

Florida Institute of Technology
Employee Life/AD&D 20 Pay Period Rate Sheet

Tobacco

Guarantee Issue Up to \$150,000

Any Amount in excess of \$150,000 requires Evidence of Insurability to be completed

Employee Benefit Amount	Life Rates													AD&D Rates
	15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	All Ages	
\$10,000	\$0.70	\$0.70	\$0.81	\$1.15	\$1.98	\$3.58	\$6.24	\$10.04	\$12.94	\$18.93	\$26.14	\$57.13	0.20	
\$20,000	\$1.40	\$1.40	\$1.62	\$2.30	\$3.96	\$7.16	\$12.48	\$20.09	\$25.87	\$37.86	\$52.28	\$114.25	0.41	
\$30,000	\$2.11	\$2.11	\$2.43	\$3.46	\$5.94	\$10.75	\$18.72	\$30.13	\$38.81	\$56.79	\$78.43	\$171.38	0.61	
\$40,000	\$2.81	\$2.81	\$3.24	\$4.61	\$7.92	\$14.33	\$24.96	\$40.18	\$51.74	\$75.72	\$104.57	\$228.50	0.82	
\$50,000	\$3.51	\$3.51	\$4.05	\$5.76	\$9.90	\$17.91	\$31.20	\$50.22	\$64.68	\$94.65	\$130.71	\$285.63	1.02	
\$60,000	\$4.21	\$4.21	\$4.86	\$6.91	\$11.88	\$21.49	\$37.44	\$60.26	\$77.62	\$113.58	\$156.85	\$342.76	1.22	
\$70,000	\$4.91	\$4.91	\$5.67	\$8.06	\$13.86	\$25.07	\$43.68	\$70.31	\$90.55	\$132.51	\$182.99	\$399.88	1.43	
\$80,000	\$5.62	\$5.62	\$6.48	\$9.22	\$15.84	\$28.66	\$49.92	\$80.35	\$103.49	\$151.44	\$209.14	\$457.01	1.63	
\$90,000	\$6.32	\$6.32	\$7.29	\$10.37	\$17.82	\$32.24	\$56.16	\$90.40	\$116.42	\$170.37	\$235.28	\$514.13	1.84	
\$100,000	\$7.02	\$7.02	\$8.10	\$11.52	\$19.80	\$35.82	\$62.40	\$100.44	\$129.36	\$189.30	\$261.42	\$571.26	2.04	
\$110,000	\$7.72	\$7.72	\$8.91	\$12.67	\$21.78	\$39.40	\$68.64	\$110.48	\$142.30	\$208.23	\$287.56	\$628.39	2.24	
\$120,000	\$8.42	\$8.42	\$9.72	\$13.82	\$23.76	\$42.98	\$74.88	\$120.53	\$155.23	\$227.16	\$313.70	\$685.51	2.45	
\$130,000	\$9.13	\$9.13	\$10.53	\$14.98	\$25.74	\$46.57	\$81.12	\$130.57	\$168.17	\$246.09	\$339.85	\$742.64	2.65	
\$140,000	\$9.83	\$9.83	\$11.34	\$16.13	\$27.72	\$50.15	\$87.36	\$140.62	\$181.10	\$265.02	\$365.99	\$799.76	2.86	
\$150,000	\$10.53	\$10.53	\$12.15	\$17.28	\$29.70	\$53.73	\$93.60	\$150.66	\$194.04	\$283.95	\$392.13	\$856.89	3.06	
\$160,000	\$11.23	\$11.23	\$12.96	\$18.43	\$31.68	\$57.31	\$99.84	\$160.70	\$206.98	\$302.88	\$418.27	\$914.02	3.26	
\$170,000	\$11.93	\$11.93	\$13.77	\$19.58	\$33.66	\$60.89	\$106.08	\$170.75	\$219.91	\$321.81	\$444.41	\$971.14	3.47	
\$180,000	\$12.64	\$12.64	\$14.58	\$20.74	\$35.64	\$64.48	\$112.32	\$180.79	\$232.85	\$340.74	\$470.56	\$1,028.27	3.67	
\$190,000	\$13.34	\$13.34	\$15.39	\$21.89	\$37.62	\$68.06	\$118.56	\$190.84	\$245.78	\$359.67	\$496.70	\$1,085.39	3.88	
\$200,000	\$14.04	\$14.04	\$16.20	\$23.04	\$39.60	\$71.64	\$124.80	\$200.88	\$258.72	\$378.60	\$522.84	\$1,142.52	4.08	
\$210,000	\$14.74	\$14.74	\$17.01	\$24.19	\$41.58	\$75.22	\$131.04	\$210.92	\$271.66	\$397.53	\$548.98	\$1,199.65	4.28	
\$220,000	\$15.44	\$15.44	\$17.82	\$25.34	\$43.56	\$78.80	\$137.28	\$220.97	\$284.59	\$416.46	\$575.12	\$1,256.77	4.49	
\$230,000	\$16.15	\$16.15	\$18.63	\$26.50	\$45.54	\$82.39	\$143.52	\$231.01	\$297.53	\$435.39	\$601.27	\$1,313.90	4.69	
\$240,000	\$16.85	\$16.85	\$19.44	\$27.65	\$47.52	\$85.97	\$149.76	\$241.06	\$310.46	\$454.32	\$627.41	\$1,371.02	4.90	
