

Government of the United States Virgin Islands  
Supplemental Life Insurance (Including AD&D) - Payroll Deductions  
Effective Date: October 1, 2024



ACTIVE Employees

EMPLOYEE AGE	MONTHLY RATE PER \$1,000	BI-WEEKLY DEDUCTION PER \$1,000	Sample Bi-Weekly Payroll Deductions for Supplemental Life and AD&D Benefit Amount for EMPLOYEES													
			\$5,000	\$10,000	\$15,000	\$17,000	\$20,000	\$22,000	\$25,000	\$27,000	\$30,000	\$32,000	\$35,000	\$37,000	\$40,000	\$42,000
<20	\$0.065	\$0.0325	\$0.16	\$0.33	\$0.49	\$0.55	\$0.65	\$0.72	\$0.81	\$0.88	\$0.98	\$1.04	\$1.14	\$1.20	\$1.30	\$1.37
20-24	\$0.065	\$0.0325	\$0.16	\$0.33	\$0.49	\$0.55	\$0.65	\$0.72	\$0.81	\$0.88	\$0.98	\$1.04	\$1.14	\$1.20	\$1.30	\$1.37
25-29	\$0.076	\$0.0380	\$0.19	\$0.38	\$0.57	\$0.65	\$0.76	\$0.84	\$0.95	\$1.03	\$1.14	\$1.22	\$1.33	\$1.41	\$1.52	\$1.60
30-34	\$0.085	\$0.0425	\$0.21	\$0.43	\$0.64	\$0.72	\$0.85	\$0.94	\$1.06	\$1.15	\$1.28	\$1.36	\$1.49	\$1.57	\$1.70	\$1.79
35-39	\$0.095	\$0.0475	\$0.24	\$0.48	\$0.71	\$0.81	\$0.95	\$1.05	\$1.19	\$1.28	\$1.43	\$1.52	\$1.66	\$1.76	\$1.90	\$2.00
40-44	\$0.109	\$0.0545	\$0.27	\$0.55	\$0.82	\$0.93	\$1.09	\$1.20	\$1.36	\$1.47	\$1.64	\$1.74	\$1.91	\$2.02	\$2.18	\$2.29
45-49	\$0.137	\$0.0685	\$0.34	\$0.69	\$1.03	\$1.16	\$1.37	\$1.51	\$1.71	\$1.85	\$2.06	\$2.19	\$2.40	\$2.53	\$2.74	\$2.88
50-54	\$0.204	\$0.1020	\$0.51	\$1.02	\$1.53	\$1.73	\$2.04	\$2.24	\$2.55	\$2.75	\$3.06	\$3.26	\$3.57	\$3.77	\$4.08	\$4.28
55-59	\$0.334	\$0.1670	\$0.84	\$1.67	\$2.51	\$2.84	\$3.34	\$3.67	\$4.18	\$4.51	\$5.01	\$5.34	\$5.85	\$6.18	\$6.68	\$7.01
60-64	\$0.569	\$0.2845	\$1.42	\$2.85	\$4.27	\$4.84	\$5.69	\$6.26	\$7.11	\$7.68	\$8.54	\$9.10	\$9.96	\$10.53	\$11.38	\$11.95
65-69	\$0.885	\$0.4425	\$2.21	\$4.43	\$6.64	\$7.52	\$8.85	\$9.74	\$11.06	\$11.95	\$13.28	\$14.16	\$15.49	\$16.37	\$17.70	\$18.59
70-74	\$1.142	\$0.5710	\$2.86	\$5.71	\$8.57	\$9.71	\$11.42	\$12.56	\$14.28	\$15.42	\$17.13	\$18.27	\$19.99	\$21.13	\$22.84	\$23.98
75-79	\$1.142	\$0.5710	\$2.86	\$5.71	\$8.57	\$9.71	\$11.42	\$12.56	\$14.28	\$15.42	\$17.13	\$18.27	\$19.99	\$21.13	\$22.84	\$23.98
80-84	\$1.464	\$0.7320	\$3.66	\$7.32	\$10.98	\$12.44	\$14.64	\$16.10	\$18.30	\$19.76	\$21.96	\$23.42	\$25.62	\$27.08	\$29.28	\$30.74
85-89	\$1.464	\$0.7320	\$3.66	\$7.32	\$10.98	\$12.44	\$14.64	\$16.10	\$18.30	\$19.76	\$21.96	\$23.42	\$25.62	\$27.08	\$29.28	\$30.74
90-94	\$1.464	\$0.7320	\$3.66	\$7.32	\$10.98	\$12.44	\$14.64	\$16.10	\$18.30	\$19.76	\$21.96	\$23.42	\$25.62	\$27.08	\$29.28	\$30.74
95+	\$1.464	\$0.7320	\$3.66	\$7.32	\$10.98	\$12.44	\$14.64	\$16.10	\$18.30	\$19.76	\$21.96	\$23.42	\$25.62	\$27.08	\$29.28	\$30.74

