

Florida Institute of Technology
Employee Life/AD&D Bi-Weekly 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	\$0.54	\$0.54	\$0.62	\$0.89	\$1.52	\$2.76	\$4.80	\$7.73	\$9.95	\$14.56	\$20.11	\$43.94	0.16	
\$20,000	\$1.08	\$1.08	\$1.25	\$1.77	\$3.05	\$5.51	\$9.60	\$15.45	\$19.90	\$29.12	\$40.22	\$87.89	0.31	
\$30,000	\$1.62	\$1.62	\$1.87	\$2.66	\$4.57	\$8.27	\$14.40	\$23.18	\$29.85	\$43.68	\$60.33	\$131.83	0.47	
\$40,000	\$2.16	\$2.16	\$2.49	\$3.54	\$6.09	\$11.02	\$19.20	\$30.90	\$39.80	\$58.25	\$80.44	\$175.77	0.63	
\$50,000	\$2.70	\$2.70	\$3.12	\$4.43	\$7.62	\$13.78	\$24.00	\$38.63	\$49.75	\$72.81	\$100.55	\$219.72	0.78	
\$60,000	\$3.24	\$3.24	\$3.74	\$5.32	\$9.14	\$16.53	\$28.80	\$46.36	\$59.70	\$87.37	\$120.66	\$263.66	0.94	
\$70,000	\$3.78	\$3.78	\$4.36	\$6.20	\$10.66	\$19.29	\$33.60	\$54.08	\$69.66	\$101.93	\$140.76	\$307.60	1.10	
\$80,000	\$4.32	\$4.32	\$4.98	\$7.09	\$12.18	\$22.04	\$38.40	\$61.81	\$79.61	\$116.49	\$160.87	\$351.54	1.26	
\$90,000	\$4.86	\$4.86	\$5.61	\$7.98	\$13.71	\$24.80	\$43.20	\$69.54	\$89.56	\$131.05	\$180.98	\$395.49	1.41	
\$100,000	\$5.40	\$5.40	\$6.23	\$8.86	\$15.23	\$27.55	\$48.00	\$77.26	\$99.51	\$145.62	\$201.09	\$439.43	1.57	
\$110,000	\$5.94	\$5.94	\$6.85	\$9.75	\$16.75	\$30.31	\$52.80	\$84.99	\$109.46	\$160.18	\$221.20	\$483.37	1.73	
\$120,000	\$6.48	\$6.48	\$7.48	\$10.63	\$18.28	\$33.06	\$57.60	\$92.71	\$119.41	\$174.74	\$241.31	\$527.32	1.88	
\$130,000	\$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	
\$140,000	\$7.56	\$7.56	\$8.72	\$12.41	\$21.32	\$38.58	\$67.20	\$108.17	\$139.31	\$203.86	\$281.53	\$615.20	2.20	
\$150,000	\$8.10	\$8.10	\$9.35	\$13.29	\$22.85	\$41.33	\$72.00	\$115.89	\$149.26	\$218.42	\$301.64	\$659.15	2.35	
\$160,000	\$8.64	\$8.64	\$9.97	\$14.18	\$24.37	\$44.09	\$76.80	\$123.62	\$159.21	\$232.98	\$321.75	\$703.09	2.51	
\$170,000	\$9.18	\$9.18	\$10.59	\$15.06	\$25.89	\$46.84	\$81.60	\$131.34	\$169.16	\$247.55	\$341.86	\$747.03	2.67	
\$180,000	\$9.72	\$9.72	\$11.22	\$15.95	\$27.42	\$49.60	\$86.40	\$139.07	\$179.11	\$262.11	\$361.97	\$790.98	2.82	
\$190,000	\$10.26	\$10.26	\$11.84	\$16.84	\$28.94	\$52.35	\$91.20	\$146.80	\$189.06	\$276.67	\$382.08	\$834.92	2.98	
\$200,000	\$10.80	\$10.80	\$12.46	\$17.72	\$30.46	\$55.11	\$96.00	\$154.52	\$199.02	\$291.23	\$402.18	\$878.86	3.14	