\$250,000	\$17.55	\$17.55	\$20.25	\$28.80	\$49.50	\$89.55	\$156.00	\$251.10	\$323.40	\$473.25	\$653.55	\$1,428.15	5.10	
\$260,000	\$18.25	\$18.25	\$21.06	\$29.95	\$51.48	\$93.13	\$162.24	\$261.14	\$336.34	\$492.18	\$679.69	\$1,485.28	5.30	
\$270,000	\$18.95	\$18.95	\$21.87	\$31.10	\$53.46	\$96.71	\$168.48	\$271.19	\$349.27	\$511.11	\$705.83	\$1,542.40	5.51	
\$280,000	\$19.66	\$19.66	\$22.68	\$32.26	\$55.44	\$100.30	\$174.72	\$281.23	\$362.21	\$530.04	\$731.98	\$1,599.53	5.71	
\$290,000	\$20.36	\$20.36	\$23.49	\$33.41	\$57.42	\$103.88	\$180.96	\$291.28	\$375.14	\$548.97	\$758.12	\$1,656.65	5.92	
\$300,000	\$21.06	\$21.06	\$24.30	\$34.56	\$59.40	\$107.46	\$187.20	\$301.32	\$388.08	\$567.90	\$784.26	\$1,713.78	6.12	
\$310,000	\$21.76	\$21.76	\$25.11	\$35.71	\$61.38	\$111.04	\$193.44	\$311.36	\$401.02	\$586.83	\$810.40	\$1,770.91	6.32	
\$320,000	\$22.46	\$22.46	\$25.92	\$36.86	\$63.36	\$114.62	\$199.68	\$321.41	\$413.95	\$605.76	\$836.54	\$1,828.03	6.53	
\$330,000	\$23.17	\$23.17	\$26.73	\$38.02	\$65.34	\$118.21	\$205.92	\$331.45	\$426.89	\$624.69	\$862.69	\$1,885.16	6.73	
\$340,000	\$23.87	\$23.87	\$27.54	\$39.17	\$67.32	\$121.79	\$212.16	\$341.50	\$439.82	\$643.62	\$888.83	\$1,942.28	6.94	
\$350,000	\$24.57	\$24.57	\$28.35	\$40.32	\$69.30	\$125.37	\$218.40	\$351.54	\$452.76	\$662.55	\$914.97	\$1,999.41	7.14	
\$360,000	\$25.27	\$25.27	\$29.16	\$41.47	\$71.28	\$128.95	\$224.64	\$361.58	\$465.70	\$681.48	\$941.11	\$2,056.54	7.34	
\$370,000	\$25.97	\$25.97	\$29.97	\$42.62	\$73.26	\$132.53	\$230.88	\$371.63	\$478.63	\$700.41	\$967.25	\$2,113.66	7.55	
\$380,000	\$26.68	\$26.68	\$30.78	\$43.78	\$75.24	\$136.12	\$237.12	\$381.67	\$491.57	\$719.34	\$993.40	\$2,170.79	7.75	
\$390,000	\$27.38	\$27.38	\$31.59	\$44.93	\$77.22	\$139.70	\$243.36	\$391.72	\$504.50	\$738.27	\$1,019.54	\$2,227.91	7.96	
\$400,000	\$28.08	\$28.08	\$32.40	\$46.08	\$79.20	\$143.28	\$249.60	\$401.76	\$517.44	\$757.20	\$1,045.68	\$2,285.04	8.16	
\$410,000	\$28.78	\$28.78	\$33.21	\$47.23	\$81.18	\$146.86	\$255.84	\$411.80	\$530.38	\$776.13	\$1,071.82	\$2,342.17	8.36	
\$420,000	\$29.48	\$29.48	\$34.02	\$48.38	\$83.16	\$150.44	\$262.08	\$421.85	\$543.31	\$795.06	\$1,097.96	\$2,399.29	8.57	
\$430,000	\$30.19	\$30.19	\$34.83	\$49.54	\$85.14	\$154.03	\$268.32	\$431.89	\$556.25	\$813.99	\$1,124.11	\$2,456.42	8.77	
\$440,000	\$30.89	\$30.89	\$35.64	\$50.69	\$87.12	\$157.61	\$274.56	\$441.94	\$569.18	\$832.92	\$1,150.25	\$2,513.54	8.98	
\$450,000	\$31.59	\$31.59	\$36.45	\$51.84	\$89.10	\$161.19	\$280.80	\$451.98	\$582.12	\$851.85	\$1,176.39	\$2,570.67	9.18	
\$460,000	\$32.29	\$32.29	\$37.26	\$52.99	\$91.08	\$164.77	\$287.04	\$462.02	\$595.06	\$870.78	\$1,202.53	\$2,627.80	9.38	
\$470,000	\$32.99	\$32.99	\$38.07	\$54.14	\$93.06	\$168.35	\$293.28	\$472.07	\$607.99	\$889.71	\$1,228.67	\$2,684.92	9.59	
\$480,000	\$33.70	\$33.70	\$38.88	\$55.30	\$95.04	\$171.94	\$299.52	\$482.11	\$620.93	\$908.64	\$1,254.82	\$2,742.05	9.79	
\$490,000	\$34.40	\$34.40	\$39.69	\$56.45	\$97.02	\$175.52	\$305.76	\$492.16	\$633.86	\$927.57	\$1,280.96	\$2,799.17	10.00	
\$500,000	\$35.10	\$35.10	\$40.50	\$57.60	\$99.00	\$179.10	\$312.00	\$502.20	\$646.80	\$946.50	\$1,307.10	\$2,856.30	10.20	

