43	$825.65	$1,100.86	$229.48	$458.97	$688.45	$917.94	$211.77	$423.54	$635.30	$847.07
207,000	$276.55	$553.10	$829.66	$1,106.21	$230.60	$461.20	$691.79	$922.39	$212.80	$425.59	$638.39	$851.18
208,000	$277.89	$555.78	$833.66	$1,111.55	$231.71	$463.42	$695.14	$926.85	$213.82	$427.65	$641.47	$855.30
209,000	$279.22	$558.45	$837.67	$1,116.90	$232.83	$465.65	$698.48	$931.30	$214.85	$429.70	$644.56	$859.41
210,000	$280.56	$561.12	$841.68	$1,122.24	$233.94	$467.88	$701.82	$935.76	$215.88	$431.76	$647.64	$863.52
211,000	$281.90	$563.79	$845.69	$1,127.58	$235.05	$470.11	$705.16	$940.22	$216.91	$433.82	$650.72	$867.63
212,000	$283.23	$566.46	$849.70	$1,132.93	$236.17	$472.34	$708.50	$944.67	$217.94	$435.87	$653.81	$871.74
213,000	$284.57	$569.14	$853.70	$1,138.27	$237.28	$474.56	$711.85	$949.13	$218.96	$437.93	$656.89	$875.86
214,000	$285.90	$571.81	$857.71	$1,143.62	$238.40	$476.79	$715.19	$953.58	$219.99	$439.98	$659.98	$879.97
215,000	$287.24	$574.48	$861.72	$1,148.96	$239.51	$479.02	$718.53	$958.04	$221.02	$442.04	$663.06	$884.08
216,000	$288.58	$577.15	$865.73	$1,154.30	$240.62	$481.25	$721.87	$962.50	$222.05	$444.10	$666.14	$888.19
217,000	$289.91	$579.82	$869.74	$1,159.65	$241.74	$483.48	$725.21	$966.95	$223.08	$446.15	$669.23	$892.30
218,000	$291.25	$582.50	$873.74	$1,164.99	$242.85	$485.70	$728.56	$971.41	$224.10	$448.21	$672.31	$896.42
219,000	$292.58	$585.17	$877.75	$1,170.34	$243.97	$487.93	$731.90	$975.86	$225.13	$450.26	$675.40	$900.53
220,000	$293.92	$587.84	$881.76	$1,175.68	$245.08	$490.16	$735.24	$980.32	$226.16	$452.32	$678.48	$904.64
221,000	$295.26	$590.51	$885.77	$1,181.02	$246.19	$492.39	$738.58	$984.78	$227.19	$454.38	$681.56	$908.75
222,000	$296.59	$593.18	$889.78	$1,186.37	$247.31	$494.62	$741.92	$989.23	$228.22	$456.43	$684.65	$912.86
223,000	$297.93	$595.86	$893.78	$1,191.71	$248.42	$496.84	$745.27	$993.69	$229.24	$458.49	$687.73	$916.98
224,000	$299.26	$598.53	$897.79	$1,197.06	$249.54	$499.07	$748.61	$998.14	$230.27	$460.54	$690.82	$921.09
225,000	$300.60	$601.20	$901.80	$1,202.40	$250.65	$501.30	$751.95	$1,002.60	$231.30	$462.60	$693.90	$925.20
226,000	$301.94	$603.87	$905.81	$1,207.74	$251.76	$503.53	$755.29	$1,007.06	$232.33	$464.66	$696.98	$929.31
227,000	$303.27	$606.54	$909.82	$1,213.09	$252.88	$505.76	$758.63	$1,011.51	$233.36	$466.71	$700.07	$933.42
228,000	$304.61	$609.22	$913.82	$1,218.43	$253.99	$507.98	$761.98	$1,015.97	$234.38	$468.77	$703.15	$937.54
