

NORTHWEST ISD

Long-Term Disability Income Insurance

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 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	\$7.48	\$6.36	\$5.28	\$3.24	\$2.40	\$1.56
\$450.00 - \$599.99	\$300.00	\$11.22	\$9.54	\$7.92	\$4.86	\$3.60	\$2.34
\$600.00 - \$749.99	\$400.00	\$14.96	\$12.72	\$10.56	\$6.48	\$4.80	\$3.12
\$750.00 - \$899.99	\$500.00	\$18.70	\$15.90	\$13.20	\$8.10	\$6.00	\$3.90
\$900.00 - \$1,049.99	\$600.00	\$22.44	\$19.08	\$15.84	\$9.72	\$7.20	\$4.68
\$1,050.00 - \$1,199.99	\$700.00	\$26.18	\$22.26	\$18.48	\$11.34	\$8.40	\$5.46
\$1,200.00 - \$1,349.99	\$800.00	\$29.92	\$25.44	\$21.12	\$12.96	\$9.60	\$6.24
\$1,350.00 - \$1,499.99	\$900.00	\$33.66	\$28.62	\$23.76	\$14.58	\$10.80	\$7.02
\$1,500.00 - \$1,649.99	\$1,000.00	\$37.40	\$31.80	\$26.40	\$16.20	\$12.00	\$7.80
\$1,650.00 - \$1,799.99	\$1,100.00	\$41.14	\$34.98	\$29.04	\$17.82	\$13.20	\$8.58
\$1,800.00 - \$1,949.99	\$1,200.00	\$44.88	\$38.16	\$31.68	\$19.44	\$14.40	\$9.36
\$1,950.00 - \$2,099.99	\$1,300.00	\$48.62	\$41.34	\$34.32	\$21.06	\$15.60	\$10.14
\$2,100.00 - \$2,249.99	\$1,400.00	\$52.36	\$44.52	\$36.96	\$22.68	\$16.80	\$10.92
\$2,250.00 - \$2,399.99	\$1,500.00	\$56.10	\$47.70	\$39.60	\$24.30	\$18.00	\$11.70
\$2,400.00 - \$2,549.99	\$1,600.00	\$59.84	\$50.88	\$42.24	\$25.92	\$19.20	\$12.48
\$2,550.00 - \$2,699.99	\$1,700.00	\$63.58	\$54.06	\$44.88	\$27.54	\$20.40	\$13.26
\$2,700.00 - \$2,849.99	\$1,800.00	\$67.32	\$57.24	\$47.52	\$29.16	\$21.60	\$14.04
\$2,850.00 - \$2,999.99	\$1,900.00	\$71.06	\$60.42	\$50.16	\$30.78	\$22.80	\$14.82
\$3,000.00 - \$3,149.99	\$2,000.00	\$74.80	\$63.60	\$52.80	\$32.40	\$24.00	\$15.60
\$3,150.00 - \$3,299.99	\$2,100.00	\$78.54	\$66.78	\$55.44	\$34.02	\$25.20	\$16.38
\$3,300.00 - \$3,449.99	\$2,200.00	\$82.28	\$69.96	\$58.08	\$35.64	\$26.40	\$17.16
\$3,450.00 - \$3,599.99	\$2,300.00	\$86.02	\$73.14	\$60.72	\$37.26	\$27.60	\$17.94
\$3,600.00 - \$3,749.99	\$2,400.00	\$89.76	\$76.32	\$63.36	\$38.88	\$28.80	\$18.72
\$3,750.00 - \$3,899.99	\$2,500.00	\$93.50	\$79.50	\$66.00	\$40.50	\$30.00	\$19.50
\$3,900.00 - \$4,049.99	\$2,600.00	\$97.24	\$82.68	\$68.64	\$42.12	\$31.20	\$20.28
\$4,050.00 - \$4,199.99	\$2,700.00	\$100.98	\$85.86	\$71.28	\$43.74	\$32.40	\$21.06
\$4,200.00 - \$4,349.99	\$2,800.00	\$104.72	\$89.04	\$73.92	\$45.36	\$33.60	\$21.84
\$4,350.00 - \$4,499.99	\$2,900.00	\$108.46	\$92.22	\$76.56	\$46.98	\$34.80	\$22.62
\$4,500.00 - \$4,649.99	\$3,000.00	\$112.20	\$95.40	\$79.20	\$48.60	\$36.00	\$23.40
\$4,650.00 - \$4,799.99	\$3,100.00	\$115.94	\$98.58	\$81.84	\$50.22	\$37.20	\$24.18
\$4,800.00 - \$4,949.99	\$3,200.00	\$119.68	\$101.76	\$84.48	\$51.84	\$38.40	\$24.96
\$4,950.00 - \$5,099.99	\$3,300.00	\$123.42	\$104.94	\$87.12	\$53.46	\$39.60	\$25.74
\$5,100.00 - \$5,249.99	\$3,400.00	\$127.16	\$108.12	\$89.76	\$55.08	\$40.80	\$26.52
\$5,250.00 - \$5,399.99	\$3,500.00	\$130.90	\$111.30	\$92.40	\$56.70	\$42.00	\$27.30
\$5,400.00 - \$5,549.99	\$3,600.00	\$134.64	\$114.48	\$95.04	\$58.32	\$43.20	\$28.08
\$5,550.00 - \$5,699.99	\$3,700.00	\$138.38	\$117.66	\$97.68	\$59.94	\$44.40	\$28.86
\$5,700.00 - \$5,849.99	\$3,800.00	\$142.12	\$120.84	\$100.32	\$61.56	\$45.60	\$29.64
\$5,850.00 - \$5,999.99	\$3,900.00	\$145.86	\$124.02	\$102.96	\$63.18	\$46.80	\$30.42
\$6,000.00 - \$6,149.99	\$4,000.00	\$149.60	\$127.20	\$105.60	\$64.80	\$48.00	\$31.20

This insert must be used in conjunction with SB-32272(FF).

