## **ESC REGION 12**

## Long-Term Disability Income Insurance

Your maximum benefit amount is based upon 66<sup>2/3</sup>% of your gross monthly compensation. Benefit amounts start at \$200 and go up to a Maximum Monthly Disability Benefit of \$7,500. The benefit will not exceed the amount for which premium has been paid.

		Monthly Premiums								
Monthly Salary	Monthly Disability Benefit	Plan 1 (8th)	Plan 2 (15th)	Plan 3 (31st)	Plan 4 (61st)	Plan 5 (91st)	Plan 6 (151st)			
\$300.00 - \$449.99	\$200.00	\$7.08	\$6.00	\$5.00	\$3.08	\$2.28	\$1.48			
\$450.00 - \$599.99	\$300.00	\$10.62	\$9.00	\$7.50	\$4.62	\$3.42	\$2.22			
\$600.00 - \$749.99	\$400.00	\$14.16	\$12.00	\$10.00	\$6.16	\$4.56	\$2.96			
\$750.00 - \$899.99	\$500.00	\$17.70	\$15.00	\$12.50	\$7.70	\$5.70	\$3.70			
\$900.00 - \$1,049.99	\$600.00	\$21.24	\$18.00	\$15.00	\$9.24	\$6.84	\$4.44			
\$1,050.00 - \$1,199.99	\$700.00	\$24.78	\$21.00	\$17.50	\$10.78	\$7.98	\$5.18			
\$1,200.00 - \$1,349.99	\$800.00	\$28.32	\$24.00	\$20.00	\$12.32	\$9.12	\$5.92			
\$1,350.00 - \$1,499.99	\$900.00	\$31.86	\$27.00	\$22.50	\$13.86	\$10.26	\$6.66			
\$1,500.00 - \$1,649.99	\$1,000.00	\$35.40	\$30.00	\$25.00	\$15.40	\$11.40	\$7.40			
\$1,650.00 - \$1,799.99	\$1,100.00	\$38.94	\$33.00	\$27.50	\$16.94	\$12.54	\$8.14			
\$1,800.00 - \$1,949.99	\$1,200.00	\$42.48	\$36.00	\$30.00	\$18.48	\$13.68	\$8.88			
\$1,950.00 - \$2,099.99	\$1,300.00	\$46.02	\$39.00	\$32.50	\$20.02	\$14.82	\$9.62			
\$2,100.00 - \$2,249.99	\$1,400.00	\$49.56	\$42.00	\$35.00	\$21.56	\$15.96	\$10.36			
\$2,250.00 - \$2,399.99	\$1,500.00	\$53.10	\$45.00	\$37.50	\$23.10	\$17.10	\$11.10			
\$2,400.00 - \$2,549.99	\$1,600.00	\$56.64	\$48.00	\$40.00	\$24.64	\$18.24	\$11.84			
\$2,550.00 - \$2,699.99	\$1,700.00	\$60.18	\$51.00	\$42.50	\$26.18	\$19.38	\$12.58			
\$2,700.00 - \$2,849.99	\$1,800.00	\$63.72	\$54.00	\$45.00	\$27.72	\$20.52	\$13.32			
