



Voluntary Long Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with your Employee Benefits Office.

Eligibility

To become insured, you must be:

- A regular, full-time employee of Pasadena Independent School District, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors
- *Actively at work* at least 15 hours each week
- A citizen or resident of the United States or Canada

Employee Coverage Effective Date

Please contact your Employee Benefits Office for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An *eligibility waiting period*
- An *evidence of insurability* requirement, if applicable
- An *active work* requirement. This means that if you are not *actively at work* on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one day of *active work* as an eligible employee.

Benefit Amount

You may become insured for $66 \frac{2}{3}$ of *predisability earnings* rounded down to the nearest multiple of \$100, if not already a multiple of \$100, reduced by deductible income, based on the tables and guidelines presented in the Rates section of these Coverage Highlights.

Plan Maximum Monthly Benefit Election: \$8,000

Plan Minimum Monthly Benefit Election: \$200

Benefit Waiting Period and Maximum Benefit Period

The *benefit waiting period* is the period of time that you must be continuously *disabled* before benefits become payable. Benefits are not payable during the *benefit waiting period*. The *maximum benefit period* is the period for which benefits are payable. The *benefit waiting period* and *maximum benefit period* associated with your plan options are shown below:

<u>Option</u>	<u>Accidental Injury</u>	<u>Other Disability</u>	<u>Maximum Benefit Period</u>
1	7 days	7 days	3 Years for Sickness & To SSNRA for Accident
2	14 days	14 days	3 Years for Sickness & To SSNRA for Accident
3	30 days	30 days	3 Years for Sickness & To SSNRA for Accident
4	60 days	60 days	3 Years for Sickness & To SSNRA for Accident
5	90 days	90 days	3 Years for Sickness & To SSNRA for Accident

Options 1-5: Maximum Benefit Period of 3 years for Sickness

If you become *disabled* before age 64, *LTD benefits* may continue during *disability* for 3 years. If you become *disabled* at age 64 or older, the benefit duration is determined by your age when *disability* begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Options 1-5: Maximum Benefit Period of To SSNRA for Accident

If you become *disabled* before age 62, *LTD benefits* may continue during *disability* until you reach the Social Security Normal Retirement Age (SSNRA). If you become *disabled* at age 62 or older, the benefit duration is determined by your age when *disability* begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
62	To SSNRA or 3 years 6 months, whichever is longer
63	To SSNRA or 3 years, whichever is longer
64	To SSNRA or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Preexisting Condition Exclusion

A general description of the preexisting condition exclusion is included in the Group Voluntary Long Term Disability Insurance for Educators and Administrators brochure. If you have questions, please check with your human resources representative.

Preexisting Condition Period: The 180 day period just before your insurance becomes effective

Exclusion Period: 12 months

Own Occupation Period

For the plan's definition of *disability*, as described in your brochure, the *own occupation period* is the first 24 months for which *LTD benefits* are paid.

Any Occupation Period

The *any occupation period* begins at the end of the *own occupation period* and continues until the end of the *maximum benefit period*.

Other LTD Features

- **Special Dismemberment Provision** – If an employee suffers a certain loss as a result of an accident, the employee will be considered disabled for the applicable Minimum Benefit Period and can extend beyond the end of the Maximum Benefit Period
- **Reasonable Accommodation Expense Benefit** – Subject to The Standard's prior approval, this benefit allows us to pay up to \$25,000 of an *employer's* expenses toward work-site modifications that result in a disabled employee's return to work.
- **Survivor Benefit** – A Survivor Benefit may also be payable. This benefit can help to address a family's financial need in the event of the employee's death.
- **Return to Work (RTW) Incentive** – The Standard's RTW Incentive is one of the most comprehensive in the employee benefits history. For the first 12 months after returning to work, the employee's LTD benefit will not be reduced by work earnings until work earnings plus the LTD benefit exceed 100 percent of *predisability earnings*. After that period, only 50 percent of *work earnings* are deducted.
- **Rehabilitation Plan Provision** – Subject to The Standard's prior approval, rehabilitation incentives may include training and education expenses, family (*child* and *elder*) care expenses, and job-related and job search expenses.

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer *disabled*
- The date your *maximum benefit period* ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of *temporary recovery*
- The date you fail to provide proof of continued *disability* and entitlement to benefits

Rates

Employees will become insured for a monthly *LTD benefit* depending on the insured *predisability earning*. Referencing the appropriate attached charts, follow these steps to find the monthly cost for your desired level of monthly *LTD benefit* and *benefit waiting period*:

1. Find the *LTD benefit* by locating the amount of your earnings in the Annual Earnings column. The *LTD benefit* amount shown associated with these earnings is the amount you can receive, your earnings will be rounded to the next lower multiple of \$100, if not already a multiple.
2. Select your monthly *LTD benefit*.
3. In the same row, select the desired *benefit waiting period* to see the monthly cost for that selection.

If you have questions regarding how to determine your monthly *LTD benefit*, the *benefit waiting period*, or the premium payment of your desired benefit, please contact your benefits office.

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.

Option 1: 7 Day Elimination Period

Long Term Disability Plan 1
7 Days Injury/7 Days Sickness

Schedule of Benefits and Rates:

You must choose the monthly benefit amount that corresponds to your annual salary outlined in the rate schedule. The benefit is 66 2/3% of your regular monthly salary.

Benefit Duration: Social Security Normal Retirement age for **Accident**; 3 Years for **Sickness**

Guarantee Issue Amount: \$8,000

Rates for benefits beginning on the 8th day injury / 8th day sickness (Rates Effective 1/1/2014 until 1/1/2016)

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	Under 30	Ages 30 - 34	Ages 35 - 39	Ages 40 - 44	Ages 45 - 49	Ages 50 - 54	Ages 55 - 59	Ages 60 +
\$5,400	\$300	\$8.29	\$10.09	\$11.61	\$13.06	\$13.84	\$14.62	\$16.06	\$19.01
\$7,200	\$400	\$10.30	\$12.70	\$14.73	\$16.67	\$17.71	\$18.76	\$20.67	\$24.60
\$9,000	\$500	\$12.32	\$15.31	\$17.86	\$20.28	\$21.57	\$22.89	\$25.28	\$30.20
\$10,800	\$600	\$14.34	\$17.94	\$20.98	\$23.88	\$25.45	\$27.02	\$29.89	\$35.79
\$12,600	\$700	\$16.36	\$20.55	\$24.10	\$27.49	\$29.32	\$31.15	\$34.49	\$41.38
\$14,400	\$800	\$18.38	\$23.17	\$27.23	\$31.10	\$33.18	\$35.28	\$39.10	\$46.97
\$16,200	\$900	\$20.40	\$25.78	\$30.35	\$34.70	\$37.05	\$39.41	\$43.71	\$52.57
\$18,000	\$1,000	\$22.42	\$28.41	\$33.48	\$38.43	\$40.93	\$43.54	\$48.32	\$58.16
\$19,800	\$1,100	\$24.43	\$31.02	\$36.60	\$41.92	\$44.79	\$47.67	\$52.93	\$63.76
\$21,600	\$1,200	\$26.44	\$33.63	\$39.73	\$45.54	\$48.66	\$51.81	\$57.53	\$69.34
\$23,400	\$1,300	\$28.46	\$36.25	\$42.84	\$49.14	\$52.53	\$55.93	\$62.14	\$74.94
\$25,200	\$1,400	\$30.48	\$38.87	\$45.96	\$52.75	\$56.41	\$60.07	\$66.75	\$80.53
\$27,000	\$1,500	\$32.50	\$41.48	\$49.09	\$56.36	\$60.27	\$64.20	\$71.36	\$86.13
\$28,800	\$1,600	\$34.52	\$44.10	\$52.21	\$59.97	\$64.14	\$68.32	\$75.97	\$91.71
\$30,600	\$1,700	\$36.53	\$46.71	\$55.34	\$63.57	\$68.01	\$72.46	\$80.58	\$97.31
\$32,400	\$1,800	\$38.55	\$49.34	\$58.46	\$67.18	\$71.87	\$76.59	\$85.19	\$102.90
\$34,200	\$1,900	\$40.57	\$51.95	\$61.59	\$70.79	\$75.75	\$80.71	\$89.79	\$108.50
\$36,000	\$2,000	\$42.59	\$54.56	\$64.71	\$74.39	\$79.62	\$84.85	\$94.40	\$114.10
\$37,800	\$2,100	\$44.61	\$57.18	\$67.83	\$78.00	\$83.48	\$88.98	\$99.01	\$119.68
\$39,600	\$2,200	\$46.63	\$59.80	\$70.96	\$81.62	\$87.35	\$93.12	\$103.62	\$125.27
\$41,400	\$2,300	\$48.65	\$62.42	\$74.08	\$85.23	\$91.23	\$97.24	\$108.23	\$130.87
\$43,200	\$2,400	\$50.66	\$65.03	\$77.21	\$88.83	\$95.09	\$101.37	\$112.84	\$136.47
\$45,000	\$2,500	\$52.68	\$67.64	\$80.33	\$92.44	\$98.96	\$105.51	\$117.45	\$142.06
\$46,800	\$2,600	\$54.70	\$70.27	\$83.46	\$96.05	\$102.83	\$109.63	\$122.06	\$147.64
\$48,600	\$2,700	\$56.72	\$72.88	\$86.58	\$99.65	\$106.69	\$113.76	\$126.66	\$153.24
\$50,400	\$2,800	\$58.73	\$75.50	\$89.71	\$103.26	\$110.57	\$117.90	\$131.27	\$158.84
\$52,200	\$2,900	\$60.75	\$78.11	\$92.83	\$106.87	\$114.44	\$122.03	\$135.88	\$164.43
\$54,000	\$3,000	\$62.77	\$80.74	\$95.95	\$110.48	\$118.30	\$126.15	\$140.49	\$170.01
\$55,800	\$3,100	\$64.79	\$83.35	\$99.08	\$114.10	\$122.17	\$130.29	\$145.10	\$175.61
\$57,600	\$3,200	\$66.81	\$85.98	\$102.20	\$117.71	\$126.03	\$134.42	\$149.71	\$181.21
\$59,400	\$3,300	\$68.83	\$88.59	\$105.33	\$121.31	\$129.91	\$138.54	\$154.42	\$186.79
\$61,200	\$3,400	\$70.85	\$91.20	\$108.45	\$124.92	\$133.77	\$142.68	\$158.93	\$192.38
\$63,000	\$3,500	\$72.87	\$93.82	\$111.58	\$128.53	\$137.64	\$146.81	\$163.54	\$197.98
\$64,800	\$3,600	\$74.89	\$96.44	\$114.70	\$132.14	\$141.50	\$150.95	\$168.15	\$203.58

