



HAYS CONSOLIDATED INDEPENDENT SCHOOL DISTRICT

Costs Effective as of September 1, 2023

*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				
			SS ADEA Duration of Benefits				
			Elimination Period (Days)				
Injury (Days)			14*	30*	60	90	180
Sickness (Days)			14*	30*	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit					
3600	300	200	\$5.40	\$3.46	\$2.98	\$1.60	\$1.10
5400	450	300	\$8.10	\$5.19	\$4.47	\$2.40	\$1.65
7200	600	400	\$10.80	\$6.92	\$5.96	\$3.20	\$2.20
9000	750	500	\$13.50	\$8.65	\$7.45	\$4.00	\$2.75
10800	900	600	\$16.20	\$10.38	\$8.94	\$4.80	\$3.30
12600	1050	700	\$18.90	\$12.11	\$10.43	\$5.60	\$3.85
14400	1200	800	\$21.60	\$13.84	\$11.92	\$6.40	\$4.40
16200	1350	900	\$24.30	\$15.57	\$13.41	\$7.20	\$4.95
18000	1500	1000	\$27.00	\$17.30	\$14.90	\$8.00	\$5.50
19800	1650	1100	\$29.70	\$19.03	\$16.39	\$8.80	\$6.05
21600	1800	1200	\$32.40	\$20.76	\$17.88	\$9.60	\$6.60
23400	1950	1300	\$35.10	\$22.49	\$19.37	\$10.40	\$7.15
25200	2100	1400	\$37.80	\$24.22	\$20.86	\$11.20	\$7.70
27000	2250	1500	\$40.50	\$25.95	\$22.35	\$12.00	\$8.25
28800	2400	1600	\$43.20	\$27.68	\$23.84	\$12.80	\$8.80
30600	2550	1700	\$45.90	\$29.41	\$25.33	\$13.60	\$9.35
32400	2700	1800	\$48.60	\$31.14	\$26.82	\$14.40	\$9.90
34200	2850	1900	\$51.30	\$32.87	\$28.31	\$15.20	\$10.45
36000	3000	2000	\$54.00	\$34.60	\$29.80	\$16.00	\$11.00
37800	3150	2100	\$56.70	\$36.33	\$31.29	\$16.80	\$11.55
39600	3300	2200	\$59.40	\$38.06	\$32.78	\$17.60	\$12.10
41400	3450	2300	\$62.10	\$39.79	\$34.27	\$18.40	\$12.65
43200	3600	2400	\$64.80	\$41.52	\$35.76	\$19.20	\$13.20
45000	3750	2500	\$67.50	\$43.25	\$37.25	\$20.00	\$13.75
46800	3900	2600	\$70.20	\$44.98	\$38.74	\$20.80	\$14.30
48600	4050	2700	\$72.90	\$46.71	\$40.23	\$21.60	\$14.85
50400	4200	2800	\$75.60	\$48.44	\$41.72	\$22.40	\$15.40
52200	4350	2900	\$78.30	\$50.17	\$43.21	\$23.20	\$15.95
54000	4500	3000	\$81.00	\$51.90	\$44.70	\$24.00	\$16.50
55800	4650	3100	\$83.70	\$53.63	\$46.19	\$24.80	\$17.05
57600	4800	3200	\$86.40	\$55.36	\$47.68	\$25.60	\$17.60
59400	4950	3300	\$89.10	\$57.09	\$49.17	\$26.40	\$18.15
61200	5100	3400	\$91.80	\$58.82	\$50.66	\$27.20	\$18.70
63000	5250	3500	\$94.50	\$60.55	\$52.15	\$28.00	\$19.25
64800	5400	3600	\$97.20	\$62.28	\$53.64	\$28.80	\$19.80
66600	5550	3700	\$99.90	\$64.01	\$55.13	\$29.60	\$20.35
68400	5700	3800	\$102.60	\$65.74	\$56.62	\$30.40	\$20.90
70200	5850	3900	\$105.30	\$67.47	\$58.11	\$31.20	\$21.45
72000	6000	4000	\$108.00	\$69.20	\$59.60	\$32.00	\$22.00
73800	6150	4100	\$110.70	\$70.93	\$61.09	\$32.80	\$22.55
75600	6300	4200	\$113.40	\$72.66	\$62.58	\$33.60	\$23.10
77400	6450	4300	\$116.10	\$74.39	\$64.07	\$34.40	\$23.65
79200	6600	4400	\$118.80	\$76.12	\$65.56	\$35.20	\$24.20
81000	6750	4500	\$121.50	\$77.85	\$67.05	\$36.00	\$24.75
82800	6900	4600	\$124.20	\$79.58	\$68.54	\$36.80	\$25.30
84600	7050	4700	\$126.90	\$81.31	\$70.03	\$37.60	\$25.85
86400	7200	4800	\$129.60	\$83.04	\$71.52	\$38.40	\$26.40
88200	7350	4900	\$132.30	\$84.77	\$73.01	\$39.20	\$26.95
90000	7500	5000	\$135.00	\$86.50	\$74.50	\$40.00	\$27.50
91800	7650	5100	\$137.70	\$88.23	\$75.99	\$40.80	\$28.05
93600	7800	5200	\$140.40	\$89.96	\$77.48	\$41.60	\$28.60

