

# HEMPSTEAD ISD

## 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 Salary	Monthly Disability Benefit	Monthly Premiums					
		Plan 1 (8th)	Plan 2 (15th)	Plan 3 (31st)	Plan 4 (61st)	Plan 5 (91st)	Plan 6 (151st)
\$300.00 - \$449.99	\$200.00	\$6.40	\$5.40	\$4.48	\$2.48	\$1.84	\$1.20
\$450.00 - \$599.99	\$300.00	\$9.60	\$8.10	\$6.72	\$3.72	\$2.76	\$1.80
\$600.00 - \$749.99	\$400.00	\$12.80	\$10.80	\$8.96	\$4.96	\$3.68	\$2.40
\$750.00 - \$899.99	\$500.00	\$16.00	\$13.50	\$11.20	\$6.20	\$4.60	\$3.00
\$900.00 - \$1,049.99	\$600.00	\$19.20	\$16.20	\$13.44	\$7.44	\$5.52	\$3.60
\$1,050.00 - \$1,199.99	\$700.00	\$22.40	\$18.90	\$15.68	\$8.68	\$6.44	\$4.20
\$1,200.00 - \$1,349.99	\$800.00	\$25.60	\$21.60	\$17.92	\$9.92	\$7.36	\$4.80
\$1,350.00 - \$1,499.99	\$900.00	\$28.80	\$24.30	\$20.16	\$11.16	\$8.28	\$5.40
\$1,500.00 - \$1,649.99	\$1,000.00	\$32.00	\$27.00	\$22.40	\$12.40	\$9.20	\$6.00
\$1,650.00 - \$1,799.99	\$1,100.00	\$35.20	\$29.70	\$24.64	\$13.64	\$10.12	\$6.60
\$1,800.00 - \$1,949.99	\$1,200.00	\$38.40	\$32.40	\$26.88	\$14.88	\$11.04	\$7.20
\$1,950.00 - \$2,099.99	\$1,300.00	\$41.60	\$35.10	\$29.12	\$16.12	\$11.96	\$7.80
\$2,100.00 - \$2,249.99	\$1,400.00	\$44.80	\$37.80	\$31.36	\$17.36	\$12.88	\$8.40
\$2,250.00 - \$2,399.99	\$1,500.00	\$48.00	\$40.50	\$33.60	\$18.60	\$13.80	\$9.00
\$2,400.00 - \$2,549.99	\$1,600.00	\$51.20	\$43.20	\$35.84	\$19.84	\$14.72	\$9.60
\$2,550.00 - \$2,699.99	\$1,700.00	\$54.40	\$45.90	\$38.08	\$21.08	\$15.64	\$10.20
\$2,700.00 - \$2,849.99	\$1,800.00	\$57.60	\$48.60	\$40.32	\$22.32	\$16.56	\$10.80
\$2,850.00 - \$2,999.99	\$1,900.00	\$60.80	\$51.30	\$42.56	\$23.56	\$17.48	\$11.40
\$3,000.00 - \$3,149.99	\$2,000.00	\$64.00	\$54.00	\$44.80	\$24.80	\$18.40	\$12.00