\$210,000	\$11.34	\$11.34	\$13.08	\$18.61	\$31.98	\$57.86	\$100.80	\$162.25	\$208.97	\$305.79	\$422.29	\$922.80	3.30	
\$220,000	\$11.88	\$11.88	\$13.71	\$19.50	\$33.51	\$60.62	\$105.60	\$169.98	\$218.92	\$320.35	\$442.40	\$966.75	3.45	
\$230,000	\$12.42	\$12.42	\$14.33	\$20.38	\$35.03	\$63.37	\$110.40	\$177.70	\$228.87	\$334.92	\$462.51	\$1,010.69	3.61	
\$240,000	\$12.96	\$12.96	\$14.95	\$21.27	\$36.55	\$66.13	\$115.20	\$185.43	\$238.82	\$349.48	\$482.62	\$1,054.63	3.77	
\$250,000	\$13.50	\$13.50	\$15.58	\$22.15	\$38.08	\$68.88	\$120.00	\$193.15	\$248.77	\$364.04	\$502.73	\$1,098.58	3.92	
\$260,000	\$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	
\$270,000	\$14.58	\$14.58	\$16.82	\$23.93	\$41.12	\$74.40	\$129.60	\$208.61	\$268.67	\$393.16	\$542.95	\$1,186.46	4.24	
\$280,000	\$15.12	\$15.12	\$17.45	\$24.81	\$42.65	\$77.15	\$134.40	\$216.33	\$278.62	\$407.72	\$563.06	\$1,230.41	4.39	
\$290,000	\$15.66	\$15.66	\$18.07	\$25.70	\$44.17	\$79.91	\$139.20	\$224.06	\$288.57	\$422.28	\$583.17	\$1,274.35	4.55	
\$300,000	\$16.20	\$16.20	\$18.69	\$26.58	\$45.69	\$82.66	\$144.00	\$231.78	\$298.52	\$436.85	\$603.28	\$1,318.29	4.71	
\$310,000	\$16.74	\$16.74	\$19.32	\$27.47	\$47.22	\$85.42	\$148.80	\$239.51	\$308.47	\$451.41	\$623.39	\$1,362.24	4.86	
\$320,000	\$17.28	\$17.28	\$19.94	\$28.36	\$48.74	\$88.17	\$153.60	\$247.24	\$318.42	\$465.97	\$643.50	\$1,406.18	5.02	
\$330,000	\$17.82	\$17.82	\$20.56	\$29.24	\$50.26	\$90.93	\$158.40	\$254.96	\$328.38	\$480.53	\$663.60	\$1,450.12	5.18	
\$340,000	\$18.36	\$18.36	\$21.18	\$30.13	\$51.78	\$93.68	\$163.20	\$262.69	\$338.33	\$495.09	\$683.71	\$1,494.06	5.34	
\$350,000	\$18.90	\$18.90	\$21.81	\$31.02	\$53.31	\$96.44	\$168.00	\$270.42	\$348.28	\$509.65	\$703.82	\$1,538.01	5.49	
\$360,000	\$19.44	\$19.44	\$22.43	\$31.90	\$54.83	\$99.19	\$172.80	\$278.14	\$358.23	\$524.22	\$723.93	\$1,581.95	5.65	
\$370,000	\$19.98	\$19.98	\$23.05	\$32.79	\$56.35	\$101.95	\$177.60	\$285.87	\$368.18	\$538.78	\$744.04	\$1,625.89	5.81	
\$380,000	\$20.52	\$20.52	\$23.68	\$33.67	\$57.88	\$104.70	\$182.40	\$293.59	\$378.13	\$553.34	\$764.15	\$1,669.84	5.96	
\$390,000	\$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	
\$400,000	\$21.60	\$21.60	\$24.92	\$35.45	\$60.92	\$110.22	\$192.00	\$309.05	\$398.03	\$582.46	\$804.37	\$1,757.72	6.28	