Option 1 (Continued): 7 Day Elimination Period

\$66,600	\$3,700	\$76.91	\$99.06	\$117.83	\$135.74	\$145.38	\$155.07	\$172.76	\$209.16
\$68,400	\$3,800	\$79.17	\$101.67	\$120.95	\$139.35	\$149.24	\$159.20	\$177.37	\$214.75
\$70,200	\$3,900	\$80.95	\$104.28	\$124.07	\$142.96	\$153.11	\$163.34	\$181.98	\$220.35
\$72,000	\$4,000	\$82.97	\$106.91	\$127.20	\$146.58	\$156.97	\$167.47	\$186.59	\$225.95
\$73,800	\$4,100	\$84.99	\$109.52	\$130.32	\$150.18	\$160.84	\$171.59	\$191.20	\$231.53
\$75,600	\$4,200	\$87.01	\$112.14	\$133.45	\$153.79	\$164.70	\$175.73	\$195.81	\$237.12
\$77,400	\$4,300	\$89.03	\$114.75	\$136.57	\$157.40	\$168.58	\$179.86	\$200.42	\$242.72
\$79,200	\$4,400	\$91.05	\$117.37	\$139.70	\$161.01	\$172.44	\$184.00	\$205.03	\$248.32
\$81,000	\$4,500	\$93.07	\$119.99	\$142.82	\$164.61	\$176.31	\$188.12	\$209.63	\$253.90
\$82,800	\$4,600	\$95.09	\$122.60	\$145.95	\$168.22	\$180.17	\$192.25	\$214.24	\$259.49
\$84,600	\$4,700	\$97.11	\$125.22	\$149.07	\$171.83	\$184.04	\$196.39	\$218.85	\$265.09
\$86,400	\$4,800	\$99.13	\$127.84	\$152.19	\$175.44	\$187.91	\$200.52	\$223.46	\$270.69
\$88,200	\$4,900	\$101.15	\$130.45	\$155.32	\$179.04	\$191.78	\$204.64	\$228.07	\$276.27
\$90,000	\$5,000	\$103.17	\$133.07	\$158.44	\$182.66	\$195.64	\$208.78	\$232.68	\$281.86
\$91,800	\$5,100	\$105.19	\$135.68	\$161.57	\$186.27	\$199.50	\$212.91	\$237.29	\$287.46
\$93,600	\$5,200	\$107.21	\$138.30	\$164.69	\$189.88	\$203.36	\$217.05	\$241.90	\$293.06
\$95,400	\$5,300	\$109.22	\$140.91	\$167.82	\$193.49	\$207.22	\$221.18	\$246.51	\$298.65
\$97,200	\$5,400	\$111.24	\$143.52	\$170.86	\$197.10	\$211.08	\$225.32	\$251.12	\$304.25
\$99,000	\$5,500	\$113.26	\$146.14	\$174.07	\$200.71	\$214.94	\$229.45	\$255.73	\$309.84
\$100,800	\$5,600	\$115.28	\$148.75	\$177.19	\$204.32	\$218.81	\$233.58	\$260.34	\$315.44
\$102,600	\$5,700	\$117.30	\$151.36	\$180.31	\$207.94	\$222.67	\$237.72	\$264.95	\$321.03
\$104,400	\$5,800	\$119.32	\$153.98	\$183.44	\$211.55	\$226.53	\$241.85	\$269.56	\$326.63
\$106,200	\$5,900	\$121.34	\$156.59	\$186.56	\$215.16	\$230.39	\$245.99	\$274.17	\$332.22
\$108,000	\$6,000	\$123.36	\$159.20	\$189.69	\$218.77	\$234.25	\$250.12	\$278.78	\$337.82
\$109,800	\$6,100	\$125.38	\$161.82	\$192.81	\$222.38	\$238.11	\$254.26	\$283.39	\$343.42
\$111,600	\$6,200	\$127.40	\$164.43	\$195.94	\$225.99	\$241.97	\$258.39	\$287.99	\$349.01
\$114,400	\$6,300	\$129.42	\$167.04	\$199.06	\$229.60	\$245.83	\$262.52	\$292.60	\$354.61
\$115,200	\$6,400	\$131.44	\$169.66	\$202.19	\$233.22	\$249.69	\$266.66	\$297.21	\$360.20
\$117,000	\$6,500	\$133.46	\$172.27	\$205.31	\$236.83	\$253.55	\$270.79	\$301.82	\$365.80
\$118,800	\$6,600	\$135.48	\$174.89	\$208.43	\$240.44	\$257.42	\$274.93	\$306.43	\$371.39
\$120,600	\$6,700	\$137.50	\$177.50	\$211.56	\$244.05	\$261.28	\$279.06	\$311.04	\$376.99
\$122,400	\$6,800	\$139.52	\$180.11	\$214.68	\$247.66	\$265.14	\$283.20	\$315.65	\$382.58
\$124,200	\$6,900	\$141.54	\$182.73	\$217.81	\$251.27	\$269.00	\$287.33	\$320.26	\$388.18
\$126,000	\$7,000	\$143.56	\$185.34	\$220.93	\$254.89	\$272.86	\$291.46	\$324.87	\$393.77
\$127,800	\$7,100	\$145.58	\$187.95	\$224.06	\$258.50	\$276.72	\$295.60	\$329.48	\$399.37
\$129,600	\$7,200	\$147.60	\$190.57	\$227.18	\$262.11	\$280.58	\$299.73	\$334.09	\$404.97
\$131,400	\$7,300	\$149.62	\$193.18	\$230.31	\$265.72	\$284.44	\$303.87	\$338.70	\$410.56
\$133,200	\$7,400	\$151.64	\$195.79	\$233.43	\$269.33	\$288.30	\$308.00	\$343.31	\$416.16
\$135,000	\$7,500	\$153.66	\$198.41	\$236.55	\$272.94	\$292.16	\$312.14	\$347.92	\$421.75
\$136,800	\$7,600	\$155.68	\$201.02	\$239.68	\$276.55	\$296.03	\$316.27	\$352.53	\$427.35
\$138,600	\$7,700	\$157.70	\$203.64	\$242.80	\$280.17	\$299.89	\$320.40	\$357.14	\$432.94
\$140,400	\$7,800	\$159.71	\$206.25	\$245.93	\$283.78	\$303.75	\$324.54	\$361.75	\$438.54
\$142,200	\$7,900	\$161.73	\$208.86	\$249.05	\$287.39	\$307.61	\$328.67	\$366.36	\$444.13
\$144,000	\$8,000	\$163.75	\$211.48	\$252.18	\$291.00	\$311.47	\$332.81	\$370.96	\$449.73

Option 2: 14 Day Elimination Period

Long Term Disability Plan 1

14 Days Injury/14 Days Sickness

Schedule of Benefits and Rates:

You must choose the monthly benefit amount that corresponds to your annual salary outlined in the rate schedule. The benefit is 66 2/3% of your regular monthly salary.