\$2,850.00 - \$2,999.99	\$1,900.00	\$67.26	\$57.00	\$47.50	\$29.26	\$21.66	\$14.06			
\$3,000.00 - \$3,149.99	\$2,000.00	\$70.80	\$60.00	\$50.00	\$30.80	\$22.80	\$14.80			
\$3,150.00 - \$3,299.99	\$2,100.00	\$74.34	\$63.00	\$52.50	\$32.34	\$23.94	\$15.54			
\$3,300.00 - \$3,449.99	\$2,200.00	\$77.88	\$66.00	\$55.00	\$33.88	\$25.08	\$16.28			
\$3,450.00 - \$3,599.99	\$2,300.00	\$81.42	\$69.00	\$57.50	\$35.42	\$26.22	\$17.02			
\$3,600.00 - \$3,749.99	\$2,400.00	\$84.96	\$72.00	\$60.00	\$36.96	\$27.36	\$17.76			
\$3,750.00 - \$3,899.99	\$2,500.00	\$88.50	\$75.00	\$62.50	\$38.50	\$28.50	\$18.50			
\$3,900.00 - \$4,049.99	\$2,600.00	\$92.04	\$78.00	\$65.00	\$40.04	\$29.64	\$19.24			
\$4,050.00 - \$4,199.99	\$2,700.00	\$95.58	\$81.00	\$67.50	\$41.58	\$30.78	\$19.98			
\$4,200.00 - \$4,349.99	\$2,800.00	\$99.12	\$84.00	\$70.00	\$43.12	\$31.92	\$20.72			
\$4,350.00 - \$4,499.99	\$2,900.00	\$102.66	\$87.00	\$72.50	\$44.66	\$33.06	\$21.46			
\$4,500.00 - \$4,649.99	\$3,000.00	\$106.20	\$90.00	\$75.00	\$46.20	\$34.20	\$22.20			
\$4,650.00 - \$4,799.99	\$3,100.00	\$109.74	\$93.00	\$77.50	\$47.74	\$35.34	\$22.94			
\$4,800.00 - \$4,949.99	\$3,200.00	\$113.28	\$96.00	\$80.00	\$49.28	\$36.48	\$23.68			
\$4,950.00 - \$5,099.99	\$3,300.00	\$116.82	\$99.00	\$82.50	\$50.82	\$37.62	\$24.42			
\$5,100.00 - \$5,249.99	\$3,400.00	\$120.36	\$102.00	\$85.00	\$52.36	\$38.76	\$25.16			
\$5,250.00 - \$5,399.99	\$3,500.00	\$123.90	\$105.00	\$87.50	\$53.90	\$39.90	\$25.90			
\$5,400.00 - \$5,549.99	\$3,600.00	\$127.44	\$108.00	\$90.00	\$55.44	\$41.04	\$26.64			
\$5,550.00 - \$5,699.99	\$3,700.00	\$130.98	\$111.00	\$92.50	\$56.98	\$42.18	\$27.38			
\$5,700.00 - \$5,849.99	\$3,800.00	\$134.52	\$114.00	\$95.00	\$58.52	\$43.32	\$28.12			
\$5,850.00 - \$5,999.99	\$3,900.00	\$138.06	\$117.00	\$97.50	\$60.06	\$44.46	\$28.86			
\$6,000.00 - \$6,149.99	\$4,000.00	\$141.60	\$120.00	\$100.00	\$61.60	\$45.60	\$29.60			

