



Livingston Parish School Board

Disability Income Plus

A Disability Plan:

- Provides monthly disability income benefit as a result of off-the-job injury or sickness
- Pays benefits directly to you, in addition to any other coverage you may have, unless otherwise designated

What does disability coverage do?

Benefit	Description
Disability Benefit Amount	• Minimum \$300 and a maximum benefit of \$5,000 per month, • Not to exceed 67% of base monthly benefit
Plan Design	• Injury & Sickness – Provides coverage for disability caused by either an accidental injury or sickness
Benefit Period	• Six Month
Elimination Period	• Non-occupational coverage for off-the-job injuries and off the job sicknesses after 14 or 30 days of total disability. The number of continuous days, beginning with the first day of a total disability, before any monthly benefit is payable.
Recurrent Disability	• Recurs within 180 days of returning to work, elimination period will be waived
Partial Disability	• A 50% benefit for up to 6 months if the employee is working more than 20% but not more than 80% of the normal pre-disability schedule, and under the regular care of a physician.
Pre-Existing	• 12/12 – If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date
Waiver of Premium	• Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.
Pregnancy	• Treated as any other illness
Portability	• Portable after six months of continuous coverage, if group master policy remains in force and the insured is less than 70, not Totally Disabled, and no longer Actively at work for the Employer.
Issue Age	• 18 - 69

IMPORTANT NOTICE: This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.

Underwritten by ManhattanLife Insurance and Annuity Company

Policy M-8014



ManhattanLife
Standing By You. Since 1850.

Disability Income Plus rates

Standard Industry Classification Code: Custom Rates

14/14 6 months

Uni-Tobacco coverage, monthly payroll deductions including Portability.

Age	Benefit amount									
Benefit	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
18-35	\$9.05	\$11.31	\$13.58	\$15.84	\$18.11	\$20.37	\$22.64	\$24.90	\$27.17	\$29.43
36-45	\$9.53	\$11.96	\$14.38	\$16.81	\$19.23	\$21.66	\$24.09	\$26.51	\$28.94	\$31.37
46-55	\$10.74	\$13.57	\$16.39	\$19.22	\$22.05	\$24.88	\$27.71	\$30.54	\$33.37	\$36.20
56-65	\$12.08	\$15.36	\$18.64	\$21.91	\$25.19	\$28.47	\$31.75	\$35.02	\$38.30	\$41.58
66+	\$15.39	\$19.78	\$24.16	\$28.54	\$32.92	\$37.30	\$41.68	\$46.06	\$50.44	\$54.83
Benefit	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200
18-35	\$31.70	\$33.97	\$36.23	\$38.50	\$40.76	\$43.03	\$45.29	\$47.56	\$49.82	\$52.09
36-45	\$33.79	\$36.22	\$38.65	\$41.07	\$43.50	\$45.93	\$48.35	\$50.78	\$53.20	\$55.63
46-55	\$39.03	\$41.85	\$44.68	\$47.51	\$50.34	\$53.17	\$56.00	\$58.83	\$61.66	\$64.49
56-65	\$44.86	\$48.13	\$51.41	\$54.69	\$57.97	\$61.24	\$64.52	\$67.80	\$71.07	\$74.35
66+	\$59.21	\$63.59	\$67.97	\$72.35	\$76.73	\$81.11	\$85.50	\$89.88	\$94.26	\$98.64
Benefit	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000	\$3,100	\$3,200
18-35	\$54.35	\$56.62	\$58.89	\$61.15	\$63.42	\$65.68	\$67.95	\$70.21	\$72.45	\$74.71
36-45	\$58.06	\$60.48	\$62.91	\$65.34	\$67.76	\$70.19	\$72.62	\$75.04	\$77.48	\$79.90
46-55	\$67.31	\$70.14	\$72.97	\$75.80	\$78.63	\$81.46	\$84.29	\$87.12	\$89.95	\$92.77
56-65	\$77.63	\$80.91	\$84.18	\$87.46	\$90.74	\$94.02	\$97.29	\$100.57	\$103.86	\$107.14
66+	\$103.02	\$107.40	\$111.78	\$116.16	\$120.55	\$124.93	\$129.31	\$133.69	\$138.10	\$142.48
Benefit	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200
18-35	\$76.98	\$79.24	\$81.51	\$83.77	\$86.03	\$88.30	\$90.56	\$92.83	\$95.09	\$97.36
36-45	\$82.33	\$84.76	\$87.18	\$89.61	\$92.04	\$94.46	\$96.89	\$99.32	\$101.74	\$104.17
46-55	\$95.60	\$98.43	\$101.26	\$104.09	\$106.92	\$109.75	\$112.58	\$115.41	\$118.23	\$121.06
56-65	\$110.42	\$113.69	\$116.97	\$120.25	\$123.53	\$126.81	\$130.08	\$133.36	\$136.64	\$139.92
66+	\$146.86	\$151.25	\$155.63	\$160.01	\$164.39	\$168.77	\$173.16	\$177.54	\$181.92	\$186.30
Benefit	\$4,300	\$4,400	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000		
18-35	\$99.62	\$101.89	\$104.15	\$106.41	\$108.68	\$110.94	\$113.21	\$115.47		
36-45	\$106.60	\$109.02	\$111.45	\$113.88	\$116.30	\$118.73	\$121.16	\$123.58		
46-55	\$123.89	\$126.72	\$129.55	\$132.38	\$135.21	\$138.04	\$140.87	\$143.69		
56-65	\$143.19	\$146.47	\$149.75	\$153.03	\$156.31	\$159.58	\$162.86	\$166.14		
66+	\$190.69	\$195.07	\$199.45	\$203.83	\$208.21	\$212.60	\$216.98	\$221.36		