\$410,000	\$22.14	\$22.14	\$25.55	\$36.33	\$62.45	\$112.97	\$196.80	\$316.77	\$407.98	\$597.02	\$824.48	\$1,801.67	6.43	
\$420,000	\$22.68	\$22.68	\$26.17	\$37.22	\$63.97	\$115.73	\$201.60	\$324.50	\$417.93	\$611.58	\$844.59	\$1,845.61	6.59	
\$430,000	\$23.22	\$23.22	\$26.79	\$38.10	\$65.49	\$118.48	\$206.40	\$332.22	\$427.88	\$626.15	\$864.70	\$1,889.55	6.75	
\$440,000	\$23.76	\$23.76	\$27.42	\$38.99	\$67.02	\$121.24	\$211.20	\$339.95	\$437.83	\$640.71	\$884.81	\$1,933.50	6.90	
\$450,000	\$24.30	\$24.30	\$28.04	\$39.88	\$68.54	\$123.99	\$216.00	\$347.68	\$447.78	\$655.27	\$904.92	\$1,977.44	7.06	
\$460,000	\$24.84	\$24.84	\$28.66	\$40.76	\$70.06	\$126.75	\$220.80	\$355.40	\$457.74	\$669.83	\$925.02	\$2,021.38	7.22	
\$470,000	\$25.38	\$25.38	\$29.28	\$41.65	\$71.58	\$129.50	\$225.60	\$363.13	\$467.69	\$684.39	\$945.13	\$2,065.32	7.38	
\$480,000	\$25.92	\$25.92	\$29.91	\$42.54	\$73.11	\$132.26	\$230.40	\$370.86	\$477.64	\$698.95	\$965.24	\$2,109.27	7.53	
\$490,000	\$26.46	\$26.46	\$30.53	\$43.42	\$74.63	\$135.01	\$235.20	\$378.58	\$487.59	\$713.52	\$985.35	\$2,153.21	7.69	
\$500,000	\$27.00	\$27.00	\$31.15	\$44.31	\$76.15	\$137.77	\$240.00	\$386.31	\$497.54	\$728.08	\$1,005.46	\$2,197.15	7.85	

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 Bi-Weekly 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	\$0.20	\$0.20	\$0.24	\$0.37	\$0.63	\$1.06	\$1.69	\$2.44	\$3.34	\$4.98	\$8.30	\$20.29	0.08
\$10,000	\$0.40	\$0.40	\$0.48	\$0.75	\$1.27	\$2.11	\$3.38	\$4.87	\$6.67	\$9.97	\$16.61	\$40.57	0.16
\$15,000	\$0.60	\$0.60	\$0.72	\$1.12	\$1.90	\$3.17	\$5.07	\$7.31	\$10.01	\$14.95	\$24.91	\$60.86	0.24
\$20,000	\$0.79	\$0.79	\$0.96	\$1.50	\$2.54	\$4.23	\$6.77	\$9.75	\$13.35	\$19.94	\$33.21	\$81.15	0.31
\$25,000	\$0.99	\$0.99	\$1.20	\$1.87	\$3.17	\$5.28	\$8.46	\$12.18	\$16.68	\$24.92	\$41.52	\$101.43	0.39
\$30,000	\$1.19	\$1.19	\$1.44	\$2.24	\$3.81	\$6.34	\$10.15	\$14.62	\$20.02	\$29.91	\$49.82	\$121.72	0.47
\$35,000	\$1.39	\$1.39	\$1.68	\$2.62	\$4.44	\$7.40	\$11.84	\$17.06	\$23.36	\$34.89	\$58.12	\$142.01	0.55
\$40,000	\$1.59	\$1.59	\$1.92	\$2.99	\$5.08	\$8.46	\$13.53	\$19.50	\$26.70	\$39.88	\$66.42	\$162.30	0.63
\$45,000	\$1.79	\$1.79	\$2.16	\$3.36	\$5.71	\$9.51	\$15.22	\$21.93	\$30.03	\$44.86	\$74.73	\$182.58	0.71
