

# Disability Income Plus

Presented by

## Mineral Wells Independent School District



Disability Income Plus provides a monthly disability income benefit as a result of a non-occupational “off-the-job” accident or sickness. If you’re totally disabled by an accident or illness, Disability Income Plus can be there to help, helping pay the bills that won’t go away just because you can’t work: housing costs, food, car payments, and additional medical costs. You can focus on a full recovery and successful return to the workplace.

|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Coverage type</b>            | Disability Income Plus is a group disability income insurance policy that provides a monthly disability income benefit due to a non-occupational “off-the-job” accident or injury.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Benefit amount</b>           | Minimum benefit of \$300 and maximum benefit of \$3,000 per month (\$5,000 for Superintendents), not to exceed 65% of base monthly income.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Plan design</b>              | <b>Accident &amp; Sickness:</b> Provides coverage for disabilities caused by either an accidental injury or sickness.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Benefit period</b>           | Twelve months                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Elimination period</b>       | Provides non-occupational coverage for injuries after 14 or 30 days and off-the job sicknesses after 14 or 30 days of total disability (depending on your selection).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Definition of disability</b> | <p><b>Total disability:</b> for the first 24 months of a disability that the employee/member is unable to perform the substantial and material duties of his or her regular occupation, not working in any other occupation, and under the care of a physician for the disability.</p> <p>After 24 months of total disability, totally disabled means that the employee/member is unable to perform the duties of any occupation, and under the care of a physician for the disability.</p> <p><b>Partial disability:</b> because of a covered sickness or injury, the employee/member is working more than 20% but not more than 80% of the normal pre-disability schedule, and under the regular care of a physician.</p> <p>The normal pre-disability schedule is as defined by the employee/member’s employer but does not include overtime.</p> <p><b>Recurrent disability:</b> total and/or partial disability that is due to the same or related causes as a prior period of disability, follows a prior period for which a monthly benefit was paid, and occurs within 180 days after the end of a prior period for which a monthly benefit was paid.</p> |

| Bill Mode                           | Frequency                  | Action                                          |
|-------------------------------------|----------------------------|-------------------------------------------------|
| Monthly                             | Semi-Monthly               | Divide modal premium by 2                       |
| Monthly                             | Bi-Weekly                  | Multiply modal premium by 12, then divide by 26 |
| Monthly                             | Weekly                     | Multiply modal premium by 12, then divide by 52 |
| Thirteenthly (Billed every 28 days) | Bi-Weekly                  | Divide modal premium by 2                       |
| Thirteenthly (Billed every 28 days) | Weekly                     | Divide modal premium by 4                       |
| Tenthly                             | Monthly for 10 Months      | Multiply modal premium by 12, then divide by 10 |
| 20 Pay                              | Semi-monthly for 10 Months | Multiply modal premium by 12, then divide by 20 |
| 9thly                               | Monthly for 9 Months       | Multiply modal premium by 12, then divide by 9  |

Insured by ManhattanLife Insurance Company.

This is not a complete disclosure of plan qualifications and limitations. Your broker will provide you with specific limitations and exclusions as contained in the Regulatory and Technical Information Guide. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy: M-8014  
Underwritten by ManhattanLife Insurance Company