EMPLOYEE AGE	MONTHLY RATE PER \$1,000	BI-WEEKLY DEDUCTION PER \$1,000	Sample Bi-Weekly Payroll Deductions for Supplemental Life and AD&D Benefit Amount for EMPLOYEES (continued)													
			\$50,000	\$52,000	\$55,000	\$57,000	\$60,000	\$62,000	\$65,000	\$67,000	\$70,000	\$72,000	\$75,000	\$80,000	\$100,000	\$150,000
<20	\$0.065	\$0.0325	\$1.63	\$1.69	\$1.79	\$1.85	\$1.95	\$2.02	\$2.11	\$2.18	\$2.28	\$2.34	\$2.44	\$2.60	\$3.25	\$4.88
20-24	\$0.065	\$0.0325	\$1.63	\$1.69	\$1.79	\$1.85	\$1.95	\$2.02	\$2.11	\$2.18	\$2.28	\$2.34	\$2.44	\$2.60	\$3.25	\$4.88
25-29	\$0.076	\$0.0380	\$1.90	\$1.98	\$2.09	\$2.17	\$2.28	\$2.36	\$2.47	\$2.55	\$2.66	\$2.74	\$2.85	\$3.04	\$3.80	\$5.70
30-34	\$0.085	\$0.0425	\$2.13	\$2.21	\$2.34	\$2.42	\$2.55	\$2.64	\$2.76	\$2.85	\$2.98	\$3.06	\$3.19	\$3.40	\$4.25	\$6.38
35-39	\$0.095	\$0.0475	\$2.38	\$2.47	\$2.61	\$2.71	\$2.85	\$2.95	\$3.09	\$3.18	\$3.33	\$3.42	\$3.56	\$3.80	\$4.75	\$7.13
40-44	\$0.109	\$0.0545	\$2.73	\$2.83	\$3.00	\$3.11	\$3.27	\$3.38	\$3.54	\$3.65	\$3.82	\$3.92	\$4.09	\$4.36	\$5.45	\$8.18
45-49	\$0.137	\$0.0685	\$3.43	\$3.56	\$3.77	\$3.90	\$4.11	\$4.25	\$4.45	\$4.59	\$4.80	\$4.93	\$5.14	\$5.48	\$6.85	\$10.28
50-54	\$0.204	\$0.1020	\$5.10	\$5.30	\$5.61	\$5.81	\$6.12	\$6.32	\$6.63	\$6.83	\$7.14	\$7.34	\$7.65	\$8.16	\$10.20	\$15.30
55-59	\$0.334	\$0.1670	\$8.35	\$8.68	\$9.19	\$9.52	\$10.02	\$10.35	\$10.86	\$11.19	\$11.69	\$12.02	\$12.53	\$13.36	\$16.70	\$25.05
60-64	\$0.569	\$0.2845	\$14.23	\$14.79	\$15.65	\$16.22	\$17.07	\$17.64	\$18.49	\$19.06	\$19.92	\$20.48	\$21.34	\$22.76	\$28.45	\$42.68
65-69	\$0.885	\$0.4425	\$22.13	\$23.01	\$24.34	\$25.22	\$26.55	\$27.44	\$28.76	\$29.65	\$30.98	\$31.86	\$33.19	\$35.40	\$44.25	\$66.38
70-74	\$1.142	\$0.5710	\$28.55	\$29.69	\$31.41	\$32.55	\$34.26	\$35.40	\$37.12	\$38.26	\$39.97	\$41.11	\$42.83	\$45.68	\$57.10	\$85.65
75-79	\$1.142	\$0.5710	\$28.55	\$29.69	\$31.41	\$32.55	\$34.26	\$35.40	\$37.12	\$38.26	\$39.97	\$41.11	\$42.83	\$45.68	\$57.10	\$85.65
80-84	\$1.464	\$0.7320	\$36.60	\$38.06	\$40.26	\$41.72	\$43.92	\$45.38	\$47.58	\$49.04	\$51.24	\$52.70	\$54.90	\$58.56	\$73.20	\$109.80
85-89	\$1.464	\$0.7320	\$36.60	\$38.06	\$40.26	\$41.72	\$43.92	\$45.38	\$47.58	\$49.04	\$51.24	\$52.70	\$54.90	\$58.56	\$73.20	\$109.80
90-94	\$1.464	\$0.7320	\$36.60	\$38.06	\$40.26	\$41.72	\$43.92	\$45.38	\$47.58	\$49.04	\$51.24	\$52.70	\$54.90	\$58.56	\$73.20	\$109.80
95+	\$1.464	\$0.7320	\$36.60	\$38.06	\$40.26	\$41.72	\$43.92	\$45.38	\$47.58	\$49.04	\$51.24	\$52.70	\$54.90	\$58.56	\$73.20	\$109.80

TO DETERMINE DEDUCTIONS NOT OUTLINED ABOVE, REFER TO THE COLUMN LABELED BI-WEEKLY DEDUCTION/\$1,000. LOCATE APPLICABLE AGE BAND AND MULTIPLY THE ANNUAL SALARY (ROUNDED TO NEXT HIGHER \$1,000) BY AMOUNT LISTED.