Employee Life and AD&D maximum is the lesser of 5 times your annual salary or \$500,000.

Insurance Age is your age at policy effective date.

Revised 6.19.2009

Florida Institute of Technology
Spouse Life/AD&D 20 Pay Period Rate Sheet

Spouse Benefit Amount	Life Rates												AD&D Rates
	15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +	All Ages
\$5,000	\$0.26	\$0.26	\$0.31	\$0.49	\$0.83	\$1.37	\$2.20	\$3.17	\$4.34	\$6.48	\$10.79	\$26.37	0.10
\$10,000	\$0.52	\$0.52	\$0.62	\$0.97	\$1.65	\$2.75	\$4.40	\$6.34	\$8.68	\$12.96	\$21.59	\$52.75	0.20
\$15,000	\$0.77	\$0.77	\$0.94	\$1.46	\$2.48	\$4.12	\$6.60	\$9.50	\$13.01	\$19.44	\$32.38	\$79.12	0.31
\$20,000	\$1.03	\$1.03	\$1.25	\$1.94	\$3.30	\$5.50	\$8.80	\$12.67	\$17.35	\$25.92	\$43.18	\$105.49	0.41
\$25,000	\$1.29	\$1.29	\$1.56	\$2.43	\$4.13	\$6.87	\$11.00	\$15.84	\$21.69	\$32.40	\$53.97	\$131.87	0.51
\$30,000	\$1.55	\$1.55	\$1.87	\$2.92	\$4.95	\$8.24	\$13.19	\$19.01	\$26.03	\$38.88	\$64.76	\$158.24	0.61
\$35,000	\$1.81	\$1.81	\$2.18	\$3.40	\$5.78	\$9.62	\$15.39	\$22.18	\$30.37	\$45.36	\$75.56	\$184.61	0.71
\$40,000	\$2.06	\$2.06	\$2.50	\$3.89	\$6.60	\$10.99	\$17.59	\$25.34	\$34.70	\$51.84	\$86.35	\$210.98	0.82
\$45,000	\$2.32	\$2.32	\$2.81	\$4.37	\$7.43	\$12.37	\$19.79	\$28.51	\$39.04	\$58.32	\$97.15	\$237.36	0.92
\$50,000	\$2.58	\$2.58	\$3.12	\$4.86	\$8.25	\$13.74	\$21.99	\$31.68	\$43.38	\$64.80	\$107.94	\$263.73	1.02
\$55,000	\$2.84	\$2.84	\$3.43	\$5.35	\$9.08	\$15.11	\$24.19	\$34.85	\$47.72	\$71.28	\$118.73	\$290.10	1.12
\$60,000	\$3.10	\$3.10	\$3.74	\$5.83	\$9.90	\$16.49	\$26.39	\$38.02	\$52.06	\$77.76	\$129.53	\$316.48	1.22
\$65,000	\$3.35	\$3.35	\$4.06	\$6.32	\$10.73	\$17.86	\$28.59	\$41.18	\$56.39	\$84.24	\$140.32	\$342.85	1.33
\$70,000	\$3.61	\$3.61	\$4.37	\$6.80	\$11.55	\$19.24	\$30.79	\$44.35	\$60.73	\$90.72	\$151.12	\$369.22	1.43
\$75,000	\$3.87	\$3.87	\$4.68	\$7.29	\$12.38	\$20.61	\$32.99	\$47.52	\$65.07	\$97.20	\$161.91	\$395.60	1.53
\$80,000	\$4.13	\$4.13	\$4.99	\$7.78	\$13.20	\$21.98	\$35.18	\$50.69	\$69.41	\$103.68	\$172.70	\$421.97	1.63
\$85,000	\$4.39	\$4.39	\$5.30	\$8.26	\$14.03	\$23.36	\$37.38	\$53.86	\$73.75	\$110.16	\$183.50	\$448.34	1.73