Benefit Duration: Social Security Normal Retirement age for **Accident**; 3 Years for **Sickness**

Guarantee Issue Amount: \$8,000

Rates for benefits beginning on the 15th day injury / 15th day sickness (Rates Effective 1/1/2014 until 1/1/2016)

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	Under 30	Ages 30 - 34	Ages 35 - 39	Ages 40 - 44	Ages 45 - 49	Ages 50 - 54	Ages 55 - 59	Ages 60 +
\$5,400	\$300	\$6.07	\$7.35	\$8.59	\$9.78	\$10.40	\$10.82	\$11.93	\$13.75
\$7,200	\$400	\$7.35	\$9.06	\$10.70	\$12.30	\$13.12	\$13.70	\$15.16	\$17.57
\$9,000	\$500	\$8.64	\$10.78	\$12.83	\$14.81	\$15.85	\$16.56	\$18.39	\$21.41
\$10,800	\$600	\$9.92	\$12.47	\$14.95	\$17.32	\$18.57	\$19.42	\$21.62	\$25.25
\$12,600	\$700	\$11.19	\$14.18	\$17.06	\$19.84	\$21.29	\$22.29	\$24.85	\$29.08
\$14,400	\$800	\$12.47	\$15.90	\$19.19	\$22.36	\$24.01	\$25.15	\$28.08	\$32.92
\$16,200	\$900	\$13.76	\$17.59	\$21.30	\$24.88	\$26.73	\$28.01	\$31.33	\$36.76
\$18,000	\$1,000	\$15.04	\$19.31	\$23.42	\$27.38	\$29.45	\$30.89	\$34.56	\$40.59
\$19,800	\$1,100	\$16.31	\$21.02	\$25.54	\$29.90	\$32.17	\$33.75	\$37.79	\$44.42
\$21,600	\$1,200	\$17.59	\$22.73	\$27.66	\$32.42	\$34.89	\$36.61	\$41.02	\$48.26
\$23,400	\$1,300	\$18.88	\$24.43	\$29.77	\$34.93	\$37.61	\$39.48	\$44.25	\$52.09
\$25,200	\$1,400	\$20.16	\$26.14	\$31.90	\$37.45	\$40.34	\$42.34	\$47.48	\$55.93
\$27,000	\$1,500	\$21.43	\$27.85	\$34.01	\$39.96	\$43.07	\$45.20	\$50.72	\$59.77
\$28,800	\$1,600	\$22.71	\$29.56	\$36.13	\$42.48	\$45.79	\$48.08	\$53.95	\$63.61
\$30,600	\$1,700	\$24.00	\$31.26	\$38.25	\$44.99	\$48.51	\$50.94	\$57.18	\$67.44
\$32,400	\$1,800	\$25.28	\$32.97	\$40.37	\$47.51	\$51.23	\$53.80	\$60.41	\$71.27
\$34,200	\$1,900	\$26.55	\$34.68	\$42.48	\$50.03	\$53.95	\$56.67	\$63.64	\$75.11
\$36,000	\$2,000	\$27.83	\$36.38	\$44.61	\$52.55	\$56.67	\$59.53	\$66.87	\$78.94
\$37,800	\$2,100	\$29.12	\$38.09	\$46.72	\$55.05	\$59.39	\$62.39	\$70.10	\$82.78
\$39,600	\$2,200	\$30.40	\$39.80	\$48.84	\$57.57	\$62.11	\$65.27	\$73.34	\$86.62
\$41,400	\$2,300	\$31.67	\$41.51	\$50.97	\$60.09	\$64.84	\$68.13	\$76.57	\$90.45
\$43,200	\$2,400	\$32.96	\$43.21	\$53.08	\$62.61	\$67.56	\$70.99	\$79.80	\$94.29
\$45,000	\$2,500	\$34.24	\$44.92	\$55.21	\$65.11	\$70.28	\$73.86	\$83.04	\$98.13
\$46,800	\$2,600	\$35.52	\$46.63	\$57.32	\$67.63	\$73.00	\$76.72	\$86.27	\$101.95
\$48,600	\$2,700	\$36.79	\$48.33	\$59.44	\$70.15	\$75.72	\$79.58	\$89.50	\$105.79
\$50,400	\$2,800	\$38.08	\$50.04	\$61.56	\$72.66	\$78.44	\$82.45	\$92.74	\$109.63
\$52,200	\$2,900	\$39.36	\$51.75	\$63.68	\$75.18	\$81.16	\$85.32	\$95.97	\$113.47
\$54,000	\$3,000	\$40.64	\$53.46	\$65.79	\$77.70	\$83.88	\$88.19	\$99.20	\$117.30
\$55,800	\$3,100	\$41.92	\$55.17	\$67.91	\$80.21	\$86.61	\$91.05	\$102.43	\$121.14
\$57,600	\$3,200	\$43.21	\$56.88	\$70.03	\$82.73	\$89.33	\$93.92	\$105.66	\$124.98
\$59,400	\$3,300	\$44.48	\$58.58	\$72.15	\$85.24	\$92.05	\$96.79	\$108.89	\$128.81
\$61,200	\$3,400	\$45.76	\$60.29	\$74.26	\$87.76	\$94.77	\$99.78	\$112.12	\$132.65
\$63,000	\$3,500	\$47.04	\$62.00	\$76.38	\$90.28	\$97.49	\$102.51	\$115.35	\$136.49
\$64,800	\$3,600	\$48.33	\$63.71	\$78.50	\$92.79	\$100.21	\$105.39	\$118.59	\$140.33