\$50,000	\$1.98	\$1.98	\$2.40	\$3.74	\$6.35	\$10.57	\$16.92	\$24.37	\$33.37	\$49.85	\$83.03	\$202.87	0.78
\$55,000	\$2.18	\$2.18	\$2.64	\$4.11	\$6.98	\$11.63	\$18.61	\$26.81	\$36.71	\$54.83	\$91.33	\$223.16	0.86
\$60,000	\$2.38	\$2.38	\$2.88	\$4.49	\$7.62	\$12.68	\$20.30	\$29.24	\$40.04	\$59.82	\$99.64	\$243.44	0.94
\$65,000	\$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
\$70,000	\$2.78	\$2.78	\$3.36	\$5.23	\$8.88	\$14.80	\$23.68	\$34.12	\$46.72	\$69.78	\$116.24	\$284.02	1.10
\$75,000	\$2.98	\$2.98	\$3.60	\$5.61	\$9.52	\$15.85	\$25.37	\$36.55	\$50.05	\$74.77	\$124.55	\$304.30	1.18
\$80,000	\$3.18	\$3.18	\$3.84	\$5.98	\$10.15	\$16.91	\$27.06	\$38.99	\$53.39	\$79.75	\$132.85	\$324.59	1.26
\$85,000	\$3.37	\$3.37	\$4.08	\$6.36	\$10.79	\$17.97	\$28.76	\$41.43	\$56.73	\$84.74	\$141.15	\$344.88	1.33
\$90,000	\$3.57	\$3.57	\$4.32	\$6.73	\$11.42	\$19.02	\$30.45	\$43.86	\$60.06	\$89.72	\$149.46	\$365.16	1.41
\$95,000	\$3.77	\$3.77	\$4.56	\$7.10	\$12.06	\$20.08	\$32.14	\$46.30	\$63.40	\$94.71	\$157.76	\$385.45	1.49
\$100,000	\$3.97	\$3.97	\$4.80	\$7.48	\$12.69	\$21.14	\$33.83	\$48.74	\$66.74	\$99.69	\$166.06	\$405.74	1.57
\$105,000	\$4.17	\$4.17	\$5.04	\$7.85	\$13.33	\$22.20	\$35.52	\$51.18	\$70.08	\$104.68	\$174.36	\$426.03	1.65
\$110,000	\$4.37	\$4.37	\$5.28	\$8.22	\$13.96	\$23.25	\$37.21	\$53.61	\$73.41	\$109.66	\$182.67	\$446.31	1.73
\$115,000	\$4.56	\$4.56	\$5.52	\$8.60	\$14.60	\$24.31	\$38.91	\$56.05	\$76.75	\$114.65	\$190.97	\$466.60	1.80
\$120,000	\$4.76	\$4.76	\$5.76	\$8.97	\$15.23	\$25.37	\$40.60	\$58.49	\$80.09	\$119.63	\$199.27	\$486.89	1.88
\$125,000	\$4.96	\$4.96	\$6.00	\$9.35	\$15.87	\$26.42	\$42.29	\$60.92	\$83.42	\$124.62	\$207.58	\$507.17	1.96
\$130,000	\$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
\$135,000	\$5.36	\$5.36	\$6.48	\$10.09	\$17.13	\$28.54	\$45.67	\$65.80	\$90.10	\$134.58	\$224.18	\$547.75	2.12
\$140,000	\$5.56	\$5.56	\$6.72	\$10.47	\$17.77	\$29.59	\$47.36	\$68.23	\$93.43	\$139.57	\$232.49	\$568.03	2.20
\$145,000	\$5.76	\$5.76	\$6.96	\$10.84	\$18.40	\$30.65	\$49.05	\$70.67	\$96.77	\$144.55	\$240.79	\$588.32	2.28
\$150,000	\$5.95	\$5.95	\$7.20	\$11.22	\$19.04	\$31.71	\$50.75	\$73.11	\$100.11	\$149.54	\$249.09	\$608.61	2.35
\$155,000	\$6.15	\$6.15	\$7.44	\$11.59	\$19.67	\$32.76	\$52.44	\$75.54	\$103.44	\$154.52	\$257.40	\$628.89	2.43