229,000	$305.94	$611.89	$917.83	$1,223.78	$255.11	$510.21	$765.32	$1,020.42	$235.41	$470.82	$706.24	$941.65
230,000	$307.28	$614.56	$921.84	$1,229.12	$256.22	$512.44	$768.66	$1,024.88	$236.44	$472.88	$709.32	$945.76
231,000	$308.62	$617.23	$925.85	$1,234.46	$257.33	$514.67	$772.00	$1,029.34	$237.47	$474.94	$712.40	$949.87
232,000	$309.95	$619.90	$929.86	$1,239.81	$258.45	$516.90	$775.34	$1,033.79	$238.50	$476.99	$715.49	$953.98
233,000	$311.29	$622.58	$933.86	$1,245.15	$259.56	$519.12	$778.69	$1,038.25	$239.52	$479.05	$718.57	$958.10
234,000	$312.62	$625.25	$937.87	$1,250.50	$260.68	$521.35	$782.03	$1,042.70	$240.55	$481.10	$721.66	$962.21
235,000	$313.96	$627.92	$941.88	$1,255.84	$261.79	$523.58	$785.37	$1,047.16	$241.58	$483.16	$724.74	$966.32
236,000	$315.30	$630.59	$945.89	$1,261.18	$262.90	$525.81	$788.71	$1,051.62	$242.61	$485.22	$727.82	$970.43
237,000	$316.63	$633.26	$949.90	$1,266.53	$264.02	$528.04	$792.05	$1,056.07	$243.64	$487.27	$730.91	$974.54
238,000	$317.97	$635.94	$953.90	$1,271.87	$265.13	$530.26	$795.40	$1,060.53	$244.66	$489.33	$733.99	$978.66
239,000	$319.30	$638.61	$957.91	$1,277.22	$266.25	$532.49	$798.74	$1,064.98	$245.69	$491.38	$737.08	$982.77
240,000	$320.64	$641.28	$961.92	$1,282.56	$267.36	$534.72	$802.08	$1,069.44	$246.72	$493.44	$740.16	$986.88
241,000	$321.98	$643.95	$965.93	$1,287.90	$268.47	$536.95	$805.42	$1,073.90	$247.75	$495.50	$743.24	$990.99
242,000	$323.31	$646.62	$969.94	$1,293.25	$269.59	$539.18	$808.76	$1,078.35	$248.78	$497.55	$746.33	$995.10
243,000	$324.65	$649.30	$973.94	$1,298.59	$270.70	$541.40	$812.11	$1,082.81	$249.80	$499.61	$749.41	$999.22
244,000	$325.98	$651.97	$977.95	$1,303.94	$271.82	$543.63	$815.45	$1,087.26	$250.83	$501.66	$752.50	$1,003.33
245,000	$327.32	$654.64	$981.96	$1,309.28	$272.93	$545.86	$818.79	$1,091.72	$251.86	$503.72	$755.58	$1,007.44
246,000	$328.66	$657.31	$985.97	$1,314.62	$274.04	$548.09	$822.13	$1,096.18	$252.89	$505.78	$758.66	$1,011.55
247,000	$329.99	$659.98	$989.98	$1,319.97	$275.16	$550.32	$825.47	$1,100.63	$253.92	$507.83	$761.75	$1,015.66
248,000	$331.33	$662.66	$993.98	$1,325.31	$276.27	$552.54	$828.82	$1,105.09	$254.94	$509.89	$764.83	$1,019.78
249,000	$332.66	$665.33	$997.99	$1,330.66	$277.39	$554.77	$832.16	$1,109.54	$255.97	$511.94	$767.92	$1,023.89
250,000	$334.00	$668.00	$1,002.00	$1,336.00	$278.50	$557.00	$835.50	$1,114.00	$257.00	$514.00	$771.00	$1,028.00
251,000	$335.34	$670.67	$1,006.01	$1,341.34	$279.61	$559.23	$838.84	$1,118.46	$258.03	$516.06	$774.08	$1,032.11