Option 2 (Continued): 14 Day Elimination Period

\$66,600	\$3,700	\$49.60	\$65.41	\$80.62	\$95.30	\$102.93	\$108.25	\$121.82	\$144.16
\$68,400	\$3,800	\$50.88	\$67.12	\$82.73	\$97.82	\$105.65	\$111.11	\$125.05	\$148.00
\$70,200	\$3,900	\$52.17	\$68.83	\$84.85	\$100.34	\$108.37	\$113.98	\$128.28	\$151.84
\$72,000	\$4,000	\$53.45	\$70.54	\$86.97	\$102.86	\$111.09	\$116.85	\$131.51	\$155.68
\$73,800	\$4,100	\$54.72	\$72.24	\$89.09	\$105.36	\$113.81	\$119.71	\$134.74	\$159.51
\$75,600	\$4,200	\$56.00	\$73.95	\$91.20	\$107.88	\$116.53	\$122.58	\$137.97	\$163.35
\$77,400	\$4,300	\$57.29	\$75.66	\$93.32	\$110.40	\$119.25	\$125.44	\$141.21	\$167.19
\$79,200	\$4,400	\$58.57	\$77.37	\$95.44	\$112.92	\$121.97	\$128.32	\$144.44	\$171.02
\$81,000	\$4,500	\$59.84	\$79.07	\$97.56	\$115.43	\$124.69	\$131.18	\$147.67	\$174.86
\$82,800	\$4,600	\$61.12	\$80.78	\$99.67	\$117.94	\$127.41	\$134.04	\$150.90	\$178.70
\$84,600	\$4,700	\$62.41	\$82.49	\$101.79	\$120.46	\$130.13	\$136.91	\$154.13	\$182.54
\$86,400	\$4,800	\$63.69	\$84.21	\$103.91	\$122.98	\$132.85	\$139.78	\$157.36	\$186.37
\$88,200	\$4,900	\$64.96	\$85.90	\$106.03	\$125.49	\$135.57	\$142.64	\$160.59	\$190.21
\$90,000	\$5,000	\$66.24	\$87.62	\$108.14	\$128.01	\$138.30	\$145.51	\$163.83	\$194.05
\$91,800	\$5,100	\$67.53	\$89.33	\$110.26	\$130.53	\$141.02	\$148.37	\$167.06	\$197.89
\$93,600	\$5,200	\$68.81	\$91.04	\$112.37	\$133.04	\$143.74	\$151.23	\$170.29	\$201.72
\$95,400	\$5,300	\$70.09	\$92.75	\$114.49	\$135.56	\$146.46	\$154.10	\$173.52	\$205.56
\$97,200	\$5,400	\$71.38	\$94.46	\$116.60	\$138.08	\$149.18	\$156.96	\$176.75	\$209.40
\$99,000	\$5,500	\$72.66	\$96.17	\$118.72	\$140.60	\$151.90	\$159.82	\$179.98	\$213.23
\$100,800	\$5,600	\$73.94	\$97.88	\$120.83	\$143.12	\$154.62	\$162.68	\$183.21	\$217.07
\$102,600	\$5,700	\$75.22	\$99.59	\$122.95	\$145.64	\$157.34	\$165.55	\$186.44	\$220.91
\$104,400	\$5,800	\$76.51	\$101.30	\$125.06	\$148.16	\$160.06	\$168.41	\$189.68	\$224.75
\$106,200	\$5,900	\$77.79	\$103.01	\$127.18	\$150.67	\$162.78	\$171.27	\$192.91	\$228.58
\$108,000	\$6,000	\$79.07	\$104.72	\$129.29	\$153.19	\$165.50	\$174.14	\$196.14	\$232.42
\$109,800	\$6,100	\$80.36	\$106.43	\$131.40	\$155.71	\$168.22	\$177.00	\$199.37	\$236.26
\$111,600	\$6,200	\$81.64	\$108.14	\$133.52	\$158.23	\$170.94	\$179.86	\$202.60	\$240.09
\$114,400	\$6,300	\$82.92	\$109.85	\$135.63	\$160.75	\$173.66	\$182.73	\$205.83	\$243.93
\$115,200	\$6,400	\$84.21	\$111.57	\$137.75	\$163.27	\$176.38	\$185.59	\$209.06	\$247.77
\$117,000	\$6,500	\$85.49	\$113.28	\$139.86	\$165.79	\$179.10	\$188.45	\$212.30	\$251.61
\$118,800	\$6,600	\$86.77	\$114.99	\$141.98	\$168.30	\$181.82	\$191.32	\$215.53	\$255.44
\$120,600	\$6,700	\$88.05	\$116.70	\$144.09	\$170.82	\$184.54	\$194.18	\$218.76	\$259.28
\$122,400	\$6,800	\$89.34	\$118.41	\$146.21	\$173.34	\$187.26	\$197.04	\$221.99	\$263.12
\$124,200	\$6,900	\$90.62	\$120.12	\$148.32	\$175.86	\$189.98	\$199.90	\$225.22	\$266.96
\$126,000	\$7,000	\$91.90	\$121.83	\$150.44	\$178.38	\$192.71	\$202.77	\$228.45	\$270.79
\$127,800	\$7,100	\$93.19	\$123.54	\$152.55	\$180.90	\$195.43	\$205.63	\$231.68	\$274.63
\$129,600	\$7,200	\$94.47	\$125.25	\$154.67	\$183.42	\$198.15	\$208.49	\$234.92	\$278.47
\$131,400	\$7,300	\$95.75	\$126.96	\$156.78	\$185.93	\$200.87	\$211.36	\$238.15	\$282.30
\$133,200	\$7,400	\$97.04	\$128.67	\$158.90	\$188.45	\$203.59	\$214.22	\$241.38	\$286.14
\$135,000	\$7,500	\$98.32	\$130.38	\$161.01	\$190.97	\$206.31	\$217.08	\$244.61	\$289.98
\$136,800	\$7,600	\$99.60	\$132.09	\$163.12	\$193.49	\$209.03	\$219.95	\$247.84	\$293.82
\$138,600	\$7,700	\$100.88	\$133.80	\$165.24	\$196.01	\$211.75	\$222.81	\$251.07	\$297.65
\$140,400	\$7,800	\$102.17	\$135.52	\$167.35	\$198.53	\$214.47	\$225.67	\$254.30	\$301.49
\$142,200	\$7,900	\$103.45	\$137.23	\$169.47	\$201.05	\$217.19	\$228.54	\$257.53	\$305.33
\$144,000	\$8,000	\$104.73	\$138.94	\$171.58	\$203.56	\$219.91	\$231.40	\$260.77	\$309.17

Option 3: 30 Day Elimination Period

Long Term Disability Plan 1

30 Days Injury/30 Days Sickness

Schedule of Benefits and Rates:

You must choose the monthly benefit amount that corresponds to your annual salary outlined in the rate schedule. The benefit is 66 2/3% of your regular monthly salary.

Benefit Duration: Social Security Normal Retirement age for **Accident**; 3 Years for **Sickness**

Guarantee Issue Amount: \$8,000

Rates for benefits beginning on the 31st day injury / 31st day sickness (Rates Effective 1/1/2014 until 1/1/2016)

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	Under 30	Ages 30 - 34	Ages 35 - 39	Ages 40 - 44	Ages 45 - 49	Ages 50 - 54	Ages 55 - 59	Ages 60 +
\$5,400	\$300	\$4.00	\$4.76	\$5.66	\$6.59	\$7.12	\$7.56	\$8.53	\$10.26
\$7,200	\$400	\$4.65	\$5.66	\$6.86	\$8.10	\$8.82	\$9.40	\$10.69	\$12.99
\$9,000	\$500	\$5.30	\$6.57	\$8.07	\$9.62	\$10.51	\$11.23	\$12.85	\$15.73
\$10,800	\$600	\$5.95	\$7.41	\$9.28	\$11.13	\$12.21	\$13.07	\$15.01	\$18.47
\$12,600	\$700	\$6.60	\$8.37	\$10.48	\$12.64	\$13.90	\$14.91	\$17.17	\$21.20
\$14,400	\$800	\$7.25	\$9.28	\$11.68	\$14.16	\$15.59	\$16.74	\$19.33	\$23.94
\$16,200	\$900	\$7.91	\$10.17	\$12.88	\$15.67	\$17.28	\$18.58	\$21.49	\$26.67
\$18,000	\$1,000	\$8.55	\$11.08	\$14.09	\$17.18	\$18.98	\$20.42	\$23.65	\$29.41
\$19,800	\$1,100	\$9.20	\$11.98	\$15.30	\$18.70	\$20.67	\$22.25	\$25.81	\$32.15
\$21,600	\$1,200	\$9.86	\$12.88	\$16.50	\$20.21	\$22.37	\$24.09	\$27.98	\$34.88
\$23,400	\$1,300	\$10.51	\$13.79	\$17.71	\$21.73	\$24.06	\$25.93	\$30.13	\$37.61
\$25,200	\$1,400	\$11.15	\$14.69	\$18.92	\$23.24	\$25.75	\$27.77	\$32.29	\$40.36
\$27,000	\$1,500	\$11.80	\$15.59	\$20.11	\$24.75	\$27.44	\$29.60	\$34.46	\$43.09
\$28,800	\$1,600	\$12.46	\$16.50	\$21.32	\$26.27	\$29.14	\$31.44	\$36.61	\$45.83
\$30,600	\$1,700	\$13.11	\$17.40	\$22.52	\$27.79	\$30.83	\$33.28	\$38.77	\$48.56
\$32,400	\$1,800	\$13.75	\$18.31	\$23.73	\$29.30	\$32.52	\$35.11	\$40.94	\$51.30
\$34,200	\$1,900	\$14.41	\$19.21	\$24.94	\$30.82	\$34.22	\$36.95	\$43.09	\$54.04
\$36,000	\$2,000	\$15.06	\$20.11	\$26.14	\$32.33	\$35.90	\$38.79	\$45.26	\$56.77
\$37,800	\$2,100	\$15.71	\$21.02	\$27.34	\$33.85	\$37.60	\$40.62	\$47.42	\$59.50
\$39,600	\$2,200	\$16.36	\$21.92	\$28.54	\$35.36	\$39.29	\$42.46	\$49.57	\$62.25
\$41,400	\$2,300	\$17.01	\$22.83	\$29.75	\$36.87	\$40.99	\$44.30	\$51.74	\$64.98
\$43,200	\$2,400	\$17.66	\$23.73	\$30.96	\$38.39	\$42.68	\$46.13	\$53.89	\$67.71
\$45,000	\$2,500	\$18.32	\$24.63	\$32.16	\$39.90	\$44.38	\$47.97	\$56.06	\$70.46
\$46,800	\$2,600	\$18.96	\$25.53	\$33.37	\$41.41	\$46.06	\$49.81	\$58.22	\$73.19
\$48,600	\$2,700	\$19.61	\$26.43	\$34.56	\$42.93	\$47.76	\$51.64	\$60.37	\$75.93
\$50,400	\$2,800	\$20.27	\$27.33	\$35.77	\$44.44	\$49.45	\$53.48	\$62.54	\$78.66
\$52,200	\$2,900	\$20.91	\$28.24	\$36.98	\$45.96	\$51.15	\$55.32	\$64.70	\$81.40
\$54,000	\$3,000	\$21.56	\$29.14	\$38.18	\$47.47	\$52.84	\$57.15	\$66.85	\$84.14
\$55,800	\$3,100	\$22.22	\$30.05	\$39.39	\$48.98	\$54.54	\$58.99	\$69.01	\$86.87
\$57,600	\$3,200	\$22.87	\$30.95	\$40.59	\$50.50	\$56.23	\$60.82	\$71.18	\$89.61
\$59,400	\$3,300	\$23.51	\$31.85	\$41.80	\$52.01	\$57.92	\$62.66	\$73.33	\$92.35
\$61,200	\$3,400	\$24.16	\$32.76	\$42.99	\$53.52	\$59.61	\$64.49	\$75.49	\$95.08
\$63,000	\$3,500	\$24.82	\$33.66	\$44.20	\$55.04	\$61.31	\$66.33	\$77.65	\$97.81
\$64,800	\$3,600	\$25.47	\$34.56	\$45.40	\$56.55	\$63.00	\$68.16	\$79.81	\$100.56

