



# NORTH EAST INDEPENDENT SCHOOL DISTRICT

**Costs Effective as of January 1, 2012**  
*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	Injury (Days)			0*	14*	30*
Sickness (Days)			7*	14*	30*	60	90	180	Sickness (Days)			7*	14*	30*	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit															
3600	300	200	8.30	7.00	6.08	5.06	4.46	3.78	6.82	5.52	4.60	3.58	2.98	2.30			
5400	450	300	12.45	10.50	9.12	7.59	6.69	5.67	10.23	8.28	6.90	5.37	4.47	3.45			
7200	600	400	16.60	14.00	12.16	10.12	8.92	7.56	13.64	11.04	9.20	7.16	5.96	4.60			
9000	750	500	20.75	17.50	15.20	12.65	11.15	9.45	17.05	13.80	11.50	8.95	7.45	5.75			
10800	900	600	24.90	21.00	18.24	15.18	13.38	11.34	20.46	16.56	13.80	10.74	8.94	6.90			
12600	1050	700	29.05	24.50	21.28	17.71	15.61	13.23	23.87	19.32	16.10	12.53	10.43	8.05			
14400	1200	800	33.20	28.00	24.32	20.24	17.84	15.12	27.28	22.08	18.40	14.32	11.92	9.20			
16200	1350	900	37.35	31.50	27.36	22.77	20.07	17.01	30.69	24.84	20.70	16.11	13.41	10.35			
18000	1500	1000	41.50	35.00	30.40	25.30	22.30	18.90	34.10	27.60	23.00	17.90	14.90	11.50			
19800	1650	1100	45.65	38.50	33.44	27.83	24.53	20.79	37.51	30.36	25.30	19.69	16.39	12.65			
21600	1800	1200	49.80	42.00	36.48	30.36	26.76	22.68	40.92	33.12	27.60	21.48	17.88	13.80			
23400	1950	1300	53.95	45.50	39.52	32.89	28.99	24.57	44.33	35.88	29.90	23.27	19.37	14.95			
25200	2100	1400	58.10	49.00	42.56	35.42	31.22	26.46	47.74	38.64	32.20	25.06	20.86	16.10			
27000	2250	1500	62.25	52.50	45.60	37.95	33.45	28.35	51.15	41.40	34.50	26.85	22.35	17.25			
28800	2400	1600	66.40	56.00	48.64	40.48	35.68	30.24	54.56	44.16	36.80	28.64	23.84	18.40			
30600	2550	1700	70.55	59.50	51.68	43.01	37.91	32.13	57.97	46.92	39.10	30.43	25.33	19.55			
32400	2700	1800	74.70	63.00	54.72	45.54	40.14	34.02	61.38	49.68	41.40	32.22	26.82	20.70			
34200	2850	1900	78.85	66.50	57.76	48.07	42.37	35.91	64.79	52.44	43.70	34.01	28.31	21.85			
36000	3000	2000	83.00	70.00	60.80	50.60	44.60	37.80	68.20	55.20	46.00	35.80	29.80	23.00			
37800	3150	2100	87.15	73.50	63.84	53.13	46.83	39.69	71.61	57.96	48.30	37.59	31.29	24.15			
39600	3300	2200	91.30	77.00	66.88	55.66	49.06	41.58	75.02	60.72	50.60	39.38	32.78	25.30			
41400	3450	2300	95.45	80.50	69.92	58.19	51.29	43.47	78.43	63.48	52.90	41.17	34.27	26.45			
43200	3600	2400	99.60	84.00	72.96	60.72	53.52	45.36	81.84	66.24	55.20	42.96	35.76	27.60			
45000	3750	2500	103.75	87.50	76.00	63.25	55.75	47.25	85.25	69.00	57.50	44.75	37.25	28.75			
46800	3900	2600	107.90	91.00	79.04	65.78	57.98	49.14	88.66	71.76	59.80	46.54	38.74	29.90			