252,000	$336.67	$673.34	$1,010.02	$1,346.69	$280.73	$561.46	$842.18	$1,122.91	$259.06	$518.11	$777.17	$1,036.22
253,000	$338.01	$676.02	$1,014.02	$1,352.03	$281.84	$563.68	$845.53	$1,127.37	$260.08	$520.17	$780.25	$1,040.34

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Optional Life Insurance Rates
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AGE BAND: 75+

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
254,000	$339.34	$678.69	$1,018.03	$1,357.38	$282.96	$565.91	$848.87	$1,131.82	$261.11	$522.22	$783.34	$1,044.45
255,000	$340.68	$681.36	$1,022.04	$1,362.72	$284.07	$568.14	$852.21	$1,136.28	$262.14	$524.28	$786.42	$1,048.56
256,000	$342.02	$684.03	$1,026.05	$1,368.06	$285.18	$570.37	$855.55	$1,140.74	$263.17	$526.34	$789.50	$1,052.67
257,000	$343.35	$686.70	$1,030.06	$1,373.41	$286.30	$572.60	$858.89	$1,145.19	$264.20	$528.39	$792.59	$1,056.78
258,000	$344.69	$689.38	$1,034.06	$1,378.75	$287.41	$574.82	$862.24	$1,149.65	$265.22	$530.45	$795.67	$1,060.90
259,000	$346.02	$692.05	$1,038.07	$1,384.10	$288.53	$577.05	$865.58	$1,154.10	$266.25	$532.50	$798.76	$1,065.01
260,000	$347.36	$694.72	$1,042.08	$1,389.44	$289.64	$579.28	$868.92	$1,158.56	$267.28	$534.56	$801.84	$1,069.12
261,000	$348.70	$697.39	$1,046.09	$1,394.78	$290.75	$581.51	$872.26	$1,163.02	$268.31	$536.62	$804.92	$1,073.23
262,000	$350.03	$700.06	$1,050.10	$1,400.13	$291.87	$583.74	$875.60	$1,167.47	$269.34	$538.67	$808.01	$1,077.34
263,000	$351.37	$702.74	$1,054.10	$1,405.47	$292.98	$585.96	$878.95	$1,171.93	$270.36	$540.73	$811.09	$1,081.46
264,000	$352.70	$705.41	$1,058.11	$1,410.82	$294.10	$588.19	$882.29	$1,176.38	$271.39	$542.78	$814.18	$1,085.57
265,000	$354.04	$708.08	$1,062.12	$1,416.16	$295.21	$590.42	$885.63	$1,180.84	$272.42	$544.84	$817.26	$1,089.68
266,000	$355.38	$710.75	$1,066.13	$1,421.50	$296.32	$592.65	$888.97	$1,185.30	$273.45	$546.90	$820.34	$1,093.79
267,000	$356.71	$713.42	$1,070.14	$1,426.85	$297.44	$594.88	$892.31	$1,189.75	$274.48	$548.95	$823.43	$1,097.90
268,000	$358.05	$716.10	$1,074.14	$1,432.19	$298.55	$597.10	$895.66	$1,194.21	$275.50	$551.01	$826.51	$1,102.02
269,000	$359.38	$718.77	$1,078.15	$1,437.54	$299.67	$599.33	$899.00	$1,198.66	$276.53	$553.06	$829.60	$1,106.13
270,000	$360.72	$721.44	$1,082.16	$1,442.88	$300.78	$601.56	$902.34	$1,203.12	$277.56	$555.12	$832.68	$1,110.24
271,000	$362.06	$724.11	$1,086.17	$1,448.22	$301.89	$603.79	$905.68	$1,207.58	$278.59	$557.18	$835.76	$1,114.35