Option 3 (Continued): 30 Day Elimination Period

\$66,600	\$3,700	\$26.11	\$35.47	\$46.61	\$58.07	\$64.70	\$70.00	\$81.97	\$103.29
\$68,400	\$3,800	\$26.77	\$36.37	\$47.81	\$59.58	\$66.39	\$71.83	\$84.13	\$106.03
\$70,200	\$3,900	\$27.42	\$37.28	\$49.02	\$61.09	\$68.08	\$73.67	\$86.28	\$108.76
\$72,000	\$4,000	\$28.07	\$38.18	\$50.21	\$62.61	\$69.77	\$75.50	\$88.45	\$111.50
\$73,800	\$4,100	\$28.72	\$39.08	\$51.42	\$64.12	\$71.47	\$77.34	\$90.60	\$114.24
\$75,600	\$4,200	\$29.37	\$39.99	\$52.62	\$65.63	\$73.16	\$79.17	\$92.76	\$116.97
\$77,400	\$4,300	\$30.02	\$40.89	\$53.83	\$67.15	\$74.86	\$81.01	\$94.92	\$119.70
\$79,200	\$4,400	\$30.68	\$41.69	\$55.03	\$68.66	\$76.55	\$82.84	\$97.08	\$122.45
\$81,000	\$4,500	\$31.32	\$42.70	\$56.24	\$70.18	\$78.24	\$84.68	\$99.24	\$125.15
\$82,800	\$4,600	\$31.97	\$43.60	\$57.43	\$71.69	\$79.93	\$86.51	\$101.40	\$127.91
\$84,600	\$4,700	\$32.63	\$44.51	\$58.64	\$73.20	\$81.63	\$88.35	\$103.55	\$130.65
\$86,400	\$4,800	\$33.28	\$45.41	\$59.84	\$74.72	\$83.32	\$90.18	\$105.72	\$133.39
\$88,200	\$4,900	\$33.92	\$46.32	\$61.05	\$76.23	\$85.02	\$92.02	\$107.88	\$136.13
\$90,000	\$5,000	\$34.58	\$47.22	\$62.25	\$77.74	\$86.71	\$93.85	\$110.03	\$138.86
\$91,800	\$5,100	\$35.23	\$48.12	\$63.46	\$79.26	\$88.41	\$95.69	\$112.19	\$141.59
\$93,600	\$5,200	\$35.88	\$49.03	\$64.66	\$80.77	\$90.10	\$97.53	\$114.35	\$144.33
\$95,400	\$5,300	\$36.54	\$49.93	\$65.87	\$82.28	\$91.80	\$99.37	\$116.50	\$147.06
\$97,200	\$5,400	\$37.19	\$50.83	\$67.08	\$83.80	\$93.50	\$101.21	\$118.66	\$149.79
\$99,000	\$5,500	\$37.84	\$51.74	\$68.29	\$85.31	\$95.20	\$103.05	\$120.81	\$152.53
\$100,800	\$5,600	\$38.50	\$52.64	\$69.50	\$86.83	\$96.90	\$104.89	\$122.97	\$155.26
\$102,600	\$5,700	\$39.15	\$53.55	\$70.71	\$88.34	\$98.60	\$106.73	\$125.13	\$157.99
\$104,400	\$5,800	\$39.80	\$54.45	\$71.92	\$89.85	\$100.30	\$108.57	\$127.28	\$160.73
\$106,200	\$5,900	\$40.46	\$55.35	\$73.13	\$91.37	\$102.00	\$110.41	\$129.44	\$163.46
\$108,000	\$6,000	\$41.11	\$56.26	\$74.34	\$92.88	\$103.69	\$112.25	\$131.59	\$166.19
\$109,800	\$6,100	\$41.76	\$57.16	\$75.54	\$94.39	\$105.39	\$114.09	\$133.75	\$168.93
\$111,600	\$6,200	\$42.42	\$58.07	\$76.75	\$95.91	\$107.09	\$115.93	\$135.91	\$171.66
\$114,400	\$6,300	\$43.07	\$58.97	\$77.96	\$97.42	\$108.79	\$117.78	\$138.06	\$174.39
\$115,200	\$6,400	\$43.72	\$59.87	\$79.17	\$98.94	\$110.49	\$119.62	\$140.22	\$177.13
\$117,000	\$6,500	\$44.38	\$60.78	\$80.38	\$100.45	\$112.19	\$121.46	\$142.38	\$179.86
\$118,800	\$6,600	\$45.03	\$61.68	\$81.59	\$101.96	\$113.89	\$123.30	\$144.53	\$182.59
\$120,600	\$6,700	\$45.68	\$62.88	\$82.80	\$103.48	\$115.59	\$125.14	\$146.69	\$185.33
\$122,400	\$6,800	\$46.34	\$63.49	\$84.01	\$104.99	\$117.29	\$126.98	\$148.84	\$188.06
\$124,200	\$6,900	\$46.99	\$64.39	\$85.21	\$106.50	\$118.98	\$128.82	\$151.00	\$190.79
\$126,000	\$7,000	\$47.64	\$65.30	\$86.42	\$108.02	\$120.68	\$130.66	\$153.16	\$193.53
\$127,800	\$7,100	\$48.30	\$66.20	\$87.63	\$109.53	\$122.38	\$132.50	\$155.31	\$196.26
\$129,600	\$7,200	\$48.95	\$67.10	\$88.84	\$110.97	\$124.08	\$134.34	\$157.47	\$198.99
\$131,400	\$7,300	\$49.60	\$68.01	\$90.05	\$112.56	\$125.78	\$136.18	\$159.63	\$201.73
\$133,200	\$7,400	\$50.26	\$68.91	\$91.26	\$114.07	\$127.48	\$138.02	\$161.78	\$204.46
\$135,000	\$7,500	\$50.91	\$69.82	\$92.47	\$115.59	\$129.18	\$139.86	\$163.94	\$207.19
\$136,800	\$7,600	\$51.56	\$70.72	\$93.68	\$117.10	\$130.88	\$141.70	\$166.09	\$209.93
\$138,600	\$7,700	\$52.22	\$71.62	\$94.88	\$118.61	\$132.57	\$143.54	\$168.25	\$212.66
\$140,400	\$7,800	\$52.87	\$72.53	\$96.09	\$120.13	\$134.27	\$145.38	\$170.41	\$215.39
\$142,200	\$7,900	\$53.52	\$73.43	\$97.30	\$121.64	\$135.97	\$147.22	\$172.56	\$218.13
\$144,000	\$8,000	\$54.18	\$74.34	\$98.51	\$123.16	\$137.67	\$149.06	\$174.72	\$220.86

Option 4: 60 Day Elimination Period

Long Term Disability Plan 1

60 Days Injury/60 Days Sickness

Schedule of Benefits and Rates:

You must choose the monthly benefit amount that corresponds to your annual salary outlined in the rate schedule.

The benefit is 66 2/3% of your regular monthly salary.

