



# NORTH EAST INDEPENDENT SCHOOL DISTRICT

**Costs Effective as of October 1, 2008**

*Costs below are based on a Monthly payroll deduction*

*(Employer billing mode is based on 12 Payments per year)*

<b>Product:</b> Educator Select Income Protection Plan			Plan A						Plan B					
			ADEA II Duration of Benefits						Injury - ADEAII Duration of Benefits Sickness - 3YR Duration of Benefits					
			Elimination Period (Days)						Elimination Period (Days)					
			Injury (Days)	0*	14*	30*	60	90	180	0*	14*	30*	60	90
Sickness (Days)	7*	14*	30*	60	90	180	7*	14*	30*	60	90	180		
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit												
3600	300	200	8.74	7.36	6.40	5.32	4.70	3.98	7.18	5.80	4.84	3.76	3.14	2.42
5400	450	300	13.11	11.04	9.60	7.98	7.05	5.97	10.77	8.70	7.26	5.64	4.71	3.63
7200	600	400	17.48	14.72	12.80	10.64	9.40	7.96	14.36	11.60	9.68	7.52	6.28	4.84
9000	750	500	21.85	18.40	16.00	13.30	11.75	9.95	17.95	14.50	12.10	9.40	7.85	6.05
10800	900	600	26.22	22.08	19.20	15.96	14.10	11.94	21.54	17.40	14.52	11.28	9.42	7.26
12600	1050	700	30.59	25.76	22.40	18.62	16.45	13.93	25.13	20.30	16.94	13.16	10.99	8.47
14400	1200	800	34.96	29.44	25.60	21.28	18.80	15.92	28.72	23.20	19.36	15.04	12.56	9.68
16200	1350	900	39.33	33.12	28.80	23.94	21.15	17.91	32.31	26.10	21.78	16.92	14.13	10.89
18000	1500	1000	43.70	36.80	32.00	26.60	23.50	19.90	35.90	29.00	24.20	18.80	15.70	12.10
19800	1650	1100	48.07	40.48	35.20	29.26	25.85	21.89	39.49	31.90	26.62	20.68	17.27	13.31
21600	1800	1200	52.44	44.16	38.40	31.92	28.20	23.88	43.08	34.80	29.04	22.56	18.84	14.52
23400	1950	1300	56.81	47.84	41.60	34.58	30.55	25.87	46.67	37.70	31.46	24.44	20.41	15.73
25200	2100	1400	61.18	51.52	44.80	37.24	32.90	27.86	50.26	40.60	33.88	26.32	21.98	16.94
27000	2250	1500	65.55	55.20	48.00	39.90	35.25	29.85	53.85	43.50	36.30	28.20	23.55	18.15
28800	2400	1600	69.92	58.88	51.20	42.56	37.60	31.84	57.44	46.40	38.72	30.08	25.12	19.36
30600	2550	1700	74.29	62.56	54.40	45.22	39.95	33.83	61.03	49.30	41.14	31.96	26.69	20.57
32400	2700	1800	78.66	66.24	57.60	47.88	42.30	35.82	64.62	52.20	43.56	33.84	28.26	21.78
34200	2850	1900	83.03	69.92	60.80	50.54	44.65	37.81	68.21	55.10	45.98	35.72	29.83	22.99
36000	3000	2000	87.40	73.60	64.00	53.20	47.00	39.80	71.80	58.00	48.40	37.60	31.40	24.20
37800	3150	2100	91.77	77.28	67.20	55.86	49.35	41.79	75.39	60.90	50.82	39.48	32.97	25.41
39600	3300	2200	96.14	80.96	70.40	58.52	51.70	43.78	78.98	63.80	53.24	41.36	34.54	26.62
41400	3450	2300	100.51	84.64	73.60	61.18	54.05	45.77	82.57	66.70	55.66	43.24	36.11	27.83
43200	3600	2400	104.88	88.32	76.80	63.84	56.40	47.76	86.16	69.60	58.08	45.12	37.68	29.04
