



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					
			7 / 7	14 / 14	30 / 30	60 / 60	90 / 90	180 / 180
\$3,600	\$300	\$200	\$5.58	\$4.92	\$4.14	\$2.70	\$2.30	\$1.76
\$5,400	\$450	\$300	\$8.37	\$7.38	\$6.21	\$4.05	\$3.45	\$2.64
\$7,200	\$600	\$400	\$11.16	\$9.84	\$8.28	\$5.40	\$4.60	\$3.52
\$9,000	\$750	\$500	\$13.95	\$12.30	\$10.35	\$6.75	\$5.75	\$4.40
\$10,800	\$900	\$600	\$16.74	\$14.76	\$12.42	\$8.10	\$6.90	\$5.28
\$12,600	\$1,050	\$700	\$19.53	\$17.22	\$14.49	\$9.45	\$8.05	\$6.16
\$14,400	\$1,200	\$800	\$22.32	\$19.68	\$16.56	\$10.80	\$9.20	\$7.04
\$16,200	\$1,350	\$900	\$25.11	\$22.14	\$18.63	\$12.15	\$10.35	\$7.92
\$18,000	\$1,500	\$1,000	\$27.90	\$24.60	\$20.70	\$13.50	\$11.50	\$8.80
\$19,800	\$1,650	\$1,100	\$30.69	\$27.06	\$22.77	\$14.85	\$12.65	\$9.68
\$21,600	\$1,800	\$1,200	\$33.48	\$29.52	\$24.84	\$16.20	\$13.80	\$10.56
\$23,400	\$1,950	\$1,300	\$36.27	\$31.98	\$26.91	\$17.55	\$14.95	\$11.44
\$25,200	\$2,100	\$1,400	\$39.06	\$34.44	\$28.98	\$18.90	\$16.10	\$12.32
\$27,000	\$2,250	\$1,500	\$41.85	\$36.90	\$31.05	\$20.25	\$17.25	\$13.20
\$28,800	\$2,400	\$1,600	\$44.64	\$39.36	\$33.12	\$21.60	\$18.40	\$14.08
\$30,600	\$2,550	\$1,700	\$47.43	\$41.82	\$35.19	\$22.95	\$19.55	\$14.96
\$32,400	\$2,700	\$1,800	\$50.22	\$44.28	\$37.26	\$24.30	\$20.70	\$15.84
\$34,200	\$2,850	\$1,900	\$53.01	\$46.74	\$39.33	\$25.65	\$21.85	\$16.72
\$36,000	\$3,000	\$2,000	\$55.80	\$49.20	\$41.40	\$27.00	\$23.00	\$17.60
\$37,800	\$3,150	\$2,100	\$58.59	\$51.66	\$43.47	\$28.35	\$24.15	\$18.48
\$39,600	\$3,300	\$2,200	\$61.38	\$54.12	\$45.54	\$29.70	\$25.30	\$19.36
\$41,400	\$3,450	\$2,300	\$64.17	\$56.58	\$47.61	\$31.05	\$26.45	\$20.24
\$43,200	\$3,600	\$2,400	\$66.96	\$59.04	\$49.68	\$32.40	\$27.60	\$21.12
\$45,000	\$3,750	\$2,500	\$69.75	\$61.50	\$51.75	\$33.75	\$28.75	\$22.00
\$46,800	\$3,900	\$2,600	\$72.54	\$63.96	\$53.82	\$35.10	\$29.90	\$22.88
\$48,600	\$4,050	\$2,700	\$75.33	\$66.42	\$55.89	\$36.45	\$31.05	\$23.76
\$50,400	\$4,200	\$2,800	\$78.12	\$68.88	\$57.96	\$37.80	\$32.20	\$24.64