272,000	$363.39	$726.78	$1,090.18	$1,453.57	$303.01	$606.02	$909.02	$1,212.03	$279.62	$559.23	$838.85	$1,118.46
273,000	$364.73	$729.46	$1,094.18	$1,458.91	$304.12	$608.24	$912.37	$1,216.49	$280.64	$561.29	$841.93	$1,122.58
274,000	$366.06	$732.13	$1,098.19	$1,464.26	$305.24	$610.47	$915.71	$1,220.94	$281.67	$563.34	$845.02	$1,126.69
275,000	$367.40	$734.80	$1,102.20	$1,469.60	$306.35	$612.70	$919.05	$1,225.40	$282.70	$565.40	$848.10	$1,130.80
276,000	$368.74	$737.47	$1,106.21	$1,474.94	$307.46	$614.93	$922.39	$1,229.86	$283.73	$567.46	$851.18	$1,134.91
277,000	$370.07	$740.14	$1,110.22	$1,480.29	$308.58	$617.16	$925.73	$1,234.31	$284.76	$569.51	$854.27	$1,139.02
278,000	$371.41	$742.82	$1,114.22	$1,485.63	$309.69	$619.38	$929.08	$1,238.77	$285.78	$571.57	$857.35	$1,143.14
279,000	$372.74	$745.49	$1,118.23	$1,490.98	$310.81	$621.61	$932.42	$1,243.22	$286.81	$573.62	$860.44	$1,147.25
280,000	$374.08	$748.16	$1,122.24	$1,496.32	$311.92	$623.84	$935.76	$1,247.68	$287.84	$575.68	$863.52	$1,151.36
281,000	$375.42	$750.83	$1,126.25	$1,501.66	$313.03	$626.07	$939.10	$1,252.14	$288.87	$577.74	$866.60	$1,155.47
282,000	$376.75	$753.50	$1,130.26	$1,507.01	$314.15	$628.30	$942.44	$1,256.59	$289.90	$579.79	$869.69	$1,159.58
283,000	$378.09	$756.18	$1,134.26	$1,512.35	$315.26	$630.52	$945.79	$1,261.05	$290.92	$581.85	$872.77	$1,163.70
284,000	$379.42	$758.85	$1,138.27	$1,517.70	$316.38	$632.75	$949.13	$1,265.50	$291.95	$583.90	$875.86	$1,167.81
285,000	$380.76	$761.52	$1,142.28	$1,523.04	$317.49	$634.98	$952.47	$1,269.96	$292.98	$585.96	$878.94	$1,171.92
286,000	$382.10	$764.19	$1,146.29	$1,528.38	$318.60	$637.21	$955.81	$1,274.42	$294.01	$588.02	$882.02	$1,176.03
287,000	$383.43	$766.86	$1,150.30	$1,533.73	$319.72	$639.44	$959.15	$1,278.87	$295.04	$590.07	$885.11	$1,180.14
288,000	$384.77	$769.54	$1,154.30	$1,539.07	$320.83	$641.66	$962.50	$1,283.33	$296.06	$592.13	$888.19	$1,184.26
289,000	$386.10	$772.21	$1,158.31	$1,544.42	$321.95	$643.89	$965.84	$1,287.78	$297.09	$594.18	$891.28	$1,188.37
290,000	$387.44	$774.88	$1,162.32	$1,549.76	$323.06	$646.12	$969.18	$1,292.24	$298.12	$596.24	$894.36	$1,192.48
291,000	$388.78	$777.55	$1,166.33	$1,555.10	$324.17	$648.35	$972.52	$1,296.70	$299.15	$598.30	$897.44	$1,196.59
292,000	$390.11	$780.22	$1,170.34	$1,560.45	$325.29	$650.58	$975.86	$1,301.15	$300.18	$600.35	$900.53	$1,200.70
293,000	$391.45	$782.90	$1,174.34	$1,565.79	$326.40	$652.80	$979.21	$1,305.61	$301.20	$602.41	$903.61	$1,204.82