**Government of the United States Virgin Islands**  
**Supplemental Life Insurance - Payroll Deductions**  
**Effective Date: October 1, 2024**

**Dependent SPOUSE Life Rates**  
**for Employees and Retirees**

DEPENDENT SPOUSE AGE	MONTHLY RATE PER \$1,000	BI-WEEKLY DEDUCTION FOR \$10,000
<20	\$0.070	\$0.35
20-24	\$0.060	\$0.30
25-29	\$0.080	\$0.40
30-34	\$0.100	\$0.50
35-39	\$0.120	\$0.60
40-44	\$0.140	\$0.70
45-49	\$0.210	\$1.05
50-54	\$0.390	\$1.95
55-59	\$0.630	\$3.15
60-64	\$1.110	\$5.55
65-69	\$1.870	\$9.35
70-74	\$2.990	\$14.95
75-79	\$5.020	\$25.10
80-84	\$8.330	\$41.65
85-89	\$8.330	\$41.65
90-94	\$8.330	\$41.65
95+	\$8.330	\$41.65

**Dependent CHILD Life Rates**  
**for Employees and Retirees**

MONTHLY RATE for \$5,000:	\$0.670 per Family
BI-WEEKLY DEDUCTION:	\$0.34 per Family

RETIREE AGE	MONTHLY RATE PER \$1,000	MONTHLY DEDUCTION PER \$1,000	Semi-Monthly Payroll Deductions for Supplemental Life Benefit Amount for RETIREES									
			\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$75,000	\$100,000	\$150,000
<20	\$0.068	\$0.034	\$0.17	\$0.34	\$0.51	\$0.68	\$0.85	\$1.02	\$1.70	\$2.55	\$3.40	\$5.10
20-24	\$0.068	\$0.034	\$0.17	\$0.34	\$0.51	\$0.68	\$0.85	\$1.02	\$1.70	\$2.55	\$3.40	\$5.10
25-29	\$0.080	\$0.040	\$0.20	\$0.40	\$0.60	\$0.80	\$1.00	\$1.20	\$2.00	\$3.00	\$4.00	\$6.00
30-34	\$0.107	\$0.054	\$0.27	\$0.54	\$0.80	\$1.07	\$1.34	\$1.61	\$2.68	\$4.01	\$5.35	\$8.03
35-39	\$0.121	\$0.061	\$0.30	\$0.61	\$0.91	\$1.21	\$1.51	\$1.82	\$3.03	\$4.54	\$6.05	\$9.08
40-44	\$0.134	\$0.067	\$0.34	\$0.67	\$1.01	\$1.34	\$1.68	\$2.01	\$3.35	\$5.03	\$6.70	\$10.05
45-49	\$0.202	\$0.101	\$0.51	\$1.01	\$1.52	\$2.02	\$2.53	\$3.03	\$5.05	\$7.58	\$10.10	\$15.15
50-54	\$0.310	\$0.155	\$0.78	\$1.55	\$2.33	\$3.10	\$3.88	\$4.65	\$7.75	\$11.63	\$15.50	\$23.25
55-59	\$0.579	\$0.290	\$1.45	\$2.90	\$4.34	\$5.79	\$7.24	\$8.69	\$14.48	\$21.71	\$28.95	\$43.43
60-64	\$0.887	\$0.444	\$2.22	\$4.44	\$6.65	\$8.87	\$11.09	\$13.31	\$22.18	\$33.26	\$44.35	\$66.53
65-69	\$1.707	\$0.854	\$4.27	\$8.54	\$12.80	\$17.07	\$21.34	\$25.61	\$42.68	\$64.01	\$85.35	\$128.03
70-74	\$2.770	\$1.385	\$6.93	\$13.85	\$20.78	\$27.70	\$34.63	\$41.55	\$69.25	\$103.88	\$138.50	\$207.75
75-79	\$3.208	\$1.604	\$8.02	\$16.04	\$24.06	\$32.08	\$40.10	\$48.12	\$80.20	\$120.30	\$160.40	\$240.60
80-84	\$4.030	\$2.015	\$10.08	\$20.15	\$30.23	\$40.30	\$50.38	\$60.45	\$100.75	\$151.13	\$201.50	\$302.25
85-89	\$5.207	\$2.604	\$13.02	\$26.04	\$39.05	\$52.07	\$65.09	\$78.11	\$130.18	\$195.26	\$260.35	\$390.53
90-94	\$6.248	\$3.124	\$15.62	\$31.24	\$46.86	\$62.48	\$78.10	\$93.72	\$156.20	\$234.30	\$312.40	\$468.60
95+	\$9.339	\$4.670	\$23.35	\$46.70	\$70.04	\$93.39	\$116.74	\$140.09	\$233.48	\$350.21	\$466.95	\$700.43