White Oak Independent School District

\$52,200	\$4,350	\$2,900	\$80.91	\$71.34	\$60.03	\$39.15	\$33.35	\$25.52
\$54,000	\$4,500	\$3,000	\$83.70	\$73.80	\$62.10	\$40.50	\$34.50	\$26.40
\$55,800	\$4,650	\$3,100	\$86.49	\$76.26	\$64.17	\$41.85	\$35.65	\$27.28
\$57,600	\$4,800	\$3,200	\$89.28	\$78.72	\$66.24	\$43.20	\$36.80	\$28.16
\$59,400	\$4,950	\$3,300	\$92.07	\$81.18	\$68.31	\$44.55	\$37.95	\$29.04
\$61,200	\$5,100	\$3,400	\$94.86	\$83.64	\$70.38	\$45.90	\$39.10	\$29.92
\$63,000	\$5,250	\$3,500	\$97.65	\$86.10	\$72.45	\$47.25	\$40.25	\$30.80
\$64,800	\$5,400	\$3,600	\$100.44	\$88.56	\$74.52	\$48.60	\$41.40	\$31.68
\$66,600	\$5,550	\$3,700	\$103.23	\$91.02	\$76.59	\$49.95	\$42.55	\$32.56
\$68,400	\$5,700	\$3,800	\$106.02	\$93.48	\$78.66	\$51.30	\$43.70	\$33.44
\$70,200	\$5,850	\$3,900	\$108.81	\$95.94	\$80.73	\$52.65	\$44.85	\$34.32
\$72,000	\$6,000	\$4,000	\$111.60	\$98.40	\$82.80	\$54.00	\$46.00	\$35.20
\$73,800	\$6,150	\$4,100	\$114.39	\$100.86	\$84.87	\$55.35	\$47.15	\$36.08
\$75,600	\$6,300	\$4,200	\$117.18	\$103.32	\$86.94	\$56.70	\$48.30	\$36.96
\$77,400	\$6,450	\$4,300	\$119.97	\$105.78	\$89.01	\$58.05	\$49.45	\$37.84
\$79,200	\$6,600	\$4,400	\$122.76	\$108.24	\$91.08	\$59.40	\$50.60	\$38.72
\$81,000	\$6,750	\$4,500	\$125.55	\$110.70	\$93.15	\$60.75	\$51.75	\$39.60
\$82,800	\$6,900	\$4,600	\$128.34	\$113.16	\$95.22	\$62.10	\$52.90	\$40.48
\$84,600	\$7,050	\$4,700	\$131.13	\$115.62	\$97.29	\$63.45	\$54.05	\$41.36
\$86,400	\$7,200	\$4,800	\$133.92	\$118.08	\$99.36	\$64.80	\$55.20	\$42.24
\$88,200	\$7,350	\$4,900	\$136.71	\$120.54	\$101.43	\$66.15	\$56.35	\$43.12
\$90,000	\$7,500	\$5,000	\$139.50	\$123.00	\$103.50	\$67.50	\$57.50	\$44.00
\$91,800	\$7,650	\$5,100	\$142.29	\$125.46	\$105.57	\$68.85	\$58.65	\$44.88
\$93,600	\$7,800	\$5,200	\$145.08	\$127.92	\$107.64	\$70.20	\$59.80	\$45.76
\$95,400	\$7,950	\$5,300	\$147.87	\$130.38	\$109.71	\$71.55	\$60.95	\$46.64
\$97,200	\$8,100	\$5,400	\$150.66	\$132.84	\$111.78	\$72.90	\$62.10	\$47.52
\$99,000	\$8,250	\$5,500	\$153.45	\$135.30	\$113.85	\$74.25	\$63.25	\$48.40
\$100,800	\$8,400	\$5,600	\$156.24	\$137.76	\$115.92	\$75.60	\$64.40	\$49.28
\$102,600	\$8,550	\$5,700	\$159.03	\$140.22	\$117.99	\$76.95	\$65.55	\$50.16
\$104,400	\$8,700	\$5,800	\$161.82	\$142.68	\$120.06	\$78.30	\$66.70	\$51.04
\$106,200	\$8,850	\$5,900	\$164.61	\$145.14	\$122.13	\$79.65	\$67.85	\$51.92
\$108,000	\$9,000	\$6,000	\$167.40	\$147.60	\$124.20	\$81.00	\$69.00	\$52.80
\$109,800	\$9,150	\$6,100	\$170.19	\$150.06	\$126.27	\$82.35	\$70.15	\$53.68
\$111,600	\$9,300	\$6,200	\$172.98	\$152.52	\$128.34	\$83.70	\$71.30	\$54.56
\$113,400	\$9,450	\$6,300	\$175.77	\$154.98	\$130.41	\$85.05	\$72.45	\$55.44
\$115,200	\$9,600	\$6,400	\$178.56	\$157.44	\$132.48	\$86.40	\$73.60	\$56.32
\$117,000	\$9,750	\$6,500	\$181.35	\$159.90	\$134.55	\$87.75	\$74.75	\$57.20
\$118,800	\$9,900	\$6,600	\$184.14	\$162.36	\$136.62	\$89.10	\$75.90	\$58.08
\$120,600	\$10,050	\$6,700	\$186.93	\$164.82	\$138.69	\$90.45	\$77.05	\$58.96
\$122,400	\$10,200	\$6,800	\$189.72	\$167.28	\$140.76	\$91.80	\$78.20	\$59.84
\$124,200	\$10,350	\$6,900	\$192.51	\$169.74	\$142.83	\$93.15	\$79.35	\$60.72
\$126,000	\$10,500	\$7,000	\$195.30	\$172.20	\$144.90	\$94.50	\$80.50	\$61.60