\$90,000	\$4.64	\$4.64	\$5.62	\$8.75	\$14.85	\$24.73	\$39.58	\$57.02	\$78.08	\$116.64	\$194.29	\$474.71	1.84
\$95,000	\$4.90	\$4.90	\$5.93	\$9.23	\$15.68	\$26.11	\$41.78	\$60.19	\$82.42	\$123.12	\$205.09	\$501.09	1.94
\$100,000	\$5.16	\$5.16	\$6.24	\$9.72	\$16.50	\$27.48	\$43.98	\$63.36	\$86.76	\$129.60	\$215.88	\$527.46	2.04
\$105,000	\$5.42	\$5.42	\$6.55	\$10.21	\$17.33	\$28.85	\$46.18	\$66.53	\$91.10	\$136.08	\$226.67	\$553.83	2.14
\$110,000	\$5.68	\$5.68	\$6.86	\$10.69	\$18.15	\$30.23	\$48.38	\$69.70	\$95.44	\$142.56	\$237.47	\$580.21	2.24
\$115,000	\$5.93	\$5.93	\$7.18	\$11.18	\$18.98	\$31.60	\$50.58	\$72.86	\$99.77	\$149.04	\$248.26	\$606.58	2.35
\$120,000	\$6.19	\$6.19	\$7.49	\$11.66	\$19.80	\$32.98	\$52.78	\$76.03	\$104.11	\$155.52	\$259.06	\$632.95	2.45
\$125,000	\$6.45	\$6.45	\$7.80	\$12.15	\$20.63	\$34.35	\$54.98	\$79.20	\$108.45	\$162.00	\$269.85	\$659.33	2.55
\$130,000	\$6.71	\$6.71	\$8.11	\$12.64	\$21.45	\$35.72	\$57.17	\$82.37	\$112.79	\$168.48	\$280.64	\$685.70	2.65
\$135,000	\$6.97	\$6.97	\$8.42	\$13.12	\$22.28	\$37.10	\$59.37	\$85.54	\$117.13	\$174.96	\$291.44	\$712.07	2.75
\$140,000	\$7.22	\$7.22	\$8.74	\$13.61	\$23.10	\$38.47	\$61.57	\$88.70	\$121.46	\$181.44	\$302.23	\$738.44	2.86
\$145,000	\$7.48	\$7.48	\$9.05	\$14.09	\$23.93	\$39.85	\$63.77	\$91.87	\$125.80	\$187.92	\$313.03	\$764.82	2.96
\$150,000	\$7.74	\$7.74	\$9.36	\$14.58	\$24.75	\$41.22	\$65.97	\$95.04	\$130.14	\$194.40	\$323.82	\$791.19	3.06
\$155,000	\$8.00	\$8.00	\$9.67	\$15.07	\$25.58	\$42.59	\$68.17	\$98.21	\$134.48	\$200.88	\$334.61	\$817.56	3.16
\$160,000	\$8.26	\$8.26	\$9.98	\$15.55	\$26.40	\$43.97	\$70.37	\$101.38	\$138.82	\$207.36	\$345.41	\$843.94	3.26
\$165,000	\$8.51	\$8.51	\$10.30	\$16.04	\$27.23	\$45.34	\$72.57	\$104.54	\$143.15	\$213.84	\$356.20	\$870.31	3.37
\$170,000	\$8.77	\$8.77	\$10.61	\$16.52	\$28.05	\$46.72	\$74.77	\$107.71	\$147.49	\$220.32	\$367.00	\$896.68	3.47
\$175,000	\$9.03	\$9.03	\$10.92	\$17.01	\$28.88	\$48.09	\$76.97	\$110.88	\$151.83	\$226.80	\$377.79	\$923.06	3.57
