

Educator Options Voluntary Long Term Disability
Cypress-Fairbanks Independent School District
Group Policy #762895



| Duration of Benefits | | | SSNRA for Accident and up to 5 Years for Sickness | | | SSNRA for Accident or Sickness | | |
|----------------------------------|------------------|-----------------------------|---|--------------|--------------|--------------------------------|--------------|--------------|
| Accident Benefit Waiting Period* | | | 0 | 14 | 30 | 0 | 14 | 30 |
| Sickness Benefit Waiting Period* | | | 7 | 14 | 30 | 7 | 14 | 30 |
| Annual Earnings | Monthly Earnings | Monthly Disability Benefits | Monthly Cost | Monthly Cost | Monthly Cost | Monthly Cost | Monthly Cost | Monthly Cost |
| \$3,600 | \$300 | \$200 | \$5.76 | \$4.56 | \$3.80 | \$6.48 | \$5.16 | \$4.28 |
| \$5,400 | \$450 | \$300 | \$8.64 | \$6.84 | \$5.70 | \$9.72 | \$7.74 | \$6.42 |
| \$7,200 | \$600 | \$400 | \$11.52 | \$9.12 | \$7.60 | \$12.96 | \$10.32 | \$8.56 |
| \$9,000 | \$750 | \$500 | \$14.40 | \$11.40 | \$9.50 | \$16.20 | \$12.90 | \$10.70 |
| \$10,800 | \$900 | \$600 | \$17.28 | \$13.68 | \$11.40 | \$19.44 | \$15.48 | \$12.84 |
| \$12,600 | \$1,050 | \$700 | \$20.16 | \$15.96 | \$13.30 | \$22.68 | \$18.06 | \$14.98 |
| \$14,400 | \$1,200 | \$800 | \$23.04 | \$18.24 | \$15.20 | \$25.92 | \$20.64 | \$17.12 |
| \$16,200 | \$1,350 | \$900 | \$25.92 | \$20.52 | \$17.10 | \$29.16 | \$23.22 | \$19.26 |
| \$18,000 | \$1,500 | \$1,000 | \$28.80 | \$22.80 | \$19.00 | \$32.40 | \$25.80 | \$21.40 |
| \$19,800 | \$1,650 | \$1,100 | \$31.68 | \$25.08 | \$20.90 | \$35.64 | \$28.38 | \$23.54 |
| \$21,600 | \$1,800 | \$1,200 | \$34.56 | \$27.36 | \$22.80 | \$38.88 | \$30.96 | \$25.68 |
| \$23,400 | \$1,950 | \$1,300 | \$37.44 | \$29.64 | \$24.70 | \$42.12 | \$33.54 | \$27.82 |
| \$25,200 | \$2,100 | \$1,400 | \$40.32 | \$31.92 | \$26.60 | \$45.36 | \$36.12 | \$29.96 |
| \$27,000 | \$2,250 | \$1,500 | \$43.20 | \$34.20 | \$28.50 | \$48.60 | \$38.70 | \$32.10 |
| \$28,800 | \$2,400 | \$1,600 | \$46.08 | \$36.48 | \$30.40 | \$51.84 | \$41.28 | \$34.24 |
| \$30,600 | \$2,550 | \$1,700 | \$48.96 | \$38.76 | \$32.30 | \$55.08 | \$43.86 | \$36.38 |
| \$32,400 | \$2,700 | \$1,800 | \$51.84 | \$41.04 | \$34.20 | \$58.32 | \$46.44 | \$38.52 |
| \$34,200 | \$2,850 | \$1,900 | \$54.72 | \$43.32 | \$36.10 | \$61.56 | \$49.02 | \$40.66 |
| \$36,000 | \$3,000 | \$2,000 | \$57.60 | \$45.60 | \$38.00 | \$64.80 | \$51.60 | \$42.80 |
| \$37,800 | \$3,150 | \$2,100 | \$60.48 | \$47.88 | \$39.90 | \$68.04 | \$54.18 | \$44.94 |
| \$39,600 | \$3,300 | \$2,200 | \$63.36 | \$50.16 | \$41.80 | \$71.28 | \$56.76 | \$47.08 |
| \$41,400 | \$3,450 | \$2,300 | \$66.24 | \$52.44 | \$43.70 | \$74.52 | \$59.34 | \$49.22 |
| \$43,200 | \$3,600 | \$2,400 | \$69.12 | \$54.72 | \$45.60 | \$77.76 | \$61.92 | \$51.36 |
| \$45,000 | \$3,750 | \$2,500 | \$72.00 | \$57.00 | \$47.50 | \$81.00 | \$64.50 | \$53.50 |
| \$46,800 | \$3,900 | \$2,600 | \$74.88 | \$59.28 | \$49.40 | \$84.24 | \$67.08 | \$55.64 |
| \$48,600 | \$4,050 | \$2,700 | \$77.76 | \$61.56 | \$51.30 | \$87.48 | \$69.66 | \$57.78 |
| \$50,400 | \$4,200 | \$2,800 | \$80.64 | \$63.84 | \$53.20 | \$90.72 | \$72.24 | \$59.92 |
| \$52,200 | \$4,350 | \$2,900 | \$83.52 | \$66.12 | \$55.10 | \$93.96 | \$74.82 | \$62.06 |