45000	3750	2500	109.25	92.00	80.00	66.50	58.75	49.75	89.75	72.50	60.50	47.00	39.25	30.25
46800	3900	2600	113.62	95.68	83.20	69.16	61.10	51.74	93.34	75.40	62.92	48.88	40.82	31.46
48600	4050	2700	117.99	99.36	86.40	71.82	63.45	53.73	96.93	78.30	65.34	50.76	42.39	32.67
50400	4200	2800	122.36	103.04	89.60	74.48	65.80	55.72	100.52	81.20	67.76	52.64	43.96	33.88
52200	4350	2900	126.73	106.72	92.80	77.14	68.15	57.71	104.11	84.10	70.18	54.52	45.53	35.09
54000	4500	3000	131.10	110.40	96.00	79.80	70.50	59.70	107.70	87.00	72.60	56.40	47.10	36.30
55800	4650	3100	135.47	114.08	99.20	82.46	72.85	61.69	111.29	89.90	75.02	58.28	48.67	37.51
57600	4800	3200	139.84	117.76	102.40	85.12	75.20	63.68	114.88	92.80	77.44	60.16	50.24	38.72
59400	4950	3300	144.21	121.44	105.60	87.78	77.55	65.67	118.47	95.70	79.86	62.04	51.81	39.93
61200	5100	3400	148.58	125.12	108.80	90.44	79.90	67.66	122.06	98.60	82.28	63.92	53.38	41.14
63000	5250	3500	152.95	128.80	112.00	93.10	82.25	69.65	125.65	101.50	84.70	65.80	54.95	42.35
64800	5400	3600	157.32	132.48	115.20	95.76	84.60	71.64	129.24	104.40	87.12	67.68	56.52	43.56
66600	5550	3700	161.69	136.16	118.40	98.42	86.95	73.63	132.83	107.30	89.54	69.56	58.09	44.77
68400	5700	3800	166.06	139.84	121.60	101.08	89.30	75.62	136.42	110.20	91.96	71.44	59.66	45.98
70200	5850	3900	170.43	143.52	124.80	103.74	91.65	77.61	140.01	113.10	94.38	73.32	61.23	47.19
72000	6000	4000	174.80	147.20	128.00	106.40	94.00	79.60	143.60	116.00	96.80	75.20	62.80	48.40
73800	6150	4100	179.17	150.88	131.20	109.06	96.35	81.59	147.19	118.90	99.22	77.08	64.37	49.61
75600	6300	4200	183.54	154.56	134.40	111.72	98.70	83.58	150.78	121.80	101.64	78.96	65.94	50.82
77400	6450	4300	187.91	158.24	137.60	114.38	101.05	85.57	154.37	124.70	104.06	80.84	67.51	52.03
79200	6600	4400	192.28	161.92	140.80	117.04	103.40	87.56	157.96	127.60	106.48	82.72	69.08	53.24
81000	6750	4500	196.65	165.60	144.00	119.70	105.75	89.55	161.55	130.50	108.90	84.60	70.65	54.45
82800	6900	4600	201.02	169.28	147.20	122.36	108.10	91.54	165.14	133.40	111.32	86.48	72.22	55.66
84600	7050	4700	205.39	172.96	150.40	125.02	110.45	93.53	168.73	136.30	113.74	88.36	73.79	56.87
86400	7200	4800	209.76	176.64	153.60	127.68	112.80	95.52	172.32	139.20	116.16	90.24	75.36	58.08
88200	7350	4900	214.13	180.32	156.80	130.34	115.15	97.51	175.91	142.10	118.58	92.12	76.93	59.29
90000	7500	5000	218.50	184.00	160.00	133.00	117.50	99.50	179.50	145.00	121.00	94.00	78.50	60.50
91800	7650	5100	222.87	187.68	163.20	135.66	119.85	101.49	183.09	147.90	123.42	95.88	80.07	61.71
93600	7800	5200	227.24	191.36	166.40	138.32	122.20	103.48	186.68	150.80	125.84	97.76	81.64	62.92