\$3,150.00 - \$3,299.99	\$2,100.00	\$67.20	\$56.70	\$47.04	\$26.04	\$19.32	\$12.60
\$3,300.00 - \$3,449.99	\$2,200.00	\$70.40	\$59.40	\$49.28	\$27.28	\$20.24	\$13.20
\$3,450.00 - \$3,599.99	\$2,300.00	\$73.60	\$62.10	\$51.52	\$28.52	\$21.16	\$13.80
\$3,600.00 - \$3,749.99	\$2,400.00	\$76.80	\$64.80	\$53.76	\$29.76	\$22.08	\$14.40
\$3,750.00 - \$3,899.99	\$2,500.00	\$80.00	\$67.50	\$56.00	\$31.00	\$23.00	\$15.00
\$3,900.00 - \$4,049.99	\$2,600.00	\$83.20	\$70.20	\$58.24	\$32.24	\$23.92	\$15.60
\$4,050.00 - \$4,199.99	\$2,700.00	\$86.40	\$72.90	\$60.48	\$33.48	\$24.84	\$16.20
\$4,200.00 - \$4,349.99	\$2,800.00	\$89.60	\$75.60	\$62.72	\$34.72	\$25.76	\$16.80
\$4,350.00 - \$4,499.99	\$2,900.00	\$92.80	\$78.30	\$64.96	\$35.96	\$26.68	\$17.40
\$4,500.00 - \$4,649.99	\$3,000.00	\$96.00	\$81.00	\$67.20	\$37.20	\$27.60	\$18.00
\$4,650.00 - \$4,799.99	\$3,100.00	\$99.20	\$83.70	\$69.44	\$38.44	\$28.52	\$18.60
\$4,800.00 - \$4,949.99	\$3,200.00	\$102.40	\$86.40	\$71.68	\$39.68	\$29.44	\$19.20
\$4,950.00 - \$5,099.99	\$3,300.00	\$105.60	\$89.10	\$73.92	\$40.92	\$30.36	\$19.80
\$5,100.00 - \$5,249.99	\$3,400.00	\$108.80	\$91.80	\$76.16	\$42.16	\$31.28	\$20.40
\$5,250.00 - \$5,399.99	\$3,500.00	\$112.00	\$94.50	\$78.40	\$43.40	\$32.20	\$21.00
\$5,400.00 - \$5,549.99	\$3,600.00	\$115.20	\$97.20	\$80.64	\$44.64	\$33.12	\$21.60
\$5,550.00 - \$5,699.99	\$3,700.00	\$118.40	\$99.90	\$82.88	\$45.88	\$34.04	\$22.20
\$5,700.00 - \$5,849.99	\$3,800.00	\$121.60	\$102.60	\$85.12	\$47.12	\$34.96	\$22.80
\$5,850.00 - \$5,999.99	\$3,900.00	\$124.80	\$105.30	\$87.36	\$48.36	\$35.88	\$23.40
\$6,000.00 - \$6,149.99	\$4,000.00	\$128.00	\$108.00	\$89.60	\$49.60	\$36.80	\$24.00