48600	4050	2700	112.05	94.50	82.08	68.31	60.21	51.03	92.07	74.52	62.10	48.33	40.23	31.05			
50400	4200	2800	116.20	98.00	85.12	70.84	62.44	52.92	95.48	77.28	64.40	50.12	41.72	32.20			
52200	4350	2900	120.35	101.50	88.16	73.37	64.67	54.81	98.89	80.04	66.70	51.91	43.21	33.35			
54000	4500	3000	124.50	105.00	91.20	75.90	66.90	56.70	102.30	82.80	69.00	53.70	44.70	34.50			
55800	4650	3100	128.65	108.50	94.24	78.43	69.13	58.59	105.71	85.56	71.30	55.49	46.19	35.65			
57600	4800	3200	132.80	112.00	97.28	80.96	71.36	60.48	109.12	88.32	73.60	57.28	47.68	36.80			
59400	4950	3300	136.95	115.50	100.32	83.49	73.59	62.37	112.53	91.08	75.90	59.07	49.17	37.95			
61200	5100	3400	141.10	119.00	103.36	86.02	75.82	64.26	115.94	93.84	78.20	60.86	50.66	39.10			
63000	5250	3500	145.25	122.50	106.40	88.55	78.05	66.15	119.35	96.60	80.50	62.65	52.15	40.25			
64800	5400	3600	149.40	126.00	109.44	91.08	80.28	68.04	122.76	99.36	82.80	64.44	53.64	41.40			
66600	5550	3700	153.55	129.50	112.48	93.61	82.51	69.93	126.17	102.12	85.10	66.23	55.13	42.55			
68400	5700	3800	157.70	133.00	115.52	96.14	84.74	71.82	129.58	104.88	87.40	68.02	56.62	43.70			
70200	5850	3900	161.85	136.50	118.56	98.67	86.97	73.71	132.99	107.64	89.70	69.81	58.11	44.85			
72000	6000	4000	166.00	140.00	121.60	101.20	89.20	75.60	136.40	110.40	92.00	71.60	59.60	46.00			
73800	6150	4100	170.15	143.50	124.64	103.73	91.43	77.49	139.81	113.16	94.30	73.39	61.09	47.15			
75600	6300	4200	174.30	147.00	127.68	106.26	93.66	79.38	143.22	115.92	96.60	75.18	62.58	48.30			
77400	6450	4300	178.45	150.50	130.72	108.79	95.89	81.27	146.63	118.68	98.90	76.97	64.07	49.45			
79200	6600	4400	182.60	154.00	133.76	111.32	98.12	83.16	150.04	121.44	101.20	78.76	65.56	50.60			
81000	6750	4500	186.75	157.50	136.80	113.85	100.35	85.05	153.45	124.20	103.50	80.55	67.05	51.75			
82800	6900	4600	190.90	161.00	139.84	116.38	102.58	86.94	156.86	126.96	105.80	82.34	68.54	52.90			
84600	7050	4700	195.05	164.50	142.88	118.91	104.81	88.83	160.27	129.72	108.10	84.13	70.03	54.05			
86400	7200	4800	199.20	168.00	145.92	121.44	107.04	90.72	163.68	132.48	110.40	85.92	71.52	55.20			
88200	7350	4900	203.35	171.50	148.96	123.97	109.27	92.61	167.09	135.24	112.70	87.71	73.01	56.35			
90000	7500	5000	207.50	175.00	152.00	126.50	111.50	94.50	170.50	138.00	115.00	89.50	74.50	57.50			
91800	7650	5100	211.65	178.50	155.04	129.03	113.73	96.39	173.91	140.76	117.30	91.29	75.99	58.65			
93600	7800	5200	215.80	182.00	158.08	131.56	115.96	98.28	177.32	143.52	119.60	93.08	77.48	59.80			