White Oak Independent School District

\$127,800	\$10,650	\$7,100	\$198.09	\$174.66	\$146.97	\$95.85	\$81.65	\$62.48
\$129,600	\$10,800	\$7,200	\$200.88	\$177.12	\$149.04	\$97.20	\$82.80	\$63.36
\$131,400	\$10,950	\$7,300	\$203.67	\$179.58	\$151.11	\$98.55	\$83.95	\$64.24
\$133,200	\$11,100	\$7,400	\$206.46	\$182.04	\$153.18	\$99.90	\$85.10	\$65.12
\$135,000	\$11,250	\$7,500	\$209.25	\$184.50	\$155.25	\$101.25	\$86.25	\$66.00
\$136,800	\$11,400	\$7,600	\$212.04	\$186.96	\$157.32	\$102.60	\$87.40	\$66.88
\$138,600	\$11,550	\$7,700	\$214.83	\$189.42	\$159.39	\$103.95	\$88.55	\$67.76
\$140,400	\$11,700	\$7,800	\$217.62	\$191.88	\$161.46	\$105.30	\$89.70	\$68.64
\$142,200	\$11,850	\$7,900	\$220.41	\$194.34	\$163.53	\$106.65	\$90.85	\$69.52
\$144,000	\$12,000	\$8,000	\$223.20	\$196.80	\$165.60	\$108.00	\$92.00	\$70.40
\$145,800	\$12,150	\$8,100	\$225.99	\$199.26	\$167.67	\$109.35	\$93.15	\$71.28
\$147,600	\$12,300	\$8,200	\$228.78	\$201.72	\$169.74	\$110.70	\$94.30	\$72.16
\$149,400	\$12,450	\$8,300	\$231.57	\$204.18	\$171.81	\$112.05	\$95.45	\$73.04
\$151,200	\$12,600	\$8,400	\$234.36	\$206.64	\$173.88	\$113.40	\$96.60	\$73.92
\$153,000	\$12,750	\$8,500	\$237.15	\$209.10	\$175.95	\$114.75	\$97.75	\$74.80
\$154,800	\$12,900	\$8,600	\$239.94	\$211.56	\$178.02	\$116.10	\$98.90	\$75.68
\$156,600	\$13,050	\$8,700	\$242.73	\$214.02	\$180.09	\$117.45	\$100.05	\$76.56
\$158,400	\$13,200	\$8,800	\$245.52	\$216.48	\$182.16	\$118.80	\$101.20	\$77.44
\$160,200	\$13,350	\$8,900	\$248.31	\$218.94	\$184.23	\$120.15	\$102.35	\$78.32
\$162,000	\$13,500	\$9,000	\$251.10	\$221.40	\$186.30	\$121.50	\$103.50	\$79.20
\$163,800	\$13,650	\$9,100	\$253.89	\$223.86	\$188.37	\$122.85	\$104.65	\$80.08
\$165,600	\$13,800	\$9,200	\$256.68	\$226.32	\$190.44	\$124.20	\$105.80	\$80.96
\$167,400	\$13,950	\$9,300	\$259.47	\$228.78	\$192.51	\$125.55	\$106.95	\$81.84
\$169,200	\$14,100	\$9,400	\$262.26	\$231.24	\$194.58	\$126.90	\$108.10	\$82.72
\$171,000	\$14,250	\$9,500	\$265.05	\$233.70	\$196.65	\$128.25	\$109.25	\$83.60
\$172,800	\$14,400	\$9,600	\$267.84	\$236.16	\$198.72	\$129.60	\$110.40	\$84.48
\$174,600	\$14,550	\$9,700	\$270.63	\$238.62	\$200.79	\$130.95	\$111.55	\$85.36
\$176,400	\$14,700	\$9,800	\$273.42	\$241.08	\$202.86	\$132.30	\$112.70	\$86.24
\$178,200	\$14,850	\$9,900	\$276.21	\$243.54	\$204.93	\$133.65	\$113.85	\$87.12
\$180,000	\$15,000	\$10,000	\$279.00	\$246.00	\$207.00	\$135.00	\$115.00	\$88.00