



Employee Rate Summary – Premium Plan Rate Grid

Educator Disability

Rates are per \$100 of covered monthly benefit

Rate Guarantee: 2 Years

Premium Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	Injury / Sickness Elimination Period in Days					
			0 / 7	14 / 14	30 / 30	60 / 60	90 / 90	180 / 180
\$3,600	\$300	\$200	\$5.94	\$4.42	\$3.27	\$2.87	\$2.46	\$1.88
\$5,400	\$450	\$300	\$8.91	\$6.63	\$4.90	\$4.31	\$3.69	\$2.82
\$7,200	\$600	\$400	\$11.88	\$8.84	\$6.53	\$5.74	\$4.91	\$3.76
\$9,000	\$750	\$500	\$14.85	\$11.05	\$8.17	\$7.18	\$6.14	\$4.70
\$10,800	\$900	\$600	\$17.82	\$13.26	\$9.80	\$8.61	\$7.37	\$5.64
\$12,600	\$1,050	\$700	\$20.79	\$15.47	\$11.43	\$10.05	\$8.60	\$6.58
\$14,400	\$1,200	\$800	\$23.76	\$17.68	\$13.07	\$11.48	\$9.83	\$7.52
\$16,200	\$1,350	\$900	\$26.73	\$19.89	\$14.70	\$12.92	\$11.06	\$8.46
\$18,000	\$1,500	\$1,000	\$29.70	\$22.10	\$16.34	\$14.36	\$12.29	\$9.41
\$19,800	\$1,650	\$1,100	\$32.67	\$24.30	\$17.97	\$15.79	\$13.51	\$10.35
\$21,600	\$1,800	\$1,200	\$35.64	\$26.51	\$19.60	\$17.23	\$14.74	\$11.29
\$23,400	\$1,950	\$1,300	\$38.61	\$28.72	\$21.24	\$18.66	\$15.97	\$12.23
\$25,200	\$2,100	\$1,400	\$41.58	\$30.93	\$22.87	\$20.10	\$17.20	\$13.17
\$27,000	\$2,250	\$1,500	\$44.55	\$33.14	\$24.50	\$21.53	\$18.43	\$14.11
\$28,800	\$2,400	\$1,600	\$47.52	\$35.35	\$26.14	\$22.97	\$19.66	\$15.05
\$30,600	\$2,550	\$1,700	\$50.49	\$37.56	\$27.77	\$24.40	\$20.88	\$15.99
\$32,400	\$2,700	\$1,800	\$53.46	\$39.77	\$29.40	\$25.84	\$22.11	\$16.93
\$34,200	\$2,850	\$1,900	\$56.43	\$41.98	\$31.04	\$27.27	\$23.34	\$17.87
\$36,000	\$3,000	\$2,000	\$59.40	\$44.19	\$32.67	\$28.71	\$24.57	\$18.81
\$37,800	\$3,150	\$2,100	\$62.37	\$46.40	\$34.30	\$30.15	\$25.80	\$19.75
\$39,600	\$3,300	\$2,200	\$65.34	\$48.61	\$35.94	\$31.58	\$27.03	\$20.69
\$41,400	\$3,450	\$2,300	\$68.31	\$50.82	\$37.57	\$33.02	\$28.26	\$21.63
\$43,200	\$3,600	\$2,400	\$71.28	\$53.03	\$39.20	\$34.45	\$29.48	\$22.57
\$45,000	\$3,750	\$2,500	\$74.25	\$55.24	\$40.84	\$35.89	\$30.71	\$23.51
\$46,800	\$3,900	\$2,600	\$77.22	\$57.45	\$42.47	\$37.32	\$31.94	\$24.45
\$48,600	\$4,050	\$2,700	\$80.19	\$59.66	\$44.10	\$38.76	\$33.17	\$25.39
\$50,400	\$4,200	\$2,800	\$83.16	\$61.87	\$45.74	\$40.19	\$34.40	\$26.33

