

F.E.N. Survey  
Term Life Insurance - Employer Funded

1. Name of Your School District	2. Does Your School District Provide Term Life Insurance as an Employee Benefit?	3. IF you answered YES to #2, what is the face amount of the coverage?	4. IF you answered YES to #2, is ADDITIONAL coverage available on a payroll deduction basis?	5. IF you answered YES to #4, what is the face amount of the coverage?
Bay	Yes	\$50,000	Yes	Employee can purchase up to \$10,000 more per year up to \$100,000
Brevard	Yes	1x annual salary	Yes	Maximum 4x salary funded by employee
Broward	Yes	1.25x annual salary (maximum \$50,000)	Yes	Employees can buy between 1.25x up to 5x annual salary not to exceed \$500,000
Collier	Yes	Equal to \$30,000 or 1x the employee's annualized salary up to \$100,000 whichever is greater.	Yes	Varies based on election of employee
Flagler County	Yes	\$20,000 (Support Staff) and \$25,000 (Administrators & Professional Staff)	Yes	Employees can purchase additional insurance up to \$300,000
Gadsden	Yes	Equal to annual salary	Yes	Based on need and health status
Gilchrist	Yes	\$15,000	Yes	Up to \$250,000 in \$10,000 increments (Limited to 3x the individual's salary including the \$15,000 from Q.3)
Hendry	Yes	1x annual salary (0-9 years of service), 1.5x annual salary (10-14 years of service), 2x annual salary (15 plus years of service)	Yes	Employees can purchase additional insurance in \$10,000 increments with a maximum of \$500,000
Hillsborough	Yes	1x annual salary		Employees can purchase up to 3x annual salary
Holmes	Yes	\$5,000 or \$25,000	Yes	The amount the employee purchases
Leon	Yes	\$30,000	Yes	Whatever is offered by the carrier
Marion	Yes	1.5x annual salary (minimum \$20,000)	Yes	\$50,000
Miami Dade	Yes	1x annual salary (minimum \$10,000)	Yes	Additional life insurance may be purchased to bring maximum benefits to an additional 1x the amount provided by the School Board. An employee is eligible to increase coverage to a maximum of 5x the annual salary after the first year of participation in the optional life program.
Nassau	Yes	\$30,000	Yes	\$1,000 increments to the value of the employees contract amount
Osceola	Yes	1x annual salary, 2x annual salary with 10 years experience on the salary schedule	Yes	An additional 1x or 2x annual salary
Palm Beach	Yes	\$20,000	Yes	The lesser of \$100,000 or 5x the employee's annual salary
Pasco County	Yes	\$35,000	Yes	Employee may purchase additional term life coverage in increments of \$10,000 not to exceed 5x annual salary of \$300,000 whichever is less
Polk	Yes	\$20,000	Yes	May elect from 1x to 5x annual salary, \$300,000 maximum
Putnam	Yes	1x salary up to \$50,000 maximum	Yes	Up to quad coverage, \$200,000 maximum
Seminole	Yes	1x salary up to \$150,000 maximum but reduces at age 65 to 65%; at age 70 to 50%; at age 75 to 35%	Yes	Employee can purchase up to 4x annual salary
Sumter	Yes	\$36,000	Yes	Amount varies - Voluntary Life based on % of salary
Wakulla	Yes	\$50,000	No	N/A
Walton	Yes	\$5,000 w/Health Insurance, \$20,000 w/Hospital Indemnity Plan	Yes	Employee can purchase up to \$250,000