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 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	\$153.34	\$130.38	\$108.24	\$66.42	\$49.20	\$31.98
\$6,300.00 - \$6,449.99	\$4,200.00	\$157.08	\$133.56	\$110.88	\$68.04	\$50.40	\$32.76
\$6,450.00 - \$6,599.99	\$4,300.00	\$160.82	\$136.74	\$113.52	\$69.66	\$51.60	\$33.54
\$6,600.00 - \$6,749.99	\$4,400.00	\$164.56	\$139.92	\$116.16	\$71.28	\$52.80	\$34.32
\$6,750.00 - \$6,899.99	\$4,500.00	\$168.30	\$143.10	\$118.80	\$72.90	\$54.00	\$35.10
\$6,900.00 - \$7,049.99	\$4,600.00	\$172.04	\$146.28	\$121.44	\$74.52	\$55.20	\$35.88
\$7,050.00 - \$7,199.99	\$4,700.00	\$175.78	\$149.46	\$124.08	\$76.14	\$56.40	\$36.66
\$7,200.00 - \$7,349.99	\$4,800.00	\$179.52	\$152.64	\$126.72	\$77.76	\$57.60	\$37.44
\$7,350.00 - \$7,499.99	\$4,900.00	\$183.26	\$155.82	\$129.36	\$79.38	\$58.80	\$38.22
\$7,500.00 - \$7,649.99	\$5,000.00	\$187.00	\$159.00	\$132.00	\$81.00	\$60.00	\$39.00
\$7,650.00 - \$7,799.99	\$5,100.00	\$190.74	\$162.18	\$134.64	\$82.62	\$61.20	\$39.78
\$7,800.00 - \$7,949.99	\$5,200.00	\$194.48	\$165.36	\$137.28	\$84.24	\$62.40	\$40.56
\$7,950.00 - \$8,099.99	\$5,300.00	\$198.22	\$168.54	\$139.92	\$85.86	\$63.60	\$41.34
\$8,100.00 - \$8,249.99	\$5,400.00	\$201.96	\$171.72	\$142.56	\$87.48	\$64.80	\$42.12
\$8,250.00 - \$8,399.99	\$5,500.00	\$205.70	\$174.90	\$145.20	\$89.10	\$66.00	\$42.90
\$8,400.00 - \$8,549.99	\$5,600.00	\$209.44	\$178.08	\$147.84	\$90.72	\$67.20	\$43.68
\$8,550.00 - \$8,699.99	\$5,700.00	\$213.18	\$181.26	\$150.48	\$92.34	\$68.40	\$44.46
\$8,700.00 - \$8,849.99	\$5,800.00	\$216.92	\$184.44	\$153.12	\$93.96	\$69.60	\$45.24
\$8,850.00 - \$8,999.99	\$5,900.00	\$220.66	\$187.62	\$155.76	\$95.58	\$70.80	\$46.02
\$9,000.00 - \$9,149.99	\$6,000.00	\$224.40	\$190.80	\$158.40	\$97.20	\$72.00	\$46.80
\$9,150.00 - \$9,299.99	\$6,100.00	\$228.14	\$193.98	\$161.04	\$98.82	\$73.20	\$47.58
\$9,300.00 - \$9,449.99	\$6,200.00	\$231.88	\$197.16	\$163.68	\$100.44	\$74.40	\$48.36
\$9,450.00 - \$9,599.99	\$6,300.00	\$235.62	\$200.34	\$166.32	\$102.06	\$75.60	\$49.14
\$9,600.00 - \$9,749.99	\$6,400.00	\$239.36	\$203.52	\$168.96	\$103.68	\$76.80	\$49.92
\$9,750.00 - \$9,899.99	\$6,500.00	\$243.10	\$206.70	\$171.60	\$105.30	\$78.00	\$50.70
\$9,900.00 - \$10,049.99	\$6,600.00	\$246.84	\$209.88	\$174.24	\$106.92	\$79.20	\$51.48
\$10,050.00 - \$10,199.99	\$6,700.00	\$250.58	\$213.06	\$176.88	\$108.54	\$80.40	\$52.26
\$10,200.00 - \$10,349.99	\$6,800.00	\$254.32	\$216.24	\$179.52	\$110.16	\$81.60	\$53.04
\$10,350.00 - \$10,499.99	\$6,900.00	\$258.06	\$219.42	\$182.16	\$111.78	\$82.80	\$53.82
\$10,500.00 - \$10,649.99	\$7,000.00	\$261.80	\$222.60	\$184.80	\$113.40	\$84.00	\$54.60
\$10,650.00 - \$10,799.99	\$7,100.00	\$265.54	\$225.78	\$187.44	\$115.02	\$85.20	\$55.38
\$10,800.00 - \$10,949.99	\$7,200.00	\$269.28	\$228.96	\$190.08	\$116.64	\$86.40	\$56.16
\$10,950.00 - \$11,099.99	\$7,300.00	\$273.02	\$232.14	\$192.72	\$118.26	\$87.60	\$56.94
\$11,100.00 - \$11,249.99	\$7,400.00	\$276.76	\$235.32	\$195.36	\$119.88	\$88.80	\$57.72
\$11,250.00 - And Over	\$7,500.00	\$280.50	\$238.50	\$198.00	\$121.50	\$90.00	\$58.50

This insert must be used in conjunction with SB-32272(FF).



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