



Garland Independent School District

Monthly Premium Cost (based on 12 payments per year)

Rates per \$100 of Monthly Covered Salary

9/1/2025

35% Benefit Waiting Period	Option 1 7 days / 7 days	Option 2 14 days / 14 days	Option 3 30 days / 30 days	Option 4 60 days / 60 days	Option 5 90 days / 90 days
Rates	\$1.19	\$1.01	\$.83	\$.52	\$0.38

50% Benefit Waiting Period	Option 1 7 days / 7 days	Option 2 14 days / 14 days	Option 3 30 days / 30 days	Option 4 60 days / 60 days	Option 5 90 days / 90 days
Rates	\$1.69	\$1.44	\$1.19	\$0.74	\$0.54

66 2/3% Benefit Waiting Period	Option 1 7 days / 7 days	Option 2 14 days / 14 days	Option 3 30 days / 30 days	Option 4 60 days / 60 days	Option 5 90 days / 90 days
Rates	\$2.25	\$1.91	\$1.59	\$.97	\$0.72

Example: Benefit 66/23%, 30 Days EP

Annual Salary \$60,000 / 12 = \$5,000 / 100 x Rate \$1.59 = \$79.50 monthly premium