Your maximum benefit amount is based upon  $66^{2/3}\%$  of your gross monthly compensation. Benefit amounts start at \$200 and go up to a Maximum Monthly Disability Benefit of \$7,500. The benefit will not exceed the amount for which premium has been paid.

		Monthly Premiums						
Monthly Salary	Monthly Disability Benefit	Plan 1 (8th)	Plan 2 (15th)	Plan 3 (31st)	Plan 4 (61st)	Plan 5 (91st)	Plan 6 (151st)	
\$6,150.00 - \$6,299.99	\$4,100.00	\$145.14	\$123.00	\$102.50	\$63.14	\$46.74	\$30.34	
\$6,300.00 - \$6,449.99	\$4,200.00	\$148.68	\$126.00	\$105.00	\$64.68	\$47.88	\$31.08	
\$6,450.00 - \$6,599.99	\$4,300.00	\$152.22	\$129.00	\$107.50	\$66.22	\$49.02	\$31.82	
\$6,600.00 - \$6,749.99	\$4,400.00	\$155.76	\$132.00	\$110.00	\$67.76	\$50.16	\$32.56	
\$6,750.00 - \$6,899.99	\$4,500.00	\$159.30	\$135.00	\$112.50	\$69.30	\$51.30	\$33.30	
\$6,900.00 - \$7,049.99	\$4,600.00	\$162.84	\$138.00	\$115.00	\$70.84	\$52.44	\$34.04	
\$7,050.00 - \$7,199.99	\$4,700.00	\$166.38	\$141.00	\$117.50	\$72.38	\$53.58	\$34.78	
\$7,200.00 - \$7,349.99	\$4,800.00	\$169.92	\$144.00	\$120.00	\$73.92	\$54.72	\$35.52	
\$7,350.00 - \$7,499.99	\$4,900.00	\$173.46	\$147.00	\$122.50	\$75.46	\$55.86	\$36.26	
\$7,500.00 - \$7,649.99	\$5,000.00	\$177.00	\$150.00	\$125.00	\$77.00	\$57.00	\$37.00	
\$7,650.00 - \$7,799.99	\$5,100.00	\$180.54	\$153.00	\$127.50	\$78.54	\$58.14	\$37.74	
\$7,800.00 - \$7,949.99	\$5,200.00	\$184.08	\$156.00	\$130.00	\$80.08	\$59.28	\$38.48	
\$7,950.00 - \$8,099.99	\$5,300.00	\$187.62	\$159.00	\$132.50	\$81.62	\$60.42	\$39.22	
\$8,100.00 - \$8,249.99	\$5,400.00	\$191.16	\$162.00	\$135.00	\$83.16	\$61.56	\$39.96	
\$8,250.00 - \$8,399.99	\$5,500.00	\$194.70	\$165.00	\$137.50	\$84.70	\$62.70	\$40.70	
\$8,400.00 - \$8,549.99	\$5,600.00	\$198.24	\$168.00	\$140.00	\$86.24	\$63.84	\$41.44	
\$8,550.00 - \$8,699.99	\$5,700.00	\$201.78	\$171.00	\$142.50	\$87.78	\$64.98	\$42.18	
\$8,700.00 - \$8,849.99	\$5,800.00	\$205.32	\$174.00	\$145.00	\$89.32	\$66.12	\$42.92	
\$8,850.00 - \$8,999.99	\$5,900.00	\$208.86	\$177.00	\$147.50	\$90.86	\$67.26	\$43.66	
\$9,000.00 - \$9,149.99	\$6,000.00	\$212.40	\$180.00	\$150.00	\$92.40	\$68.40	\$44.40	
\$9,150.00 - \$9,299.99	\$6,100.00	\$215.94	\$183.00	\$152.50	\$93.94	\$69.54	\$45.14	
\$9,300.00 - \$9,449.99	\$6,200.00	\$219.48	\$186.00	\$155.00	\$95.48	\$70.68	\$45.88	
\$9,450.00 - \$9,599.99	\$6,300.00	\$223.02	\$189.00	\$157.50	\$97.02	\$71.82	\$46.62	
\$9,600.00 - \$9,749.99	\$6,400.00	\$226.56	\$192.00	\$160.00	\$98.56	\$72.96	\$47.36	
\$9,750.00 - \$9,899.99	\$6,500.00	\$230.10	\$195.00	\$162.50	\$100.10	\$74.10	\$48.10	
\$9,900.00 - \$10,049.99	\$6,600.00	\$233.64	\$198.00	\$165.00	\$101.64	\$75.24	\$48.84	
\$10,050.00 - \$10,199.99	\$6,700.00	\$237.18	\$201.00	\$167.50	\$103.18	\$76.38	\$49.58	
\$10,200.00 - \$10,349.99	\$6,800.00	\$240.72	\$204.00	\$170.00	\$104.72	\$77.52	\$50.32	
\$10,350.00 - \$10,499.99	\$6,900.00	\$244.26	\$207.00	\$172.50	\$106.26	\$78.66	\$51.06	
\$10,500.00 - \$10,649.99	\$7,000.00	\$247.80	\$210.00	\$175.00	\$107.80	\$79.80	\$51.80	
\$10,650.00 - \$10,799.99	\$7,100.00	\$251.34	\$213.00	\$177.50	\$109.34	\$80.94	\$52.54	
\$10,800.00 - \$10,949.99	\$7,200.00	\$254.88	\$216.00	\$180.00	\$110.88	\$82.08	\$53.28	
\$10,950.00 - \$11,099.99	\$7,300.00	\$258.42	\$219.00	\$182.50	\$112.42	\$83.22	\$54.02	
\$11,100.00 - \$11,249.99	\$7,400.00	\$261.96	\$222.00	\$185.00	\$113.96	\$84.36	\$54.76	
\$11,250.00 - And Over	\$7,500.00	\$265.50	\$225.00	\$187.50	\$115.50	\$85.50	\$55.50	

This insert must be used in conjunction with SB-31087(FF).

Underwritten and administered by:

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