Benefit Duration: Social Security Normal Retirement age for **Accident**; 3 Years for **Sickness**

Guarantee Issue Amount: \$8,000

Rates for benefits beginning on the 61st day injury / 61st day sickness (Rates Effective 1/1/2014 until 1/1/2016)

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	Under 30	Ages 30 - 34	Ages 35 - 39	Ages 40 - 44	Ages 45 - 49	Ages 50 - 54	Ages 55 - 59	Ages 60 +
\$5,400	\$300	\$3.01	\$3.37	\$3.94	\$4.61	\$5.13	\$5.71	\$6.76	\$8.21
\$7,200	\$400	\$3.39	\$3.86	\$4.62	\$5.53	\$6.22	\$6.99	\$8.40	\$10.33
\$9,000	\$500	\$3.77	\$4.37	\$5.32	\$6.45	\$7.31	\$8.28	\$10.04	\$12.44
\$10,800	\$600	\$4.15	\$4.86	\$6.01	\$7.38	\$8.39	\$9.55	\$11.67	\$14.56
\$12,600	\$700	\$4.53	\$5.37	\$6.70	\$8.30	\$9.47	\$10.84	\$13.31	\$16.68
\$14,400	\$800	\$4.92	\$5.86	\$7.40	\$9.21	\$10.56	\$12.12	\$14.94	\$18.79
\$16,200	\$900	\$5.30	\$6.37	\$8.09	\$10.13	\$11.65	\$13.40	\$16.57	\$20.91
\$18,000	\$1,000	\$5.68	\$6.87	\$8.77	\$11.05	\$12.74	\$14.68	\$18.21	\$23.03
\$19,800	\$1,100	\$6.06	\$7.37	\$9.46	\$11.97	\$13.83	\$15.97	\$19.84	\$25.15
\$21,600	\$1,200	\$6.44	\$7.87	\$10.16	\$12.89	\$14.92	\$17.25	\$21.47	\$27.26
\$23,400	\$1,300	\$6.83	\$8.37	\$10.85	\$13.80	\$16.01	\$18.53	\$23.11	\$29.38
\$25,200	\$1,400	\$7.21	\$8.87	\$11.54	\$14.72	\$17.10	\$19.81	\$24.75	\$31.49
\$27,000	\$1,500	\$7.59	\$9.37	\$12.24	\$15.64	\$18.19	\$21.10	\$26.38	\$33.61
\$28,800	\$1,600	\$7.97	\$9.87	\$12.92	\$16.56	\$19.27	\$22.37	\$28.02	\$35.73
\$30,600	\$1,700	\$8.36	\$10.38	\$13.61	\$17.48	\$20.35	\$23.66	\$29.65	\$37.85
\$32,400	\$1,800	\$8.73	\$10.87	\$14.31	\$18.39	\$21.44	\$24.94	\$31.28	\$39.97
\$34,200	\$1,900	\$9.12	\$11.38	\$15.00	\$19.31	\$22.53	\$26.23	\$32.92	\$42.08
\$36,000	\$2,000	\$9.50	\$11.87	\$15.69	\$20.24	\$23.62	\$27.50	\$34.55	\$44.19
\$37,800	\$2,100	\$9.88	\$12.38	\$16.38	\$21.16	\$24.71	\$28.79	\$36.18	\$46.31
\$39,600	\$2,200	\$10.27	\$12.87	\$17.07	\$22.08	\$25.80	\$30.07	\$37.82	\$48.43
\$41,400	\$2,300	\$10.64	\$13.37	\$17.76	\$22.99	\$26.89	\$31.35	\$39.46	\$50.55
\$43,200	\$2,400	\$11.03	\$13.87	\$18.45	\$23.91	\$27.98	\$32.63	\$41.09	\$52.66
\$45,000	\$2,500	\$11.41	\$14.37	\$19.15	\$24.83	\$29.07	\$33.92	\$42.73	\$54.78
\$46,800	\$2,600	\$11.79	\$14.88	\$19.84	\$25.75	\$30.15	\$35.20	\$44.36	\$56.90
\$48,600	\$2,700	\$12.18	\$15.37	\$20.53	\$26.67	\$31.23	\$36.48	\$46.00	\$59.01
\$50,400	\$2,800	\$12.55	\$15.88	\$21.23	\$27.58	\$32.32	\$37.77	\$47.63	\$61.13
\$52,200	\$2,900	\$12.94	\$16.37	\$21.91	\$28.50	\$33.41	\$39.05	\$49.26	\$63.24
\$54,000	\$3,000	\$13.32	\$16.88	\$22.60	\$29.42	\$34.50	\$40.33	\$50.90	\$65.36
\$55,800	\$3,100	\$13.69	\$17.38	\$23.29	\$30.34	\$35.59	\$41.62	\$52.53	\$67.48
\$57,600	\$3,200	\$14.07	\$17.89	\$23.99	\$31.26	\$36.68	\$42.91	\$54.16	\$69.60
\$59,400	\$3,300	\$14.44	\$18.39	\$24.68	\$32.18	\$37.77	\$44.19	\$55.80	\$71.72
\$61,200	\$3,400	\$14.82	\$18.90	\$25.37	\$33.11	\$38.86	\$45.48	\$57.43	\$73.83
\$63,000	\$3,500	\$15.20	\$19.40	\$26.07	\$34.03	\$39.95	\$46.77	\$59.06	\$75.95
\$64,800	\$3,600	\$15.57	\$19.91	\$26.76	\$34.95	\$41.04	\$48.05	\$60.70	\$78.07