294,000	$392.78	$785.57	$1,178.35	$1,571.14	$327.52	$655.03	$982.55	$1,310.06	$302.23	$604.46	$906.70	$1,208.93
295,000	$394.12	$788.24	$1,182.36	$1,576.48	$328.63	$657.26	$985.89	$1,314.52	$303.26	$606.52	$909.78	$1,213.04
296,000	$395.46	$790.91	$1,186.37	$1,581.82	$329.74	$659.49	$989.23	$1,318.98	$304.29	$608.58	$912.86	$1,217.15
297,000	$396.79	$793.58	$1,190.38	$1,587.17	$330.86	$661.72	$992.57	$1,323.43	$305.32	$610.63	$915.95	$1,221.26
298,000	$398.13	$796.26	$1,194.38	$1,592.51	$331.97	$663.94	$995.92	$1,327.89	$306.34	$612.69	$919.03	$1,225.38
299,000	$399.46	$798.93	$1,198.39	$1,597.86	$333.09	$666.17	$999.26	$1,332.34	$307.37	$614.74	$922.12	$1,229.49
300,000	$400.80	$801.60	$1,202.40	$1,603.20	$334.20	$668.40	$1,002.60	$1,336.80	$308.40	$616.80	$925.20	$1,233.60
301,000	$402.14	$804.27	$1,206.41	$1,608.54	$335.31	$670.63	$1,005.94	$1,341.26	$309.43	$618.86	$928.28	$1,237.71
302,000	$403.47	$806.94	$1,210.42	$1,613.89	$336.43	$672.86	$1,009.28	$1,345.71	$310.46	$620.91	$931.37	$1,241.82
303,000	$404.81	$809.62	$1,214.42	$1,619.23	$337.54	$675.08	$1,012.63	$1,350.17	$311.48	$622.97	$934.45	$1,245.94
304,000	$406.14	$812.29	$1,218.43	$1,624.58	$338.66	$677.31	$1,015.97	$1,354.62	$312.51	$625.02	$937.54	$1,250.05
305,000	$407.48	$814.96	$1,222.44	$1,629.92	$339.77	$679.54	$1,019.31	$1,359.08	$313.54	$627.08	$940.62	$1,254.16
306,000	$408.82	$817.63	$1,226.45	$1,635.26	$340.88	$681.77	$1,022.65	$1,363.54	$314.57	$629.14	$943.70	$1,258.27
307,000	$410.15	$820.30	$1,230.46	$1,640.61	$342.00	$684.00	$1,025.99	$1,367.99	$315.60	$631.19	$946.79	$1,262.38
308,000	$411.49	$822.98	$1,234.46	$1,645.95	$343.11	$686.22	$1,029.34	$1,372.45	$316.62	$633.25	$949.87	$1,266.50
309,000	$412.82	$825.65	$1,238.47	$1,651.30	$344.23	$688.45	$1,032.68	$1,376.90	$317.65	$635.30	$952.96	$1,270.61
310,000	$414.16	$828.32	$1,242.48	$1,656.64	$345.34	$690.68	$1,036.02	$1,381.36	$318.68	$637.36	$956.04	$1,274.72
311,000	$415.50	$830.99	$1,246.49	$1,661.98	$346.45	$692.91	$1,039.36	$1,385.82	$319.71	$639.42	$959.12	$1,278.83
312,000	$416.83	$833.66	$1,250.50	$1,667.33	$347.57	$695.14	$1,042.70	$1,390.27	$320.74	$641.47	$962.21	$1,282.94
313,000	$418.17	$836.34	$1,254.50	$1,672.67	$348.68	$697.36	$1,046.05	$1,394.73	$321.76	$643.53	$965.29	$1,287.06
314,000	$419.50	$839.01	$1,258.51	$1,678.02	$349.80	$699.59	$1,049.39	$1,399.18	$322.79	$645.58	$968.38	$1,291.17

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

Miami- Dade County Public Schools