1-855.448.6982 ManhattanLife.COM



# Disability Income Plus

## Mineral Wells Independent School District

### Disability Income Plus rates

Monthly deductions, Elimination Period: 14/14

| Age     | Benefit amount |          |          |          |          |          |          |          |          |          |
|---------|----------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Benefit | \$300          | \$400    | \$500    | \$600    | \$700    | \$800    | \$900    | \$1,000  | \$1,100  | \$1,200  |
| 18-35   | \$9.66         | \$12.13  | \$14.60  | \$17.07  | \$19.54  | \$22.01  | \$24.48  | \$26.95  | \$29.42  | \$31.89  |
| 36-45   | \$10.26        | \$12.93  | \$15.60  | \$18.27  | \$20.94  | \$23.61  | \$26.28  | \$28.95  | \$31.62  | \$34.29  |
| 46-55   | \$11.76        | \$14.93  | \$18.10  | \$21.27  | \$24.44  | \$27.61  | \$30.78  | \$33.95  | \$37.12  | \$40.29  |
| 56-65   | \$13.68        | \$17.49  | \$21.30  | \$25.11  | \$28.92  | \$32.73  | \$36.54  | \$40.35  | \$44.16  | \$47.97  |
| 66-70   | \$18.06        | \$23.33  | \$28.60  | \$33.87  | \$39.14  | \$44.41  | \$49.68  | \$54.95  | \$60.22  | \$65.49  |
| Benefit | \$1,300        | \$1,400  | \$1,500  | \$1,600  | \$1,700  | \$1,800  | \$1,900  | \$2,000  | \$2,100  | \$2,200  |
| 18-35   | \$34.36        | \$36.83  | \$39.30  | \$41.77  | \$44.24  | \$46.71  | \$49.18  | \$51.65  | \$54.12  | \$56.59  |
| 36-45   | \$36.96        | \$39.63  | \$42.30  | \$44.97  | \$47.64  | \$50.31  | \$52.98  | \$55.65  | \$58.32  | \$60.99  |
| 46-55   | \$43.46        | \$46.63  | \$49.80  | \$52.97  | \$56.14  | \$59.31  | \$62.48  | \$65.65  | \$68.82  | \$71.99  |
| 56-65   | \$51.78        | \$55.59  | \$59.40  | \$63.21  | \$67.02  | \$70.83  | \$74.64  | \$78.45  | \$82.26  | \$86.07  |
| 66-70   | \$70.76        | \$76.03  | \$81.30  | \$86.57  | \$91.84  | \$97.11  | \$102.38 | \$107.65 | \$112.92 | \$118.19 |
| Benefit | \$2,300        | \$2,400  | \$2,500  | \$2,600  | \$2,700  | \$2,800  | \$2,900  | \$3,000  | \$3,100  | \$3,200  |
| 18-35   | \$59.06        | \$61.53  | \$64.00  | \$66.47  | \$68.94  | \$71.41  | \$73.88  | \$76.35  | \$78.82  | \$81.29  |
| 36-45   | \$63.66        | \$66.33  | \$69.00  | \$71.67  | \$74.34  | \$77.01  | \$79.68  | \$82.35  | \$85.02  | \$87.69  |
| 46-55   | \$75.16        | \$78.33  | \$81.50  | \$84.67  | \$87.84  | \$91.01  | \$94.18  | \$97.35  | \$100.52 | \$103.69 |
| 56-65   | \$89.88        | \$93.69  | \$97.50  | \$101.31 | \$105.12 | \$108.93 | \$112.74 | \$116.55 | \$120.36 | \$124.17 |
| 66-70   | \$123.46       | \$128.73 | \$134.00 | \$139.27 | \$144.54 | \$149.81 | \$155.08 | \$160.35 | \$165.62 | \$170.89 |
| Benefit | \$3,300        | \$3,400  | \$3,500  | \$3,600  | \$3,700  | \$3,800  | \$3,900  | \$4,000  | \$4,100  | \$4,200  |
| 18-35   | \$83.76        | \$86.23  | \$88.70  | \$91.17  | \$93.64  | \$96.11  | \$98.58  | \$101.05 | \$103.52 | \$105.99 |
| 36-45   | \$90.36        | \$93.03  | \$95.70  | \$98.37  | \$101.04 | \$103.71 | \$106.38 | \$109.05 | \$111.72 | \$114.39 |
| 46-55   | \$106.86       | \$110.03 | \$113.20 | \$116.37 | \$119.54 | \$122.71 | \$125.88 | \$129.05 | \$132.22 | \$135.39 |
| 56-65   | \$127.98       | \$131.79 | \$135.60 | \$139.41 | \$143.22 | \$147.03 | \$150.84 | \$154.65 | \$158.46 | \$162.27 |
| 66-70   | \$176.16       | \$181.43 | \$186.70 | \$191.97 | \$197.24 | \$202.51 | \$207.78 | \$213.05 | \$218.32 | \$223.59 |
| Benefit | \$4,300        | \$4,400  | \$4,500  | \$4,600  | \$4,700  | \$4,800  | \$4,900  | \$5,000  |          |          |
| 18-35   | \$108.46       | \$110.93 | \$113.40 | \$115.87 | \$118.34 | \$120.81 | \$123.28 | \$125.75 |          |          |
| 36-45   | \$117.06       | \$119.73 | \$122.40 | \$125.07 | \$127.74 | \$130.41 | \$133.08 | \$135.75 |          |          |
| 46-55   | \$138.56       | \$141.73 | \$144.90 | \$148.07 | \$151.24 | \$154.41 | \$157.58 | \$160.75 |          |          |
| 56-65   | \$166.08       | \$169.89 | \$173.70 | \$177.51 | \$181.32 | \$185.13 | \$188.94 | \$192.75 |          |          |
| 66-70   | \$228.86       | \$234.13 | \$239.40 | \$244.67 | \$249.94 | \$255.21 | \$260.48 | \$265.75 |          |          |