Disability Income Plus rates

Standard Industry Classification Code: Custom Rates

30/30 6 months

Uni-Tobacco coverage, monthly payroll deductions including Portability.

Age	Benefit amount									
Benefit	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
18-35	\$6.84	\$8.37	\$9.90	\$11.43	\$12.96	\$14.49	\$16.01	\$17.54	\$19.07	\$20.60
36-45	\$7.22	\$8.87	\$10.53	\$12.19	\$13.84	\$15.50	\$17.15	\$18.81	\$20.47	\$22.12
46-55	\$8.29	\$10.30	\$12.31	\$14.32	\$16.34	\$18.35	\$20.36	\$22.37	\$24.39	\$26.40
56-65	\$9.60	\$12.05	\$14.50	\$16.95	\$19.40	\$21.85	\$24.29	\$26.74	\$29.19	\$31.64
66+	\$12.36	\$15.73	\$19.10	\$22.47	\$25.84	\$29.20	\$32.57	\$35.94	\$39.31	\$42.68
Benefit	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200
18-35	\$22.13	\$23.66	\$25.19	\$26.72	\$28.25	\$29.78	\$31.31	\$32.84	\$34.37	\$35.90
36-45	\$23.78	\$25.43	\$27.09	\$28.74	\$30.40	\$32.06	\$33.71	\$35.37	\$37.02	\$38.68
46-55	\$28.41	\$30.42	\$32.44	\$34.45	\$36.46	\$38.47	\$40.49	\$42.50	\$44.51	\$46.52
56-65	\$34.09	\$36.54	\$38.99	\$41.44	\$43.89	\$46.34	\$48.79	\$51.24	\$53.69	\$56.14
66+	\$46.05	\$49.42	\$52.79	\$56.16	\$59.53	\$62.90	\$66.27	\$69.64	\$73.01	\$76.38
Benefit	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000	\$3,100	\$3,200
18-35	\$37.43	\$38.96	\$40.49	\$42.02	\$43.54	\$45.07	\$46.60	\$48.13	\$49.65	\$51.17
36-45	\$40.34	\$41.99	\$43.65	\$45.30	\$46.96	\$48.62	\$50.27	\$51.93	\$53.57	\$55.23
46-55	\$48.54	\$50.55	\$52.56	\$54.57	\$56.59	\$58.60	\$60.61	\$62.62	\$64.63	\$66.64
56-65	\$58.59	\$61.04	\$63.48	\$65.93	\$68.38	\$70.83	\$73.28	\$75.73	\$78.17	\$80.61
66+	\$79.75	\$83.11	\$86.48	\$89.85	\$93.22	\$96.59	\$99.96	\$103.33	\$106.69	\$110.05
Benefit	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200
18-35	\$52.70	\$54.23	\$55.76	\$57.29	\$58.82	\$60.35	\$61.88	\$63.41	\$64.93	\$66.46
36-45	\$56.88	\$58.54	\$60.19	\$61.85	\$63.51	\$65.16	\$66.82	\$68.47	\$70.13	\$71.78
46-55	\$68.65	\$70.67	\$72.68	\$74.69	\$76.70	\$78.71	\$80.73	\$82.74	\$84.75	\$86.76
56-65	\$83.06	\$85.51	\$87.96	\$90.41	\$92.86	\$95.31	\$97.76	\$100.21	\$102.65	\$105.10
66+	\$113.42	\$116.79	\$120.16	\$123.53	\$126.90	\$130.27	\$133.64	\$137.01	\$140.37	\$143.74
Benefit	\$4,300	\$4,400	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000		
18-35	\$67.99	\$69.52	\$71.05	\$72.58	\$74.11	\$75.64	\$77.17	\$78.69		
36-45	\$73.44	\$75.09	\$76.75	\$78.41	\$80.06	\$81.72	\$83.37	\$85.03		
46-55	\$88.78	\$90.79	\$92.80	\$94.81	\$96.82	\$98.84	\$100.85	\$102.86		
56-65	\$107.55	\$110.00	\$112.45	\$114.90	\$117.35	\$119.80	\$122.25	\$124.69		
66+	\$147.11	\$150.48	\$153.85	\$157.22	\$160.59	\$163.96	\$167.33	\$170.69		