\$160,000	\$6.35	\$6.35	\$7.68	\$11.96	\$20.31	\$33.82	\$54.13	\$77.98	\$106.78	\$159.51	\$265.70	\$649.18	2.51
\$165,000	\$6.55	\$6.55	\$7.92	\$12.34	\$20.94	\$34.88	\$55.82	\$80.42	\$110.12	\$164.49	\$274.00	\$669.47	2.59
\$170,000	\$6.75	\$6.75	\$8.16	\$12.71	\$21.58	\$35.94	\$57.51	\$82.86	\$113.46	\$169.48	\$282.30	\$689.76	2.67
\$175,000	\$6.95	\$6.95	\$8.40	\$13.08	\$22.21	\$36.99	\$59.20	\$85.29	\$116.79	\$174.46	\$290.61	\$710.04	2.75
\$180,000	\$7.14	\$7.14	\$8.64	\$13.46	\$22.85	\$38.05	\$60.90	\$87.73	\$120.13	\$179.45	\$298.91	\$730.33	2.82
\$185,000	\$7.34	\$7.34	\$8.88	\$13.83	\$23.48	\$39.11	\$62.59	\$90.17	\$123.47	\$184.43	\$307.21	\$750.62	2.90
\$190,000	\$7.54	\$7.54	\$9.12	\$14.21	\$24.12	\$40.16	\$64.28	\$92.60	\$126.80	\$189.42	\$315.52	\$770.90	2.98
\$195,000	\$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
\$200,000	\$7.94	\$7.94	\$9.60	\$14.95	\$25.38	\$42.28	\$67.66	\$97.48	\$133.48	\$199.38	\$332.12	\$811.48	3.14
\$205,000	\$8.14	\$8.14	\$9.84	\$15.33	\$26.02	\$43.33	\$69.35	\$99.91	\$136.81	\$204.37	\$340.43	\$831.76	3.22
\$210,000	\$8.34	\$8.34	\$10.08	\$15.70	\$26.65	\$44.39	\$71.04	\$102.35	\$140.15	\$209.35	\$348.73	\$852.05	3.30
\$215,000	\$8.53	\$8.53	\$10.32	\$16.08	\$27.29	\$45.45	\$72.74	\$104.79	\$143.49	\$214.34	\$357.03	\$872.34	3.37
\$220,000	\$8.73	\$8.73	\$10.56	\$16.45	\$27.92	\$46.50	\$74.43	\$107.22	\$146.82	\$219.32	\$365.34	\$892.62	3.45
\$225,000	\$8.93	\$8.93	\$10.80	\$16.82	\$28.56	\$47.56	\$76.12	\$109.66	\$150.16	\$224.31	\$373.64	\$912.91	3.53
\$230,000	\$9.13	\$9.13	\$11.04	\$17.20	\$29.19	\$48.62	\$77.81	\$112.10	\$153.50	\$229.29	\$381.94	\$933.20	3.61
\$235,000	\$9.33	\$9.33	\$11.28	\$17.57	\$29.83	\$49.68	\$79.50	\$114.54	\$156.84	\$234.28	\$390.24	\$953.49	3.69
\$240,000	\$9.53	\$9.53	\$11.52	\$17.94	\$30.46	\$50.73	\$81.19	\$116.97	\$160.17	\$239.26	\$398.55	\$973.77	3.77
\$245,000	\$9.72	\$9.72	\$11.76	\$18.32	\$31.10	\$51.79	\$82.89	\$119.41	\$163.51	\$244.25	\$406.85	\$994.06	3.84
\$250,000	\$9.92	\$9.92	\$12.00	\$18.69	\$31.73	\$52.85	\$84.58	\$121.85	\$166.85	\$249.23	\$415.15	\$1,014.35	3.92

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	\$0.17	\$2,000	\$0.03
\$4,000	\$0.35	\$4,000	\$0.07
\$6,000	\$0.52	\$6,000	\$0.10
\$8,000	\$0.69	\$8,000	\$0.13
\$10,000	\$0.87	\$10,000	\$0.17