REF #: 1850887

*\* If, because of your disability, you are hospital confined as an inpatient, benefits begin on the first day of inpatient confinement. Find your Annual/Monthly Earnings above to determine your Maximum Monthly Benefit. If your Annual/Monthly Earnings are not shown, use the next lower Annual/Monthly Earnings and corresponding Maximum Monthly Benefit. Or, you may refer to the Plan Highlights to calculate your Maximum Monthly Benefit based on your earnings.*



# NORTH EAST INDEPENDENT SCHOOL DISTRICT

**Costs Effective as of October 1, 2008**

*Costs below are based on a Monthly payroll deduction  
(Employer billing mode is based on 12 Payments per year)*

<b>Product:</b> Educator Select Income Protection Plan			Plan A						Plan B					
			ADEA II Duration of Benefits						Injury - ADEAII Duration of Benefits Sickness - 3YR Duration of Benefits					
			Elimination Period (Days)						Elimination Period (Days)					
			Injury (Days)			0*	14*	30*	60	90	180	0*	14*	30*
Sickness (Days)			7*	14*	30*	60	90	180	7*	14*	30*	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit												
95400	7950	<b>5300</b>	231.61	195.04	169.60	140.98	124.55	105.47	190.27	153.70	128.26	99.64	83.21	64.13
97200	8100	<b>5400</b>	235.98	198.72	172.80	143.64	126.90	107.46	193.86	156.60	130.68	101.52	84.78	65.34
99000	8250	<b>5500</b>	240.35	202.40	176.00	146.30	129.25	109.45	197.45	159.50	133.10	103.40	86.35	66.55
100800	8400	<b>5600</b>	244.72	206.08	179.20	148.96	131.60	111.44	201.04	162.40	135.52	105.28	87.92	67.76
102600	8550	<b>5700</b>	249.09	209.76	182.40	151.62	133.95	113.43	204.63	165.30	137.94	107.16	89.49	68.97
104400	8700	<b>5800</b>	253.46	213.44	185.60	154.28	136.30	115.42	208.22	168.20	140.36	109.04	91.06	70.18
106200	8850	<b>5900</b>	257.83	217.12	188.80	156.94	138.65	117.41	211.81	171.10	142.78	110.92	92.63	71.39
108000	9000	<b>6000</b>	262.20	220.80	192.00	159.60	141.00	119.40	215.40	174.00	145.20	112.80	94.20	72.60
109800	9150	<b>6100</b>	266.57	224.48	195.20	162.26	143.35	121.39	218.99	176.90	147.62	114.68	95.77	73.81
111600	9300	<b>6200</b>	270.94	228.16	198.40	164.92	145.70	123.38	222.58	179.80	150.04	116.56	97.34	75.02
113400	9450	<b>6300</b>	275.31	231.84	201.60	167.58	148.05	125.37	226.17	182.70	152.46	118.44	98.91	76.23
115200	9600	<b>6400</b>	279.68	235.52	204.80	170.24	150.40	127.36	229.76	185.60	154.88	120.32	100.48	77.44
117000	9750	<b>6500</b>	284.05	239.20	208.00	172.90	152.75	129.35	233.35	188.50	157.30	122.20	102.05	78.65
118800	9900	<b>6600</b>	288.42	242.88	211.20	175.56	155.10	131.34	236.94	191.40	159.72	124.08	103.62	79.86
120600	10050	<b>6700</b>	292.79	246.56	214.40	178.22	157.45	133.33	240.53	194.30	162.14	125.96	105.19	81.07
122400	10200	<b>6800</b>	297.16	250.24	217.60	180.88	159.80	135.32	244.12	197.20	164.56	127.84	106.76	82.28
124200	10350	<b>6900</b>	301.53	253.92	220.80	183.54	162.15	137.31	247.71	200.10	166.98	129.72	108.33	83.49
126000	10500	<b>7000</b>	305.90	257.60	224.00	186.20	164.50	139.30	251.30	203.00	169.40	131.60	109.90	84.70
127800	10650	<b>7100</b>	310.27	261.28	227.20	188.86	166.85	141.29	254.89	205.90	171.82	133.48	111.47	85.91
129600	10800	<b>7200</b>	314.64	264.96	230.40	191.52	169.20	143.28	258.48	208.80	174.24	135.36	113.04	87.12
131400	10950	<b>7300</b>	319.01	268.64	233.60	194.18	171.55	145.27	262.07	211.70	176.66	137.24	114.61	88.33