Office of Risk and Benefits Management

Optional Life Insurance Rates
Effective: 01/01/27 - 12/31/31

AGE BAND: 75+

Salary	10-Month Employee (Annualized/20 Deductions)				11-Month Employee (Annualized/24 Deductions)				12-Month Employee (Annualized/26Deductions)			
	1	2	3	4	1	2	3	4	1	2	3	4
315,000	$420.84	$841.68	$1,262.52	$1,683.36	$350.91	$701.82	$1,052.73	$1,403.64	$323.82	$647.64	$971.46	$1,295.28
316,000	$422.18	$844.35	$1,266.53	$1,688.70	$352.02	$704.05	$1,056.07	$1,408.10	$324.85	$649.70	$974.54	$1,299.39
317,000	$423.51	$847.02	$1,270.54	$1,694.05	$353.14	$706.28	$1,059.41	$1,412.55	$325.88	$651.75	$977.63	$1,303.50
318,000	$424.85	$849.70	$1,274.54	$1,699.39	$354.25	$708.50	$1,062.76	$1,417.01	$326.90	$653.81	$980.71	$1,307.62
319,000	$426.18	$852.37	$1,278.55	$1,704.74	$355.37	$710.73	$1,066.10	$1,421.46	$327.93	$655.86	$983.80	$1,311.73
320,000	$427.52	$855.04	$1,282.56	$1,710.08	$356.48	$712.96	$1,069.44	$1,425.92	$328.96	$657.92	$986.88	$1,315.84
321,000	$428.86	$857.71	$1,286.57	$1,715.42	$357.59	$715.19	$1,072.78	$1,430.38	$329.99	$659.98	$989.96	$1,319.95
322,000	$430.19	$860.38	$1,290.58	$1,720.77	$358.71	$717.42	$1,076.12	$1,434.83	$331.02	$662.03	$993.05	$1,324.06
323,000	$431.53	$863.06	$1,294.58	$1,726.11	$359.82	$719.64	$1,079.47	$1,439.29	$332.04	$664.09	$996.13	$1,328.18
324,000	$432.86	$865.73	$1,298.59	$1,731.46	$360.94	$721.87	$1,082.81	$1,443.74	$333.07	$666.14	$999.22	$1,332.29
325,000	$434.20	$868.40	$1,302.60	$1,736.80	$362.05	$724.10	$1,086.15	$1,448.20	$334.10	$668.20	$1,002.30	$1,336.40
326,000	$435.54	$871.07	$1,306.61	$1,742.14	$363.16	$726.33	$1,089.49	$1,452.66	$335.13	$670.26	$1,005.38	$1,340.51
327,000	$436.87	$873.74	$1,310.62	$1,747.49	$364.28	$728.56	$1,092.83	$1,457.11	$336.16	$672.31	$1,008.47	$1,344.62
328,000	$438.21	$876.42	$1,314.62	$1,752.83	$365.39	$730.78	$1,096.18	$1,461.57	$337.18	$674.37	$1,011.55	$1,348.74
329,000	$439.54	$879.09	$1,318.63	$1,758.18	$366.51	$733.01	$1,099.52	$1,466.02	$338.21	$676.42	$1,014.64	$1,352.85
330,000	$440.88	$881.76	$1,322.64	$1,763.52	$367.62	$735.24	$1,102.86	$1,470.48	$339.24	$678.48	$1,017.72	$1,356.96
331,000	$442.22	$884.43	$1,326.65	$1,768.86	$368.73	$737.47	$1,106.20	$1,474.94	$340.27	$680.54	$1,020.80	$1,361.07
332,000	$443.55	$887.10	$1,330.66	$1,774.21	$369.85	$739.70	$1,109.54	$1,479.39	$341.30	$682.59	$1,023.89	$1,365.18
333,000	$444.89	$889.78	$1,334.66	$1,779.55	$370.96	$741.92	$1,112.89	$1,483.85	$342.32	$684.65	$1,026.97	$1,369.30