\$180,000	\$9.29	\$9.29	\$11.23	\$17.50	\$29.70	\$49.46	\$79.16	\$114.05	\$156.17	\$233.28	\$388.58	\$949.43	3.67
\$185,000	\$9.55	\$9.55	\$11.54	\$17.98	\$30.53	\$50.84	\$81.36	\$117.22	\$160.51	\$239.76	\$399.38	\$975.80	3.77
\$190,000	\$9.80	\$9.80	\$11.86	\$18.47	\$31.35	\$52.21	\$83.56	\$120.38	\$164.84	\$246.24	\$410.17	\$1,002.17	3.88
\$195,000	\$10.06	\$10.06	\$12.17	\$18.95	\$32.18	\$53.59	\$85.76	\$123.55	\$169.18	\$252.72	\$420.97	\$1,028.55	3.98
\$200,000	\$10.32	\$10.32	\$12.48	\$19.44	\$33.00	\$54.96	\$87.96	\$126.72	\$173.52	\$259.20	\$431.76	\$1,054.92	4.08
\$205,000	\$10.58	\$10.58	\$12.79	\$19.93	\$33.83	\$56.33	\$90.16	\$129.89	\$177.86	\$265.68	\$442.55	\$1,081.29	4.18
\$210,000	\$10.84	\$10.84	\$13.10	\$20.41	\$34.65	\$57.71	\$92.36	\$133.06	\$182.20	\$272.16	\$453.35	\$1,107.67	4.28
\$215,000	\$11.09	\$11.09	\$13.42	\$20.90	\$35.48	\$59.08	\$94.56	\$136.22	\$186.53	\$278.64	\$464.14	\$1,134.04	4.39
\$220,000	\$11.35	\$11.35	\$13.73	\$21.38	\$36.30	\$60.46	\$96.76	\$139.39	\$190.87	\$285.12	\$474.94	\$1,160.41	4.49
\$225,000	\$11.61	\$11.61	\$14.04	\$21.87	\$37.13	\$61.83	\$98.96	\$142.56	\$195.21	\$291.60	\$485.73	\$1,186.79	4.59
\$230,000	\$11.87	\$11.87	\$14.35	\$22.36	\$37.95	\$63.20	\$101.15	\$145.73	\$199.55	\$298.08	\$496.52	\$1,213.16	4.69
\$235,000	\$12.13	\$12.13	\$14.66	\$22.84	\$38.78	\$64.58	\$103.35	\$148.90	\$203.89	\$304.56	\$507.32	\$1,239.53	4.79
\$240,000	\$12.38	\$12.38	\$14.98	\$23.33	\$39.60	\$65.95	\$105.55	\$152.06	\$208.22	\$311.04	\$518.11	\$1,265.90	4.90
\$245,000	\$12.64	\$12.64	\$15.29	\$23.81	\$40.43	\$67.33	\$107.75	\$155.23	\$212.56	\$317.52	\$528.91	\$1,292.28	5.00
\$250,000	\$12.90	\$12.90	\$15.60	\$24.30	\$41.25	\$68.70	\$109.95	\$158.40	\$216.90	\$324.00	\$539.70	\$1,318.65	5.10

Spouse Life and AD&D maximum is the lesser of 50% of the employee election or \$250,000.

Insurance Age is your age at policy effective date.

Child Life Benefit Amount	Child Life Rate	Child AD&D Benefit Amount	Child AD&D Rate
\$2,000	\$0.23	\$2,000	\$0.04
\$4,000	\$0.45	\$4,000	\$0.09
\$6,000	\$0.68	\$6,000	\$0.13
\$8,000	\$0.90	\$8,000	\$0.17
\$10,000	\$1.13	\$10,000	\$0.22