133200	11100	<b>7400</b>	323.38	272.32	236.80	196.84	173.90	147.26	265.66	214.60	179.08	139.12	116.18	89.54
135000	11250	<b>7500</b>	327.75	276.00	240.00	199.50	176.25	149.25	269.25	217.50	181.50	141.00	117.75	90.75
136800	11400	<b>7600</b>	332.12	279.68	243.20	202.16	178.60	151.24	272.84	220.40	183.92	142.88	119.32	91.96
138600	11550	<b>7700</b>	336.49	283.36	246.40	204.82	180.95	153.23	276.43	223.30	186.34	144.76	120.89	93.17
140400	11700	<b>7800</b>	340.86	287.04	249.60	207.48	183.30	155.22	280.02	226.20	188.76	146.64	122.46	94.38
142200	11850	<b>7900</b>	345.23	290.72	252.80	210.14	185.65	157.21	283.61	229.10	191.18	148.52	124.03	95.59
144000	12000	<b>8000</b>	349.60	294.40	256.00	212.80	188.00	159.20	287.20	232.00	193.60	150.40	125.60	96.80
145800	12150	<b>8100</b>	353.97	298.08	259.20	215.46	190.35	161.19	290.79	234.90	196.02	152.28	127.17	98.01
147600	12300	<b>8200</b>	358.34	301.76	262.40	218.12	192.70	163.18	294.38	237.80	198.44	154.16	128.74	99.22
149400	12450	<b>8300</b>	362.71	305.44	265.60	220.78	195.05	165.17	297.97	240.70	200.86	156.04	130.31	100.43
151200	12600	<b>8400</b>	367.08	309.12	268.80	223.44	197.40	167.16	301.56	243.60	203.28	157.92	131.88	101.64
153000	12750	<b>8500</b>	371.45	312.80	272.00	226.10	199.75	169.15	305.15	246.50	205.70	159.80	133.45	102.85
154800	12900	<b>8600</b>	375.82	316.48	275.20	228.76	202.10	171.14	308.74	249.40	208.12	161.68	135.02	104.06
156600	13050	<b>8700</b>	380.19	320.16	278.40	231.42	204.45	173.13	312.33	252.30	210.54	163.56	136.59	105.27
158400	13200	<b>8800</b>	384.56	323.84	281.60	234.08	206.80	175.12	315.92	255.20	212.96	165.44	138.16	106.48
160200	13350	<b>8900</b>	388.93	327.52	284.80	236.74	209.15	177.11	319.51	258.10	215.38	167.32	139.73	107.69
162000	13500	<b>9000</b>	393.30	331.20	288.00	239.40	211.50	179.10	323.10	261.00	217.80	169.20	141.30	108.90
163800	13650	<b>9100</b>	397.67	334.88	291.20	242.06	213.85	181.09	326.69	263.90	220.22	171.08	142.87	110.11
165600	13800	<b>9200</b>	402.04	338.56	294.40	244.72	216.20	183.08	330.28	266.80	222.64	172.96	144.44	111.32
167400	13950	<b>9300</b>	406.41	342.24	297.60	247.38	218.55	185.07	333.87	269.70	225.06	174.84	146.01	112.53
169200	14100	<b>9400</b>	410.78	345.92	300.80	250.04	220.90	187.06	337.46	272.60	227.48	176.72	147.58	113.74
171000	14250	<b>9500</b>	415.15	349.60	304.00	252.70	223.25	189.05	341.05	275.50	229.90	178.60	149.15	114.95
172800	14400	<b>9600</b>	419.52	353.28	307.20	255.36	225.60	191.04	344.64	278.40	232.32	180.48	150.72	116.16
174600	14550	<b>9700</b>	423.89	356.96	310.40	258.02	227.95	193.03	348.23	281.30	234.74	182.36	152.29	117.37
176400	14700	<b>9800</b>	428.26	360.64	313.60	260.68	230.30	195.02	351.82	284.20	237.16	184.24	153.86	118.58
178200	14850	<b>9900</b>	432.63	364.32	316.80	263.34	232.65	197.01	355.41	287.10	239.58	186.12	155.43	119.79
180000	15000	<b>10000</b>	437.00	368.00	320.00	266.00	235.00	199.00	359.00	290.00	242.00	188.00	157.00	121.00

REF #: 1850887

*\* If, because of your disability, you are hospitalized as an inpatient, benefits begin on the first day of inpatient confinement.*

*Find your Annual/Monthly Earnings above to determine your Maximum Monthly Benefit. If your Annual/Monthly Earnings are not shown, use the next lower Annual/Monthly Earnings and corresponding Maximum Monthly Benefit. Or, you may refer to the Plan Highlights to calculate your Maximum Monthly Benefit based on your earnings.*