334,000	$446.22	$892.45	$1,338.67	$1,784.90	$372.08	$744.15	$1,116.23	$1,488.30	$343.35	$686.70	$1,030.06	$1,373.41
335,000	$447.56	$895.12	$1,342.68	$1,790.24	$373.19	$746.38	$1,119.57	$1,492.76	$344.38	$688.76	$1,033.14	$1,377.52
336,000	$448.90	$897.79	$1,346.69	$1,795.58	$374.30	$748.61	$1,122.91	$1,497.22	$345.41	$690.82	$1,036.22	$1,381.63
337,000	$450.23	$900.46	$1,350.70	$1,800.93	$375.42	$750.84	$1,126.25	$1,501.67	$346.44	$692.87	$1,039.31	$1,385.74
338,000	$451.57	$903.14	$1,354.70	$1,806.27	$376.53	$753.06	$1,129.60	$1,506.13	$347.46	$694.93	$1,042.39	$1,389.86
339,000	$452.90	$905.81	$1,358.71	$1,811.62	$377.65	$755.29	$1,132.94	$1,510.58	$348.49	$696.98	$1,045.48	$1,393.97
340,000	$454.24	$908.48	$1,362.72	$1,816.96	$378.76	$757.52	$1,136.28	$1,515.04	$349.52	$699.04	$1,048.56	$1,398.08
341,000	$455.58	$911.15	$1,366.73	$1,822.30	$379.87	$759.75	$1,139.62	$1,519.50	$350.55	$701.10	$1,051.64	$1,402.19
342,000	$456.91	$913.82	$1,370.74	$1,827.65	$380.99	$761.98	$1,142.96	$1,523.95	$351.58	$703.15	$1,054.73	$1,406.30
343,000	$458.25	$916.50	$1,374.74	$1,832.99	$382.10	$764.20	$1,146.31	$1,528.41	$352.60	$705.21	$1,057.81	$1,410.42
344,000	$459.58	$919.17	$1,378.75	$1,838.34	$383.22	$766.43	$1,149.65	$1,532.86	$353.63	$707.26	$1,060.90	$1,414.53
345,000	$460.92	$921.84	$1,382.76	$1,843.68	$384.33	$768.66	$1,152.99	$1,537.32	$354.66	$709.32	$1,063.98	$1,418.64
346,000	$462.26	$924.51	$1,386.77	$1,849.02	$385.44	$770.89	$1,156.33	$1,541.78	$355.69	$711.38	$1,067.06	$1,422.75
347,000	$463.59	$927.18	$1,390.78	$1,854.37	$386.56	$773.12	$1,159.67	$1,546.23	$356.72	$713.43	$1,070.15	$1,426.86
348,000	$464.93	$929.86	$1,394.78	$1,859.71	$387.67	$775.34	$1,163.02	$1,550.69	$357.74	$715.49	$1,073.23	$1,430.98
349,000	$466.26	$932.53	$1,398.79	$1,865.06	$388.79	$777.57	$1,166.36	$1,555.14	$358.77	$717.54	$1,076.32	$1,435.09
350,000	$467.60	$935.20	$1,402.80	$1,870.40	$389.90	$779.80	$1,169.70	$1,559.60	$359.80	$719.60	$1,079.40	$1,439.20
351,000	$468.94	$937.87	$1,406.81	$1,875.74	$391.01	$782.03	$1,173.04	$1,564.06	$360.83	$721.66	$1,082.48	$1,443.31
352,000	$470.27	$940.54	$1,410.82	$1,881.09	$392.13	$784.26	$1,176.38	$1,568.51	$361.86	$723.71	$1,085.57	$1,447.42
353,000	$471.61	$943.22	$1,414.82	$1,886.43	$393.24	$786.48	$1,179.73	$1,572.97	$362.88	$725.77	$1,088.65	$1,451.54
354,000	$472.94	$945.89	$1,418.83	$1,891.78	$394.36	$788.71	$1,183.07	$1,577.42	$363.91	$727.82	$1,091.74	$1,455.65