Option 4 (Continued): 60 Day Elimination Period

\$66,600	\$3,700	\$15.95	\$20.41	\$27.45	\$35.87	\$42.12	\$49.34	\$62.33	\$80.19
\$68,400	\$3,800	\$16.33	\$20.92	\$28.15	\$36.79	\$43.21	\$50.63	\$63.96	\$82.31
\$70,200	\$3,900	\$16.70	\$21.42	\$28.84	\$37.71	\$44.30	\$51.92	\$65.60	\$84.43
\$72,000	\$4,000	\$17.08	\$21.93	\$29.53	\$38.63	\$45.39	\$53.20	\$67.23	\$86.55
\$73,800	\$4,100	\$17.45	\$22.43	\$30.22	\$39.55	\$46.48	\$54.49	\$68.86	\$88.66
\$75,600	\$4,200	\$17.83	\$22.94	\$30.92	\$40.47	\$47.57	\$55.78	\$70.50	\$90.78
\$77,400	\$4,300	\$18.21	\$23.44	\$31.61	\$41.39	\$48.66	\$57.06	\$72.13	\$92.90
\$79,200	\$4,400	\$18.58	\$23.95	\$32.30	\$42.31	\$49.75	\$58.35	\$73.76	\$95.02
\$81,000	\$4,500	\$18.96	\$24.45	\$33.00	\$43.23	\$50.84	\$59.64	\$75.40	\$97.14
\$82,800	\$4,600	\$19.33	\$24.96	\$33.69	\$44.15	\$51.93	\$60.92	\$77.03	\$99.26
\$84,600	\$4,700	\$19.71	\$25.46	\$34.38	\$45.07	\$53.01	\$62.21	\$78.67	\$101.38
\$86,400	\$4,800	\$20.09	\$25.97	\$35.08	\$46.00	\$54.10	\$63.50	\$80.30	\$103.49
\$88,200	\$4,900	\$20.46	\$26.47	\$35.77	\$46.92	\$55.19	\$64.79	\$81.96	\$105.61
\$90,000	\$5,000	\$20.84	\$26.98	\$36.46	\$47.84	\$56.28	\$66.07	\$83.57	\$107.73
\$91,800	\$5,100	\$21.22	\$27.48	\$37.15	\$48.76	\$57.37	\$67.36	\$85.20	\$109.85
\$93,600	\$5,200	\$21.59	\$27.99	\$37.85	\$49.68	\$58.46	\$68.65	\$86.83	\$111.97
\$95,400	\$5,300	\$21.97	\$28.49	\$38.54	\$50.60	\$59.55	\$69.93	\$88.47	\$114.09
\$97,200	\$5,400	\$22.34	\$29.00	\$39.23	\$51.52	\$60.64	\$71.22	\$90.10	\$116.21
\$99,000	\$5,500	\$22.72	\$29.50	\$39.93	\$52.44	\$61.73	\$72.51	\$91.73	\$118.32
\$100,800	\$5,600	\$23.10	\$30.01	\$40.62	\$53.36	\$62.82	\$73.79	\$93.37	\$120.44
\$102,600	\$5,700	\$23.47	\$30.51	\$41.31	\$54.28	\$63.90	\$75.08	\$95.00	\$122.56
\$104,400	\$5,800	\$23.85	\$31.02	\$42.01	\$55.20	\$64.99	\$76.37	\$96.63	\$124.68
\$106,200	\$5,900	\$24.23	\$31.52	\$42.70	\$56.12	\$66.08	\$77.66	\$98.27	\$126.80
\$108,000	\$6,000	\$24.60	\$32.03	\$43.39	\$57.04	\$67.17	\$78.94	\$99.90	\$128.92
\$109,800	\$6,100	\$24.98	\$32.53	\$44.08	\$57.96	\$68.26	\$80.23	\$101.53	\$131.04
\$111,600	\$6,200	\$25.35	\$33.04	\$44.78	\$58.89	\$69.35	\$81.52	\$103.17	\$133.16
\$114,400	\$6,300	\$25.73	\$33.54	\$45.47	\$59.81	\$70.44	\$82.80	\$104.80	\$135.27
\$115,200	\$6,400	\$26.11	\$34.05	\$46.16	\$60.73	\$71.53	\$84.09	\$106.43	\$137.39
\$117,000	\$6,500	\$26.48	\$34.55	\$46.86	\$61.65	\$72.62	\$85.38	\$108.07	\$139.51
\$118,800	\$6,600	\$26.86	\$35.06	\$47.55	\$62.57	\$73.71	\$86.66	\$109.70	\$141.63
\$120,600	\$6,700	\$27.23	\$35.56	\$48.24	\$63.49	\$74.79	\$87.95	\$111.34	\$143.75
\$122,400	\$6,800	\$27.61	\$36.07	\$48.94	\$64.41	\$75.88	\$89.24	\$112.97	\$145.87
\$124,200	\$6,900	\$27.99	\$36.57	\$49.63	\$65.33	\$76.97	\$90.53	\$114.60	\$147.99
\$126,000	\$7,000	\$28.36	\$37.08	\$50.32	\$66.25	\$78.06	\$91.81	\$116.24	\$150.10
\$127,800	\$7,100	\$28.74	\$37.58	\$51.01	\$67.17	\$79.15	\$93.10	\$117.87	\$152.22
\$129,600	\$7,200	\$29.12	\$38.09	\$51.71	\$68.09	\$80.24	\$94.39	\$119.50	\$154.34
\$131,400	\$7,300	\$29.49	\$38.59	\$52.40	\$69.01	\$81.33	\$95.67	\$121.14	\$156.46
\$133,200	\$7,400	\$29.87	\$39.10	\$53.09	\$69.93	\$82.42	\$96.96	\$122.77	\$158.58
\$135,000	\$7,500	\$30.24	\$39.60	\$53.79	\$70.85	\$83.51	\$98.25	\$124.40	\$160.70
\$136,800	\$7,600	\$30.62	\$40.10	\$54.48	\$71.78	\$84.60	\$99.53	\$126.04	\$162.82
\$138,600	\$7,700	\$31.00	\$40.61	\$55.17	\$72.70	\$85.68	\$100.82	\$127.67	\$164.93
\$140,400	\$7,800	\$31.37	\$41.11	\$55.87	\$73.62	\$86.77	\$102.11	\$129.30	\$167.05
\$142,200	\$7,900	\$31.75	\$41.62	\$56.56	\$74.54	\$87.86	\$103.40	\$130.94	\$169.17
\$144,000	\$8,000	\$32.13	\$42.12	\$57.25	\$75.46	\$88.95	\$104.68	\$132.57	\$171.29

Option 5: 90 Day Elimination Period

Long Term Disability Plan 1

90 Days Injury/90 Days Sickness

Schedule of Benefits and Rates:

You must choose the monthly benefit amount that corresponds to your annual salary outlined in the rate schedule. The benefit is 66 2/3% of your regular monthly salary.

Benefit Duration: Social Security Normal Retirement age for **Accident**; 3 Years for **Sickness**

Guarantee Issue Amount: \$8,000

Rates for benefits beginning on the 91st day injury / 91st day sickness (Rates Effective 1/1/2014 until 1/1/2016)

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	Under 30	Ages 30 - 34	Ages 35 - 39	Ages 40 - 44	Ages 45 - 49	Ages 50 - 54	Ages 55 - 59	Ages 60 +
\$5,400	\$300	\$2.67	\$2.88	\$3.34	\$3.54	\$4.45	\$5.08	\$6.27	\$7.66
\$7,200	\$400	\$2.96	\$3.22	\$3.82	\$4.63	\$5.31	\$6.23	\$7.74	\$9.59
\$9,000	\$500	\$3.24	\$3.56	\$4.32	\$5.34	\$6.17	\$7.33	\$9.21	\$11.52
\$10,800	\$600	\$3.51	\$3.90	\$4.80	\$6.03	\$7.03	\$8.42	\$10.68	\$13.45
\$12,600	\$700	\$3.79	\$4.25	\$5.30	\$6.72	\$7.90	\$9.50	\$12.15	\$15.38
\$14,400	\$800	\$4.07	\$4.58	\$5.78	\$7.42	\$8.76	\$10.60	\$13.62	\$17.33
\$16,200	\$900	\$4.34	\$4.92	\$6.28	\$8.11	\$9.62	\$11.69	\$15.09	\$19.26
\$18,000	\$1,000	\$4.61	\$5.27	\$6.76	\$8.80	\$10.48	\$12.78	\$16.56	\$21.19
\$19,800	\$1,100	\$4.89	\$5.60	\$7.26	\$9.49	\$11.35	\$13.88	\$18.03	\$23.12
\$21,600	\$1,200	\$5.17	\$5.94	\$7.74	\$10.19	\$12.21	\$14.97	\$19.50	\$25.06
\$23,400	\$1,300	\$5.45	\$6.29	\$8.24	\$10.89	\$13.07	\$16.06	\$20.97	\$26.99
\$25,200	\$1,400	\$5.72	\$6.62	\$8.72	\$11.58	\$13.93	\$17.16	\$22.44	\$28.92
\$27,000	\$1,500	\$5.99	\$6.97	\$9.22	\$12.28	\$14.79	\$18.25	\$23.91	\$30.85
\$28,800	\$1,600	\$6.27	\$7.31	\$9.70	\$12.97	\$15.65	\$19.33	\$25.38	\$32.78
\$30,600	\$1,700	\$6.54	\$7.64	\$10.20	\$13.66	\$16.51	\$20.43	\$26.85	\$34.72
\$32,400	\$1,800	\$6.82	\$7.99	\$10.68	\$14.36	\$17.37	\$21.52	\$28.32	\$36.65
\$34,200	\$1,900	\$7.10	\$8.33	\$11.18	\$15.05	\$18.25	\$22.61	\$29.79	\$38.58
\$36,000	\$2,000	\$7.38	\$8.66	\$11.66	\$15.74	\$19.11	\$23.71	\$31.26	\$40.51
\$37,800	\$2,100	\$7.64	\$9.01	\$12.16	\$16.44	\$19.97	\$24.80	\$32.73	\$42.44
\$39,600	\$2,200	\$7.92	\$9.35	\$12.64	\$17.14	\$20.83	\$25.89	\$34.20	\$44.38
\$41,400	\$2,300	\$8.20	\$9.69	\$13.14	\$17.83	\$21.69	\$26.99	\$35.67	\$46.31
\$43,200	\$2,400	\$8.47	\$10.03	\$13.62	\$18.52	\$22.55	\$28.08	\$37.14	\$48.24
\$45,000	\$2,500	\$8.75	\$10.37	\$14.12	\$19.22	\$23.41	\$29.17	\$38.61	\$50.17
\$46,800	\$2,600	\$9.03	\$10.71	\$14.61	\$19.91	\$24.27	\$30.26	\$40.08	\$52.10
\$48,600	\$2,700	\$9.30	\$11.05	\$15.10	\$20.60	\$25.14	\$31.25	\$41.55	\$54.04
\$50,400	\$2,800	\$9.57	\$11.39	\$15.59	\$21.29	\$26.00	\$32.44	\$43.02	\$55.97
\$52,200	\$2,900	\$9.85	\$11.73	\$16.08	\$21.99	\$26.86	\$33.54	\$44.49	\$57.91
\$54,000	\$3,000	\$10.13	\$12.07	\$16.57	\$22.69	\$27.72	\$34.63	\$45.96	\$59.84
\$55,800	\$3,100	\$10.40	\$12.40	\$17.07	\$23.38	\$28.58	\$35.72	\$47.42	\$61.78
\$57,600	\$3,200	\$10.67	\$12.74	\$12.60	\$24.08	\$29.44	\$36.81	\$48.90	\$63.71
\$59,400	\$3,300	\$10.95	\$13.09	\$18.05	\$24.78	\$30.30	\$37.91	\$50.36	\$65.64
\$61,200	\$3,400	\$11.23	\$13.42	\$18.53	\$25.47	\$31.17	\$39.00	\$51.84	\$67.57
\$63,000	\$3,500	\$11.50	\$13.77	\$19.03	\$26.17	\$32.04	\$40.09	\$53.30	\$69.50
\$64,800	\$3,600	\$11.78	\$14.11	\$19.51	\$26.86	\$32.90	\$41.18	\$54.78	\$71.44