*This insert must be used in conjunction with SB-32270(FF).*

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 Salary	Monthly Disability Benefit	Monthly Premiums					
		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	\$131.20	\$110.70	\$91.84	\$50.84	\$37.72	\$24.60
\$6,300.00 - \$6,449.99	\$4,200.00	\$134.40	\$113.40	\$94.08	\$52.08	\$38.64	\$25.20
\$6,450.00 - \$6,599.99	\$4,300.00	\$137.60	\$116.10	\$96.32	\$53.32	\$39.56	\$25.80
\$6,600.00 - \$6,749.99	\$4,400.00	\$140.80	\$118.80	\$98.56	\$54.56	\$40.48	\$26.40
\$6,750.00 - \$6,899.99	\$4,500.00	\$144.00	\$121.50	\$100.80	\$55.80	\$41.40	\$27.00
\$6,900.00 - \$7,049.99	\$4,600.00	\$147.20	\$124.20	\$103.04	\$57.04	\$42.32	\$27.60
\$7,050.00 - \$7,199.99	\$4,700.00	\$150.40	\$126.90	\$105.28	\$58.28	\$43.24	\$28.20
\$7,200.00 - \$7,349.99	\$4,800.00	\$153.60	\$129.60	\$107.52	\$59.52	\$44.16	\$28.80
\$7,350.00 - \$7,499.99	\$4,900.00	\$156.80	\$132.30	\$109.76	\$60.76	\$45.08	\$29.40
\$7,500.00 - \$7,649.99	\$5,000.00	\$160.00	\$135.00	\$112.00	\$62.00	\$46.00	\$30.00
\$7,650.00 - \$7,799.99	\$5,100.00	\$163.20	\$137.70	\$114.24	\$63.24	\$46.92	\$30.60
\$7,800.00 - \$7,949.99	\$5,200.00	\$166.40	\$140.40	\$116.48	\$64.48	\$47.84	\$31.20
\$7,950.00 - \$8,099.99	\$5,300.00	\$169.60	\$143.10	\$118.72	\$65.72	\$48.76	\$31.80
\$8,100.00 - \$8,249.99	\$5,400.00	\$172.80	\$145.80	\$120.96	\$66.96	\$49.68	\$32.40
\$8,250.00 - \$8,399.99	\$5,500.00	\$176.00	\$148.50	\$123.20	\$68.20	\$50.60	\$33.00
\$8,400.00 - \$8,549.99	\$5,600.00	\$179.20	\$151.20	\$125.44	\$69.44	\$51.52	\$33.60
\$8,550.00 - \$8,699.99	\$5,700.00	\$182.40	\$153.90	\$127.68	\$70.68	\$52.44	\$34.20
\$8,700.00 - \$8,849.99	\$5,800.00	\$185.60	\$156.60	\$129.92	\$71.92	\$53.36	\$34.80
\$8,850.00 - \$8,999.99	\$5,900.00	\$188.80	\$159.30	\$132.16	\$73.16	\$54.28	\$35.40
\$9,000.00 - \$9,149.99	\$6,000.00	\$192.00	\$162.00	\$134.40	\$74.40	\$55.20	\$36.00
\$9,150.00 - \$9,299.99	\$6,100.00	\$195.20	\$164.70	\$136.64	\$75.64	\$56.12	\$36.60
\$9,300.00 - \$9,449.99	\$6,200.00	\$198.40	\$167.40	\$138.88	\$76.88	\$57.04	\$37.20
\$9,450.00 - \$9,599.99	\$6,300.00	\$201.60	\$170.10	\$141.12	\$78.12	\$57.96	\$37.80
\$9,600.00 - \$9,749.99	\$6,400.00	\$204.80	\$172.80	\$143.36	\$79.36	\$58.88	\$38.40
\$9,750.00 - \$9,899.99	\$6,500.00	\$208.00	\$175.50	\$145.60	\$80.60	\$59.80	\$39.00
\$9,900.00 - \$10,049.99	\$6,600.00	\$211.20	\$178.20	\$147.84	\$81.84	\$60.72	\$39.60
\$10,050.00 - \$10,199.99	\$6,700.00	\$214.40	\$180.90	\$150.08	\$83.08	\$61.64	\$40.20
\$10,200.00 - \$10,349.99	\$6,800.00	\$217.60	\$183.60	\$152.32	\$84.32	\$62.56	\$40.80
\$10,350.00 - \$10,499.99	\$6,900.00	\$220.80	\$186.30	\$154.56	\$85.56	\$63.48	\$41.40
\$10,500.00 - \$10,649.99	\$7,000.00	\$224.00	\$189.00	\$156.80	\$86.80	\$64.40	\$42.00
\$10,650.00 - \$10,799.99	\$7,100.00	\$227.20	\$191.70	\$159.04	\$88.04	\$65.32	\$42.60
\$10,800.00 - \$10,949.99	\$7,200.00	\$230.40	\$194.40	\$161.28	\$89.28	\$66.24	\$43.20
\$10,950.00 - \$11,099.99	\$7,300.00	\$233.60	\$197.10	\$163.52	\$90.52	\$67.16	\$43.80
\$11,100.00 - \$11,249.99	\$7,400.00	\$236.80	\$199.80	\$165.76	\$91.76	\$68.08	\$44.40
\$11,250.00 - And Over	\$7,500.00	\$240.00	\$202.50	\$168.00	\$93.00	\$69.00	\$45.00

*This insert must be used in conjunction with SB-32270(FF).*

Underwritten and administered by:

Marketed by:



800-654-8489 • [americanfidelity.com](http://americanfidelity.com)