Gladewater Independent School District

\$52,200	\$4,350	\$2,900	\$86.13	\$64.08	\$47.37	\$41.63	\$35.63	\$27.27
\$54,000	\$4,500	\$3,000	\$89.10	\$66.29	\$49.01	\$43.07	\$36.86	\$28.22
\$55,800	\$4,650	\$3,100	\$92.07	\$68.49	\$50.64	\$44.50	\$38.08	\$29.16
\$57,600	\$4,800	\$3,200	\$95.04	\$70.70	\$52.27	\$45.94	\$39.31	\$30.10
\$59,400	\$4,950	\$3,300	\$98.01	\$72.91	\$53.91	\$47.37	\$40.54	\$31.04
\$61,200	\$5,100	\$3,400	\$100.98	\$75.12	\$55.54	\$48.81	\$41.77	\$31.98
\$63,000	\$5,250	\$3,500	\$103.95	\$77.33	\$57.17	\$50.24	\$43.00	\$32.92
\$64,800	\$5,400	\$3,600	\$106.92	\$79.54	\$58.81	\$51.68	\$44.23	\$33.86
\$66,600	\$5,550	\$3,700	\$109.89	\$81.75	\$60.44	\$53.11	\$45.45	\$34.80
\$68,400	\$5,700	\$3,800	\$112.86	\$83.96	\$62.07	\$54.55	\$46.68	\$35.74
\$70,200	\$5,850	\$3,900	\$115.83	\$86.17	\$63.71	\$55.98	\$47.91	\$36.68
\$72,000	\$6,000	\$4,000	\$118.80	\$88.38	\$65.34	\$57.42	\$49.14	\$37.62
\$73,800	\$6,150	\$4,100	\$121.77	\$90.59	\$66.97	\$58.86	\$50.37	\$38.56
\$75,600	\$6,300	\$4,200	\$124.74	\$92.80	\$68.61	\$60.29	\$51.60	\$39.50
\$77,400	\$6,450	\$4,300	\$127.71	\$95.01	\$70.24	\$61.73	\$52.83	\$40.44
\$79,200	\$6,600	\$4,400	\$130.68	\$97.22	\$71.87	\$63.16	\$54.05	\$41.38
\$81,000	\$6,750	\$4,500	\$133.65	\$99.43	\$73.51	\$64.60	\$55.28	\$42.32
\$82,800	\$6,900	\$4,600	\$136.62	\$101.64	\$75.14	\$66.03	\$56.51	\$43.26
\$84,600	\$7,050	\$4,700	\$139.59	\$103.85	\$76.77	\$67.47	\$57.74	\$44.20
\$86,400	\$7,200	\$4,800	\$142.56	\$106.06	\$78.41	\$68.90	\$58.97	\$45.14
\$88,200	\$7,350	\$4,900	\$145.53	\$108.27	\$80.04	\$70.34	\$60.20	\$46.08
\$90,000	\$7,500	\$5,000	\$148.50	\$110.48	\$81.68	\$71.78	\$61.43	\$47.03
\$91,800	\$7,650	\$5,100	\$151.47	\$112.68	\$83.31	\$73.21	\$62.65	\$47.97
\$93,600	\$7,800	\$5,200	\$154.44	\$114.89	\$84.94	\$74.65	\$63.88	\$48.91
\$95,400	\$7,950	\$5,300	\$157.41	\$117.10	\$86.58	\$76.08	\$65.11	\$49.85
\$97,200	\$8,100	\$5,400	\$160.38	\$119.31	\$88.21	\$77.52	\$66.34	\$50.79
\$99,000	\$8,250	\$5,500	\$163.35	\$121.52	\$89.84	\$78.95	\$67.57	\$51.73
\$100,800	\$8,400	\$5,600	\$166.32	\$123.73	\$91.48	\$80.39	\$68.80	\$52.67
\$102,600	\$8,550	\$5,700	\$169.29	\$125.94	\$93.11	\$81.82	\$70.02	\$53.61
\$104,400	\$8,700	\$5,800	\$172.26	\$128.15	\$94.74	\$83.26	\$71.25	\$54.55
\$106,200	\$8,850	\$5,900	\$175.23	\$130.36	\$96.38	\$84.69	\$72.48	\$55.49
\$108,000	\$9,000	\$6,000	\$178.20	\$132.57	\$98.01	\$86.13	\$73.71	\$56.43
\$109,800	\$9,150	\$6,100	\$181.17	\$134.78	\$99.64	\$87.57	\$74.94	\$57.37
\$111,600	\$9,300	\$6,200	\$184.14	\$136.99	\$101.28	\$89.00	\$76.17	\$58.31
\$113,400	\$9,450	\$6,300	\$187.11	\$139.20	\$102.91	\$90.44	\$77.40	\$59.25
\$115,200	\$9,600	\$6,400	\$190.08	\$141.41	\$104.54	\$91.87	\$78.62	\$60.19
\$117,000	\$9,750	\$6,500	\$193.05	\$143.62	\$106.18	\$93.31	\$79.85	\$61.13
\$118,800	\$9,900	\$6,600	\$196.02	\$145.83	\$107.81	\$94.74	\$81.08	\$62.07
\$120,600	\$10,050	\$6,700	\$198.99	\$148.04	\$109.44	\$96.18	\$82.31	\$63.01
\$122,400	\$10,200	\$6,800	\$201.96	\$150.25	\$111.08	\$97.61	\$83.54	\$63.95
\$124,200	\$10,350	\$6,900	\$204.93	\$152.46	\$112.71	\$99.05	\$84.77	\$64.89
\$126,000	\$10,500	\$7,000	\$207.90	\$154.67	\$114.35	\$100.49	\$86.00	\$65.84

Gladewater Independent School District

\$127,800	\$10,650	\$7,100	\$210.87	\$156.87	\$115.98	\$101.92	\$87.22	\$66.78
\$129,600	\$10,800	\$7,200	\$213.84	\$159.08	\$117.61	\$103.36	\$88.45	\$67.72
\$131,400	\$10,950	\$7,300	\$216.81	\$161.29	\$119.25	\$104.79	\$89.68	\$68.66
\$133,200	\$11,100	\$7,400	\$219.78	\$163.50	\$120.88	\$106.23	\$90.91	\$69.60
\$135,000	\$11,250	\$7,500	\$222.75	\$165.71	\$122.51	\$107.66	\$92.14	\$70.54
\$136,800	\$11,400	\$7,600	\$225.72	\$167.92	\$124.15	\$109.10	\$93.37	\$71.48
\$138,600	\$11,550	\$7,700	\$228.69	\$170.13	\$125.78	\$110.53	\$94.59	\$72.42
\$140,400	\$11,700	\$7,800	\$231.66	\$172.34	\$127.41	\$111.97	\$95.82	\$73.36
\$142,200	\$11,850	\$7,900	\$234.63	\$174.55	\$129.05	\$113.40	\$97.05	\$74.30
\$144,000	\$12,000	\$8,000	\$237.60	\$176.76	\$130.68	\$114.84	\$98.28	\$75.24