Option 5: 90 Day Elimination Period

\$66,600	\$3,700	\$12.05	\$14.44	\$20.01	\$27.55	\$33.76	\$42.27	\$56.24	\$73.37
\$68,400	\$3,800	\$12.33	\$14.79	\$20.49	\$28.24	\$34.62	\$43.36	\$57.72	\$75.30
\$70,200	\$3,900	\$12.60	\$15.13	\$20.99	\$28.94	\$35.48	\$44.46	\$59.18	\$77.23
\$72,000	\$4,000	\$12.88	\$15.46	\$21.47	\$29.63	\$36.34	\$45.55	\$60.66	\$79.17
\$73,800	\$4,100	\$13.16	\$15.81	\$21.97	\$30.33	\$37.20	\$46.64	\$62.12	\$81.10
\$75,600	\$4,200	\$13.43	\$16.15	\$22.45	\$31.03	\$38.07	\$47.74	\$63.60	\$83.03
\$77,400	\$4,300	\$13.70	\$16.49	\$22.95	\$31.72	\$38.93	\$48.83	\$65.06	\$84.96
\$79,200	\$4,400	\$13.98	\$16.83	\$23.43	\$32.41	\$39.79	\$49.92	\$66.54	\$86.89
\$81,000	\$4,500	\$14.26	\$17.17	\$23.93	\$33.11	\$40.65	\$51.01	\$68.00	\$88.83
\$82,800	\$4,600	\$14.53	\$17.51	\$24.41	\$33.80	\$41.51	\$52.10	\$69.48	\$90.76
\$84,600	\$4,700	\$14.81	\$17.85	\$24.91	\$34.49	\$42.38	\$53.19	\$70.94	\$92.69
\$86,400	\$4,800	\$15.09	\$18.19	\$25.39	\$35.18	\$43.24	\$54.29	\$72.42	\$94.62
\$88,200	\$4,900	\$15.35	\$18.53	\$25.89	\$35.89	\$44.10	\$55.38	\$73.88	\$96.55
\$90,000	\$5,000	\$15.63	\$18.87	\$26.37	\$36.58	\$44.97	\$56.47	\$75.36	\$98.50
\$91,800	\$5,100	\$15.91	\$19.22	\$26.87	\$37.27	\$45.83	\$57.57	\$76.82	\$100.43
\$93,600	\$5,200	\$16.19	\$19.55	\$27.35	\$37.97	\$46.69	\$58.66	\$78.30	\$102.36
\$95,400	\$5,300	\$16.46	\$19.89	\$27.85	\$38.66	\$47.55	\$59.75	\$79.76	\$104.29
\$97,200	\$5,400	\$16.74	\$20.24	\$28.34	\$39.35	\$48.41	\$60.85	\$81.23	\$106.22
\$99,000	\$5,500	\$17.01	\$20.57	\$28.83	\$40.05	\$49.27	\$61.93	\$82.70	\$108.16
\$100,800	\$5,600	\$17.29	\$20.91	\$29.32	\$40.74	\$50.13	\$63.02	\$84.17	\$110.09
\$102,600	\$5,700	\$17.56	\$21.26	\$29.81	\$41.43	\$50.99	\$64.12	\$85.64	\$112.02
\$104,400	\$5,800	\$17.84	\$21.59	\$30.30	\$42.13	\$51.86	\$65.21	\$87.11	\$113.95
\$106,200	\$5,900	\$18.11	\$21.93	\$30.80	\$42.83	\$52.72	\$66.30	\$88.58	\$115.89
\$108,000	\$6,000	\$18.38	\$22.27	\$31.28	\$43.52	\$53.58	\$67.39	\$90.05	\$117.82
\$109,800	\$6,100	\$18.66	\$22.61	\$31.78	\$44.22	\$54.44	\$68.49	\$91.52	\$119.75
\$111,600	\$6,200	\$18.94	\$22.95	\$32.26	\$44.92	\$55.30	\$69.58	\$92.99	\$121.68
\$114,400	\$6,300	\$19.22	\$23.29	\$32.76	\$45.61	\$56.17	\$70.67	\$94.46	\$123.61
\$115,200	\$6,400	\$19.49	\$23.63	\$33.24	\$46.30	\$57.03	\$71.77	\$95.93	\$125.55
\$117,000	\$6,500	\$19.76	\$23.97	\$33.74	\$47.00	\$57.90	\$72.85	\$97.40	\$127.48
\$118,800	\$6,600	\$20.04	\$24.31	\$34.22	\$47.69	\$58.76	\$73.94	\$98.87	\$129.41
\$120,600	\$6,700	\$20.31	\$24.65	\$34.72	\$48.38	\$59.62	\$75.04	\$100.34	\$131.34
\$122,400	\$6,800	\$20.59	\$24.99	\$35.20	\$49.07	\$60.48	\$76.13	\$101.81	\$133.28
\$124,200	\$6,900	\$20.87	\$25.33	\$35.70	\$49.78	\$61.34	\$77.22	\$103.28	\$135.21
\$126,000	\$7,000	\$21.15	\$25.67	\$36.18	\$50.47	\$62.20	\$78.32	\$104.75	\$137.14
\$127,800	\$7,100	\$21.41	\$26.02	\$36.68	\$51.16	\$63.06	\$79.41	\$106.22	\$139.08
\$129,600	\$7,200	\$21.69	\$26.35	\$37.16	\$51.86	\$63.92	\$80.50	\$107.69	\$141.01
\$131,400	\$7,300	\$21.97	\$26.69	\$37.66	\$52.55	\$64.79	\$81.60	\$109.16	\$142.95
\$133,200	\$7,400	\$22.25	\$27.04	\$38.14	\$53.24	\$65.65	\$82.68	\$110.63	\$144.88
\$135,000	\$7,500	\$22.52	\$27.37	\$38.64	\$53.94	\$66.52	\$83.77	\$112.10	\$146.81
\$136,800	\$7,600	\$22.80	\$27.71	\$39.13	\$54.63	\$67.39	\$84.86	\$113.56	\$148.74
\$138,600	\$7,700	\$23.08	\$28.05	\$39.63	\$55.32	\$68.26	\$85.95	\$115.03	\$150.67
\$140,400	\$7,800	\$23.35	\$28.38	\$40.12	\$56.01	\$69.13	\$87.04	\$116.49	\$152.60
\$142,200	\$7,900	\$23.63	\$28.72	\$40.62	\$56.71	\$70.00	\$88.13	\$117.96	\$154.53
\$144,000	\$8,000	\$23.91	\$29.06	\$41.11	\$57.40	\$70.87	\$89.22	\$119.42	\$156.46

Mark all boxes and complete all sections that apply. Return completed form return to the Agent or to the Benefits Department.

APPLICANT	Your Name (Last, First, Middle)		Group Name Pasadena Independent School District		Group Number(s) 646903
	Your Address		City	State	ZIP
	Your Soc. Sec. No.	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female		Job Title/Occupation
DISABILITY	<p><i>Check with the Agent or the Benefits Department about coverage options available to you and Evidence Of Insurability requirements.</i></p> <p>Long Term Disability</p> <p>Your Choice/Educator Options</p> <p><i>Refer to the enrollment materials provided (Coverage Highlights), when choosing one from the following plan options:</i></p> <p><input type="checkbox"/> Option 1</p> <p><input type="checkbox"/> Option 2</p> <p><input type="checkbox"/> Option 3</p> <p><input type="checkbox"/> Option 4</p> <p><input type="checkbox"/> Option 5</p>				
	<p>I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction amount will change if my coverage or costs change. If not electing Your Choice/Educator Options Group Voluntary LTD coverage, I understand that if I want to apply later, I must wait until my employer holds an annual enrollment, or mid-year election which is subject to Evidence of Insurability.</p>				
SIGNATURE	Member/Employee Signature Required				Date (Mo/Day/Yr)