



KILGORE INDEPENDENT SCHOOL DISTRICT

*Costs below are based on a **Monthly** payroll deduction
(Employer billing mode is based on **12 Payments** per year)*

Product: Educator Select Income Protection Plan			Plan A			
			ADEA I Duration of Benefits			
			Elimination Period (Days)			
Injury (Days)			7*	14*	30	90
Sickness (Days)			7*	14*	30	90
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit	3.62 per \$100	3.52 per \$100	2.16 per \$100	1.12 per \$100
3960	330	200	7.24	7.04	4.32	2.24
6000	500	300	10.86	10.56	6.48	3.36
8040	670	400	14.48	14.08	8.64	4.48
9960	830	500	18.10	17.60	10.80	5.60
12000	1000	600	21.72	21.12	12.96	6.72
14040	1170	700	25.34	24.64	15.12	7.84
15960	1330	800	28.96	28.16	17.28	8.96
18000	1500	900	32.58	31.68	19.44	10.08
20040	1670	1000	36.20	35.20	21.60	11.20
21960	1830	1100	39.82	38.72	23.76	12.32
24000	2000	1200	43.44	42.24	25.92	13.44
26040	2170	1300	47.06	45.76	28.08	14.56
27960	2330	1400	50.68	49.28	30.24	15.68
30000	2500	1500	54.30	52.80	32.40	16.80
32040	2670	1600	57.92	56.32	34.56	17.92
33960	2830	1700	61.54	59.84	36.72	19.04
36000	3000	1800	65.16	63.36	38.88	20.16
38040	3170	1900	68.78	66.88	41.04	21.28
39960	3330	2000	72.40	70.40	43.20	22.40
42000	3500	2100	76.02	73.92	45.36	23.52
44040	3670	2200	79.64	77.44	47.52	24.64
45960	3830	2300	83.26	80.96	49.68	25.76
48000	4000	2400	86.88	84.48	51.84	26.88
50040	4170	2500	90.50	88.00	54.00	28.00
51960	4330	2600	94.12	91.52	56.16	29.12
54000	4500	2700	97.74	95.04	58.32	30.24
56040	4670	2800	101.36	98.56	60.48	31.36
57960	4830	2900	104.98	102.08	62.64	32.48
60000	5000	3000	108.60	105.60	64.80	33.60
62040	5170	3100	112.22	109.12	66.96	34.72
63960	5330	3200	115.84	112.64	69.12	35.84
66000	5500	3300	119.46	116.16	71.28	36.96
68040	5670	3400	123.08	119.68	73.44	38.08
69960	5830	3500	126.70	123.20	75.60	39.20
72000	6000	3600	130.32	126.72	77.76	40.32
74040	6170	3700	133.94	130.24	79.92	41.44
75960	6330	3800	137.56	133.76	82.08	42.56
78000	6500	3900	141.18	137.28	84.24	43.68
80040	6670	4000	144.80	140.80	86.40	44.80
81960	6830	4100	148.42	144.32	88.56	45.92
84000	7000	4200	152.04	147.84	90.72	47.04
86040	7170	4300	155.66	151.36	92.88	48.16
87960	7330	4400	159.28	154.88	95.04	49.28
90000	7500	4500	162.90	158.40	97.20	50.40
92040	7670	4600	166.52	161.92	99.36	51.52
93960	7830	4700	170.14	165.44	101.52	52.64
96000	8000	4800	173.76	168.96	103.68	53.76
98040	8170	4900	177.38	172.48	105.84	54.88
99960	8330	5000	181.00	176.00	108.00	56.00
102000	8500	5100	184.62	179.52	110.16	57.12
104040	8670	5200	188.24	183.04	112.32	58.24

REF #: 4414190

*** If, because of your disability, you are hospital confined as an inpatient, benefits begin on the first day of inpatient confinement.**

Find your Annual/Monthly Earnings above to determine your Maximum Monthly Benefit. If your Annual/Monthly Earnings are not shown, use the next lower Annual/Monthly Earnings and corresponding Maximum Monthly Benefit. Or, you may refer to the Plan Highlights to calculate your Maximum Monthly Benefit based on your earnings.



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Annual Earnings	Monthly Earnings	Maximum Monthly Benefit	3.62 per \$100	3.52 per \$100	2.16 per \$100	1.12 per \$100
105960	8830	5300	191.86	186.56	114.48	59.36
108000	9000	5400	195.48	190.08	116.64	60.48
110040	9170	5500	199.10	193.60	118.80	61.60
111960	9330	5600	202.72	197.12	120.96	62.72
114000	9500	5700	206.34	200.64	123.12	63.84
116040	9670	5800	209.96	204.16	125.28	64.96
117960	9830	5900	213.58	207.68	127.44	66.08
120000	10000	6000	217.20	211.20	129.60	67.20
122040	10170	6100	220.82	214.72	131.76	68.32
123960	10330	6200	224.44	218.24	133.92	69.44
126000	10500	6300	228.06	221.76	136.08	70.56
128040	10670	6400	231.68	225.28	138.24	71.68
129960	10830	6500	235.30	228.80	140.40	72.80
132000	11000	6600	238.92	232.32	142.56	73.92
134040	11170	6700	242.54	235.84	144.72	75.04
135960	11330	6800	246.16	239.36	146.88	76.16
138000	11500	6900	249.78	242.88	149.04	77.28
140040	11670	7000	253.40	246.40	151.20	78.40
141960	11830	7100	257.02	249.92	153.36	79.52
144000	12000	7200	260.64	253.44	155.52	80.64
146040	12170	7300	264.26	256.96	157.68	81.76
147960	12330	7400	267.88	260.48	159.84	82.88
150000	12500	7500	271.50	264.00	162.00	84.00
152040	12670	7600	275.12	267.52	164.16	85.12
153960	12830	7700	278.74	271.04	166.32	86.24
156000	13000	7800	282.36	274.56	168.48	87.36
158040	13170	7900	285.98	278.08	170.64	88.48
159960	13330	8000	289.60	281.60	172.80	89.60

REF #: 4414190

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