355,000	$474.28	$948.56	$1,422.84	$1,897.12	$395.47	$790.94	$1,186.41	$1,581.88	$364.94	$729.88	$1,094.82	$1,459.76
356,000	$475.62	$951.23	$1,426.85	$1,902.46	$396.58	$793.17	$1,189.75	$1,586.34	$365.97	$731.94	$1,097.90	$1,463.87
357,000	$476.95	$953.90	$1,430.86	$1,907.81	$397.70	$795.40	$1,193.09	$1,590.79	$367.00	$733.99	$1,100.99	$1,467.98
358,000	$478.29	$956.58	$1,434.86	$1,913.15	$398.81	$797.62	$1,196.44	$1,595.25	$368.02	$736.05	$1,104.07	$1,472.10
359,000	$479.62	$959.25	$1,438.87	$1,918.50	$399.93	$799.85	$1,199.78	$1,599.70	$369.05	$738.10	$1,107.16	$1,476.21
360,000	$480.96	$961.92	$1,442.88	$1,923.84	$401.04	$802.08	$1,203.12	$1,604.16	$370.08	$740.16	$1,110.24	$1,480.32
361,000	$482.30	$964.59	$1,446.89	$1,929.18	$402.15	$804.31	$1,206.46	$1,608.62	$371.11	$742.22	$1,113.32	$1,484.43
362,000	$483.63	$967.26	$1,450.90	$1,934.53	$403.27	$806.54	$1,209.80	$1,613.07	$372.14	$744.27	$1,116.41	$1,488.54
363,000	$484.97	$969.94	$1,454.90	$1,939.87	$404.38	$808.76	$1,213.15	$1,617.53	$373.16	$746.33	$1,119.49	$1,492.66
364,000	$486.30	$972.61	$1,458.91	$1,945.22	$405.50	$810.99	$1,216.49	$1,621.98	$374.19	$748.38	$1,122.58	$1,496.77
365,000	$487.64	$975.28	$1,462.92	$1,950.56	$406.61	$813.22	$1,219.83	$1,626.44	$375.22	$750.44	$1,125.66	$1,500.88
366,000	$488.98	$977.95	$1,466.93	$1,955.90	$407.72	$815.45	$1,223.17	$1,630.90	$376.25	$752.50	$1,128.74	$1,504.99
367,000	$490.31	$980.62	$1,470.94	$1,961.25	$408.84	$817.68	$1,226.51	$1,635.35	$377.28	$754.55	$1,131.83	$1,509.10
368,000	$491.65	$983.30	$1,474.94	$1,966.59	$409.95	$819.90	$1,229.86	$1,639.81	$378.30	$756.61	$1,134.91	$1,513.22
369,000	$492.98	$985.97	$1,478.95	$1,971.94	$411.07	$822.13	$1,233.20	$1,644.26	$379.33	$758.66	$1,138.00	$1,517.33
370,000	$494.32	$988.64	$1,482.96	$1,977.28	$412.18	$824.36	$1,236.54	$1,648.72	$380.36	$760.72	$1,141.08	$1,521.44
371,000	$495.66	$991.31	$1,486.97	$1,982.62	$413.29	$826.59	$1,239.88	$1,653.18	$381.39	$762.78	$1,144.16	$1,525.55
372,000	$496.99	$993.98	$1,490.98	$1,987.97	$414.41	$828.82	$1,243.22	$1,657.63	$382.42	$764.83	$1,147.25	$1,529.66
373,000	$498.33	$996.66	$1,494.98	$1,993.31	$415.52	$831.04	$1,246.57	$1,662.09	$383.44	$766.89	$1,150.33	$1,533.78
374,000	$499.66	$999.33	$1,498.99	$1,998.66	$416.64	$833.27	$1,249.91	$1,666.54	$384.47	$768.94	$1,153.42	$1,537.89
375,000	$501.00	$1,002.00	$1,503.00	$2,004.00	$417.75	$835.50	$1,253.25	$1,671.00	$385.50	$771.00	$1,156.50	$1,542.00

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