*If you are hospitalized for up to four hours, the benefit waiting period will be waived.

| Duration of Benefits | | | SSNRA for Accident and up to 5 Years for Sickness | | | SSNRA for Accident or Sickness | | |
|----------------------------------|------------------|-----------------------------|---|--------------|--------------|--------------------------------|--------------|--------------|
| Accident Benefit Waiting Period* | | | 0 | 14 | 30 | 0 | 14 | 30 |
| Sickness Benefit Waiting Period* | | | 7 | 14 | 30 | 7 | 14 | 30 |
| Annual Earnings | Monthly Earnings | Monthly Disability Benefits | Monthly Cost | Monthly Cost | Monthly Cost | Monthly Cost | Monthly Cost | Monthly Cost |
| \$54,000 | \$4,500 | \$3,000 | \$86.40 | \$68.40 | \$57.00 | \$97.20 | \$77.40 | \$64.20 |
| \$55,800 | \$4,650 | \$3,100 | \$89.28 | \$70.68 | \$58.90 | \$100.44 | \$79.98 | \$66.34 |
| \$57,600 | \$4,800 | \$3,200 | \$92.16 | \$72.96 | \$60.80 | \$103.68 | \$82.56 | \$68.48 |
| \$59,400 | \$4,950 | \$3,300 | \$95.04 | \$75.24 | \$62.70 | \$106.92 | \$85.14 | \$70.62 |
| \$61,200 | \$5,100 | \$3,400 | \$97.92 | \$77.52 | \$64.60 | \$110.16 | \$87.72 | \$72.76 |
| \$63,000 | \$5,250 | \$3,500 | \$100.80 | \$79.80 | \$66.50 | \$113.40 | \$90.30 | \$74.90 |
| \$64,800 | \$5,400 | \$3,600 | \$103.68 | \$82.08 | \$68.40 | \$116.64 | \$92.88 | \$77.04 |
| \$66,600 | \$5,550 | \$3,700 | \$106.56 | \$84.36 | \$70.30 | \$119.88 | \$95.46 | \$79.18 |
| \$68,400 | \$5,700 | \$3,800 | \$109.44 | \$86.64 | \$72.20 | \$123.12 | \$98.04 | \$81.32 |
| \$70,200 | \$5,850 | \$3,900 | \$112.32 | \$88.92 | \$74.10 | \$126.36 | \$100.62 | \$83.46 |
| \$72,000 | \$6,000 | \$4,000 | \$115.20 | \$91.20 | \$76.00 | \$129.60 | \$103.20 | \$85.60 |
| \$73,800 | \$6,150 | \$4,100 | \$118.08 | \$93.48 | \$77.90 | \$132.84 | \$105.78 | \$87.74 |
| \$75,600 | \$6,300 | \$4,200 | \$120.96 | \$95.76 | \$79.80 | \$136.08 | \$108.36 | \$89.88 |
| \$77,400 | \$6,450 | \$4,300 | \$123.84 | \$98.04 | \$81.70 | \$139.32 | \$110.94 | \$92.02 |
| \$79,200 | \$6,600 | \$4,400 | \$126.72 | \$100.32 | \$83.60 | \$142.56 | \$113.52 | \$94.16 |
| \$81,000 | \$6,750 | \$4,500 | \$129.60 | \$102.60 | \$85.50 | \$145.80 | \$116.10 | \$96.30 |
| \$82,800 | \$6,900 | \$4,600 | \$132.48 | \$104.88 | \$87.40 | \$149.04 | \$118.68 | \$98.44 |
| \$84,600 | \$7,050 | \$4,700 | \$135.36 | \$107.16 | \$89.30 | \$152.28 | \$121.26 | \$100.58 |
| \$86,400 | \$7,200 | \$4,800 | \$138.24 | \$109.44 | \$91.20 | \$155.52 | \$123.84 | \$102.72 |
| \$88,200 | \$7,350 | \$4,900 | \$141.12 | \$111.72 | \$93.10 | \$158.76 | \$126.42 | \$104.86 |
| \$90,000 | \$7,500 | \$5,000 | \$144.00 | \$114.00 | \$95.00 | \$162.00 | \$129.00 | \$107.00 |
| \$91,800 | \$7,650 | \$5,100 | \$146.88 | \$116.28 | \$96.90 | \$165.24 | \$131.58 | \$109.14 |
| \$93,600 | \$7,800 | \$5,200 | \$149.76 | \$118.56 | \$98.80 | \$168.48 | \$134.16 | \$111.28 |
| \$95,400 | \$7,950 | \$5,300 | \$152.64 | \$120.84 | \$100.70 | \$171.72 | \$136.74 | \$113.42 |
| \$97,200 | \$8,100 | \$5,400 | \$155.52 | \$123.12 | \$102.60 | \$174.96 | \$139.32 | \$115.56 |
| \$99,000 | \$8,250 | \$5,500 | \$158.40 | \$125.40 | \$104.50 | \$178.20 | \$141.90 | \$117.70 |
| \$100,800 | \$8,400 | \$5,600 | \$161.28 | \$127.68 | \$106.40 | \$181.44 | \$144.48 | \$119.84 |
| \$102,600 | \$8,550 | \$5,700 | \$164.16 | \$129.96 | \$108.30 | \$184.68 | \$147.06 | \$121.98 |
| \$104,400 | \$8,700 | \$5,800 | \$167.04 | \$132.24 | \$110.20 | \$187.92 | \$149.64 | \$124.12 |
| \$106,200 | \$8,850 | \$5,900 | \$169.92 | \$134.52 | \$112.10 | \$191.16 | \$152.22 | \$126.26 |
| \$108,000 | \$9,000 | \$6,000 | \$172.80 | \$136.80 | \$114.00 | \$194.40 | \$154.80 | \$128.40 |
| \$109,800 | \$9,150 | \$6,100 | \$175.68 | \$139.08 | \$115.90 | \$197.64 | \$157.38 | \$130.54 |
| \$111,600 | \$9,300 | \$6,200 | \$178.56 | \$141.36 | \$117.80 | \$200.88 | \$159.96 | \$132.68 |
| \$113,400 | \$9,450 | \$6,300 | \$181.44 | \$143.64 | \$119.70 | \$204.12 | \$162.54 | \$134.82 |