# Disability Income Plus

## Mineral Wells Independent School District

### Disability Income Plus rates

Monthly deductions, Elimination Period: 30/30

| Age     | Benefit amount |          |          |          |          |          |          |          |          |          |
|---------|----------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Benefit | \$300          | \$400    | \$500    | \$600    | \$700    | \$800    | \$900    | \$1,000  | \$1,100  | \$1,200  |
| 18-35   | \$7.20         | \$8.85   | \$10.50  | \$12.15  | \$13.80  | \$15.45  | \$17.10  | \$18.75  | \$20.40  | \$22.05  |
| 36-45   | \$7.56         | \$9.33   | \$11.10  | \$12.87  | \$14.64  | \$16.41  | \$18.18  | \$19.95  | \$21.72  | \$23.49  |
| 46-55   | \$8.73         | \$10.89  | \$13.05  | \$15.21  | \$17.37  | \$19.53  | \$21.69  | \$23.85  | \$26.01  | \$28.17  |
| 56-65   | \$10.29        | \$12.97  | \$15.65  | \$18.33  | \$21.01  | \$23.69  | \$26.37  | \$29.05  | \$31.73  | \$34.41  |
| 66-70   | \$13.68        | \$17.49  | \$21.30  | \$25.11  | \$28.92  | \$32.73  | \$36.54  | \$40.35  | \$44.16  | \$47.97  |
| Benefit | \$1,300        | \$1,400  | \$1,500  | \$1,600  | \$1,700  | \$1,800  | \$1,900  | \$2,000  | \$2,100  | \$2,200  |
| 18-35   | \$23.70        | \$25.35  | \$27.00  | \$28.65  | \$30.30  | \$31.95  | \$33.60  | \$35.25  | \$36.90  | \$38.55  |
| 36-45   | \$25.26        | \$27.03  | \$28.80  | \$30.57  | \$32.34  | \$34.11  | \$35.88  | \$37.65  | \$39.42  | \$41.19  |
| 46-55   | \$30.33        | \$32.49  | \$34.65  | \$36.81  | \$38.97  | \$41.13  | \$43.29  | \$45.45  | \$47.61  | \$49.77  |
| 56-65   | \$37.09        | \$39.77  | \$42.45  | \$45.13  | \$47.81  | \$50.49  | \$53.17  | \$55.85  | \$58.53  | \$61.21  |
| 66-70   | \$51.78        | \$55.59  | \$59.40  | \$63.21  | \$67.02  | \$70.83  | \$74.64  | \$78.45  | \$82.26  | \$86.07  |
| Benefit | \$2,300        | \$2,400  | \$2,500  | \$2,600  | \$2,700  | \$2,800  | \$2,900  | \$3,000  | \$3,100  | \$3,200  |
| 18-35   | \$40.20        | \$41.85  | \$43.50  | \$45.15  | \$46.80  | \$48.45  | \$50.10  | \$51.75  | \$53.40  | \$55.05  |
| 36-45   | \$42.96        | \$44.73  | \$46.50  | \$48.27  | \$50.04  | \$51.81  | \$53.58  | \$55.35  | \$57.12  | \$58.89  |
| 46-55   | \$51.93        | \$54.09  | \$56.25  | \$58.41  | \$60.57  | \$62.73  | \$64.89  | \$67.05  | \$69.21  | \$71.37  |
| 56-65   | \$63.89        | \$66.57  | \$69.25  | \$71.93  | \$74.61  | \$77.29  | \$79.97  | \$82.65  | \$85.33  | \$88.01  |
| 66-70   | \$89.88        | \$93.69  | \$97.50  | \$101.31 | \$105.12 | \$108.93 | \$112.74 | \$116.55 | \$120.36 | \$124.17 |
| Benefit | \$3,300        | \$3,400  | \$3,500  | \$3,600  | \$3,700  | \$3,800  | \$3,900  | \$4,000  | \$4,100  | \$4,200  |
| 18-35   | \$56.70        | \$58.35  | \$60.00  | \$61.65  | \$63.30  | \$64.95  | \$66.60  | \$68.25  | \$69.90  | \$71.55  |
| 36-45   | \$60.66        | \$62.43  | \$64.20  | \$65.97  | \$67.74  | \$69.51  | \$71.28  | \$73.05  | \$74.82  | \$76.59  |
| 46-55   | \$73.53        | \$75.69  | \$77.85  | \$80.01  | \$82.17  | \$84.33  | \$86.49  | \$88.65  | \$90.81  | \$92.97  |
| 56-65   | \$90.69        | \$93.37  | \$96.05  | \$98.73  | \$101.41 | \$104.09 | \$106.77 | \$109.45 | \$112.13 | \$114.81 |
| 66-70   | \$127.98       | \$131.79 | \$135.60 | \$139.41 | \$143.22 | \$147.03 | \$150.84 | \$154.65 | \$158.46 | \$162.27 |
| Benefit | \$4,300        | \$4,400  | \$4,500  | \$4,600  | \$4,700  | \$4,800  | \$4,900  | \$5,000  |          |          |
| 18-35   | \$73.20        | \$74.85  | \$76.50  | \$78.15  | \$79.80  | \$81.45  | \$83.10  | \$84.75  |          |          |
| 36-45   | \$78.36        | \$80.13  | \$81.90  | \$83.67  | \$85.44  | \$87.21  | \$88.98  | \$90.75  |          |          |
| 46-55   | \$95.13        | \$97.29  | \$99.45  | \$101.61 | \$103.77 | \$105.93 | \$108.09 | \$110.25 |          |          |
| 56-65   | \$117.49       | \$120.17 | \$122.85 | \$125.53 | \$128.21 | \$130.89 | \$133.57 | \$136.25 |          |          |
| 66-70   | \$166.08       | \$169.89 | \$173.70 | \$177.51 | \$181.32 | \$185.13 | \$188.94 | \$192.75 |          |          |