REF #: 6113003

** 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



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Injury (Days)			14*	30*	60	90	180
Sickness (Days)			14*	30*	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit					
95400	7950	5300	\$143.10	\$91.69	\$78.97	\$42.40	\$29.15
97200	8100	5400	\$145.80	\$93.42	\$80.46	\$43.20	\$29.70
99000	8250	5500	\$148.50	\$95.15	\$81.95	\$44.00	\$30.25
100800	8400	5600	\$151.20	\$96.88	\$83.44	\$44.80	\$30.80
102600	8550	5700	\$153.90	\$98.61	\$84.93	\$45.60	\$31.35
104400	8700	5800	\$156.60	\$100.34	\$86.42	\$46.40	\$31.90
106200	8850	5900	\$159.30	\$102.07	\$87.91	\$47.20	\$32.45
108000	9000	6000	\$162.00	\$103.80	\$89.40	\$48.00	\$33.00
109800	9150	6100	\$164.70	\$105.53	\$90.89	\$48.80	\$33.55
111600	9300	6200	\$167.40	\$107.26	\$92.38	\$49.60	\$34.10
113400	9450	6300	\$170.10	\$108.99	\$93.87	\$50.40	\$34.65
115200	9600	6400	\$172.80	\$110.72	\$95.36	\$51.20	\$35.20
117000	9750	6500	\$175.50	\$112.45	\$96.85	\$52.00	\$35.75
118800	9900	6600	\$178.20	\$114.18	\$98.34	\$52.80	\$36.30
120600	10050	6700	\$180.90	\$115.91	\$99.83	\$53.60	\$36.85
122400	10200	6800	\$183.60	\$117.64	\$101.32	\$54.40	\$37.40
124200	10350	6900	\$186.30	\$119.37	\$102.81	\$55.20	\$37.95
126000	10500	7000	\$189.00	\$121.10	\$104.30	\$56.00	\$38.50
127800	10650	7100	\$191.70	\$122.83	\$105.79	\$56.80	\$39.05
129600	10800	7200	\$194.40	\$124.56	\$107.28	\$57.60	\$39.60
131400	10950	7300	\$197.10	\$126.29	\$108.77	\$58.40	\$40.15
133200	11100	7400	\$199.80	\$128.02	\$110.26	\$59.20	\$40.70
135000	11250	7500	\$202.50	\$129.75	\$111.75	\$60.00	\$41.25
136800	11400	7600	\$205.20	\$131.48	\$113.24	\$60.80	\$41.80
138600	11550	7700	\$207.90	\$133.21	\$114.73	\$61.60	\$42.35
140400	11700	7800	\$210.60	\$134.94	\$116.22	\$62.40	\$42.90
142200	11850	7900	\$213.30	\$136.67	\$117.71	\$63.20	\$43.45
144000	12000	8000	\$216.00	\$138.40	\$119.20	\$64.00	\$44.00

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