| Duration of Benefits | | | SSNRA for Accident and up to 5 Years for Sickness | | | SSNRA for Accident or Sickness | | |
|----------------------------------|------------------|-----------------------------|---|--------------|--------------|--------------------------------|--------------|--------------|
| Accident Benefit Waiting Period* | | | 0 | 14 | 30 | 0 | 14 | 30 |
| Sickness Benefit Waiting Period* | | | 7 | 14 | 30 | 7 | 14 | 30 |
| Annual Earnings | Monthly Earnings | Monthly Disability Benefits | Monthly Cost | Monthly Cost | Monthly Cost | Monthly Cost | Monthly Cost | Monthly Cost |
| \$115,200 | \$9,600 | \$6,400 | \$184.32 | \$145.92 | \$121.60 | \$207.36 | \$165.12 | \$136.96 |
| \$117,000 | \$9,750 | \$6,500 | \$187.20 | \$148.20 | \$123.50 | \$210.60 | \$167.70 | \$139.10 |
| \$118,800 | \$9,900 | \$6,600 | \$190.08 | \$150.48 | \$125.40 | \$213.84 | \$170.28 | \$141.24 |
| \$120,600 | \$10,050 | \$6,700 | \$192.96 | \$152.76 | \$127.30 | \$217.08 | \$172.86 | \$143.38 |
| \$122,400 | \$10,200 | \$6,800 | \$195.84 | \$155.04 | \$129.20 | \$220.32 | \$175.44 | \$145.52 |
| \$124,200 | \$10,350 | \$6,900 | \$198.72 | \$157.32 | \$131.10 | \$223.56 | \$178.02 | \$147.66 |
| \$126,000 | \$10,500 | \$7,000 | \$201.60 | \$159.60 | \$133.00 | \$226.80 | \$180.60 | \$149.80 |
| \$127,800 | \$10,650 | \$7,100 | \$204.48 | \$161.88 | \$134.90 | \$230.04 | \$183.18 | \$151.94 |
| \$129,600 | \$10,800 | \$7,200 | \$207.36 | \$164.16 | \$136.80 | \$233.28 | \$185.76 | \$154.08 |
| \$131,400 | \$10,950 | \$7,300 | \$210.24 | \$166.44 | \$138.70 | \$236.52 | \$188.34 | \$156.22 |
| \$133,200 | \$11,100 | \$7,400 | \$213.12 | \$168.72 | \$140.60 | \$239.76 | \$190.92 | \$158.36 |
| \$135,000 | \$11,250 | \$7,500 | \$216.00 | \$171.00 | \$142.50 | \$243.00 | \$193.50 | \$160.50 |
| \$136,800 | \$11,400 | \$7,600 | \$218.88 | \$173.28 | \$144.40 | \$246.24 | \$196.08 | \$162.64 |
| \$138,600 | \$11,550 | \$7,700 | \$221.76 | \$175.56 | \$146.30 | \$249.48 | \$198.66 | \$164.78 |
| \$140,400 | \$11,700 | \$7,800 | \$224.64 | \$177.84 | \$148.20 | \$252.72 | \$201.24 | \$166.92 |
| \$142,200 | \$11,850 | \$7,900 | \$227.52 | \$180.12 | \$150.10 | \$255.96 | \$203.82 | \$169.06 |
| \$144,000 | \$12,000 | \$8,000 | \$230.40 | \$182.40 | \$152.00 | \$259.20 | \$206.40 | \$171.20 |



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