REF #: 2867315

**\* 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.**



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**Costs Effective as of January 1, 2012**  
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 (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	Injury (Days)			0*	14*	30*
Sickness (Days)			7*	14*	30*	60	90	180	Sickness (Days)			7*	14*	30*	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit															
95400	7950	<b>5300</b>	219.95	185.50	161.12	134.09	118.19	100.17	180.73	146.28	121.90	94.87	78.97	60.95			
97200	8100	<b>5400</b>	224.10	189.00	164.16	136.62	120.42	102.06	184.14	149.04	124.20	96.66	80.46	62.10			
99000	8250	<b>5500</b>	228.25	192.50	167.20	139.15	122.65	103.95	187.55	151.80	126.50	98.45	81.95	63.25			
100800	8400	<b>5600</b>	232.40	196.00	170.24	141.68	124.88	105.84	190.96	154.56	128.80	100.24	83.44	64.40			
102600	8550	<b>5700</b>	236.55	199.50	173.28	144.21	127.11	107.73	194.37	157.32	131.10	102.03	84.93	65.55			
104400	8700	<b>5800</b>	240.70	203.00	176.32	146.74	129.34	109.62	197.78	160.08	133.40	103.82	86.42	66.70			
106200	8850	<b>5900</b>	244.85	206.50	179.36	149.27	131.57	111.51	201.19	162.84	135.70	105.61	87.91	67.85			
108000	9000	<b>6000</b>	249.00	210.00	182.40	151.80	133.80	113.40	204.60	165.60	138.00	107.40	89.40	69.00			
109800	9150	<b>6100</b>	253.15	213.50	185.44	154.33	136.03	115.29	208.01	168.36	140.30	109.19	90.89	70.15			
111600	9300	<b>6200</b>	257.30	217.00	188.48	156.86	138.26	117.18	211.42	171.12	142.60	110.98	92.38	71.30			
113400	9450	<b>6300</b>	261.45	220.50	191.52	159.39	140.49	119.07	214.83	173.88	144.90	112.77	93.87	72.45			
115200	9600	<b>6400</b>	265.60	224.00	194.56	161.92	142.72	120.96	218.24	176.64	147.20	114.56	95.36	73.60			
117000	9750	<b>6500</b>	269.75	227.50	197.60	164.45	144.95	122.85	221.65	179.40	149.50	116.35	96.85	74.75			
118800	9900	<b>6600</b>	273.90	231.00	200.64	166.98	147.18	124.74	225.06	182.16	151.80	118.14	98.34	75.90			
120600	10050	<b>6700</b>	278.05	234.50	203.68	169.51	149.41	126.63	228.47	184.92	154.10	119.93	99.83	77.05			
122400	10200	<b>6800</b>	282.20	238.00	206.72	172.04	151.64	128.52	231.88	187.68	156.40	121.72	101.32	78.20			
124200	10350	<b>6900</b>	286.35	241.50	209.76	174.57	153.87	130.41	235.29	190.44	158.70	123.51	102.81	79.35			
126000	10500	<b>7000</b>	290.50	245.00	212.80	177.10	156.10	132.30	238.70	193.20	161.00	125.30	104.30	80.50			
127800	10650	<b>7100</b>	294.65	248.50	215.84	179.63	158.33	134.19	242.11	195.96	163.30	127.09	105.79	81.65			
129600	10800	<b>7200</b>	298.80	252.00	218.88	182.16	160.56	136.08	245.52	198.72	165.60	128.88	107.28	82.80			
131400	10950	<b>7300</b>	302.95	255.50	221.92	184.69	162.79	137.97	248.93	201.48	167.90	130.67	108.77	83.95			
133200	11100	<b>7400</b>	307.10	259.00	224.96	187.22	165.02	139.86	252.34	204.24	170.20	132.46	110.26	85.10			
135000	11250	<b>7500</b>	311.25	262.50	228.00	189.75	167.25	141.75	255.75	207.00	172.50	134.25	111.75	86.25			
136800	11400	<b>7600</b>	315.40	266.00	231.04	192.28	169.48	143.64	259.16	209.76	174.80	136.04	113.24	87.40			
138600	11550	<b>7700</b>	319.55	269.50	234.08	194.81	171.71	145.53	262.57	212.52	177.10	137.83	114.73	88.55			
140400	11700	<b>7800</b>	323.70	273.00	237.12	197.34	173.94	147.42	265.98	215.28	179.40	139.62	116.22	89.70			
142200	11850	<b>7900</b>	327.85	276.50	240.16	199.87	176.17	149.31	269.39	218.04	181.70	141.41	117.71	90.85			
144000	12000	<b>8000</b>	332.00	280.00	243.20	202.40	178.40	151.20	272.80	220.80	184.00	143.20	119.20	92.00			
145800	12150	<b>8100</b>	336.15	283.50	246.24	204.93	180.63	153.09	276.21	223.56	186.30	144.99	120.69	93.15			
147600	12300	<b>8200</b>	340.30	287.00	249.28	207.46	182.86	154.98	279.62	226.32	188.60	146.78	122.18	94.30			
149400	12450	<b>8300</b>	344.45	290.50	252.32	209.99	185.09	156.87	283.03	229.08	190.90	148.57	123.67	95.45			
151200	12600	<b>8400</b>	348.60	294.00	255.36	212.52	187.32	158.76	286.44	231.84	193.20	150.36	125.16	96.60			
153000	12750	<b>8500</b>	352.75	297.50	258.40	215.05	189.55	160.65	289.85	234.60	195.50	152.15	126.65	97.75			
154800	12900	<b>8600</b>	356.90	301.00	261.44	217.58	191.78	162.54	293.26	237.36	197.80	153.94	128.14	98.90			
156600	13050	<b>8700</b>	361.05	304.50	264.48	220.11	194.01	164.43	296.67	240.12	200.10	155.73	129.63	100.05			
158400	13200	<b>8800</b>	365.20	308.00	267.52	222.64	196.24	166.32	300.08	242.88	202.40	157.52	131.12	101.20			
160200	13350	<b>8900</b>	369.35	311.50	270.56	225.17	198.47	168.21	303.49	245.64	204.70	159.31	132.61	102.35			
162000	13500	<b>9000</b>	373.50	315.00	273.60	227.70	200.70	170.10	306.90	248.40	207.00	161.10	134.10	103.50			
163800	13650	<b>9100</b>	377.65	318.50	276.64	230.23	202.93	171.99	310.31	251.16	209.30	162.89	135.59	104.65			
165600	13800	<b>9200</b>	381.80	322.00	279.68	232.76	205.16	173.88	313.72	253.92	211.60	164.68	137.08	105.80			
167400	13950	<b>9300</b>	385.95	325.50	282.72	235.29	207.39	175.77	317.13	256.68	213.90	166.47	138.57	106.95			
169200	14100	<b>9400</b>	390.10	329.00	285.76	237.82	209.62	177.66	320.54	259.44	216.20	168.26	140.06	108.10			
171000	14250	<b>9500</b>	394.25	332.50	288.80	240.35	211.85	179.55	323.95	262.20	218.50	170.05	141.55	109.25			
172800	14400	<b>9600</b>	398.40	336.00	291.84	242.88	214.08	181.44	327.36	264.96	220.80	171.84	143.04	110.40			
174600	14550	<b>9700</b>	402.55	339.50	294.88	245.41	216.31	183.33	330.77	267.72	223.10	173.63	144.53	111.55			
176400	14700	<b>9800</b>	406.70	343.00	297.92	247.94	218.54	185.22	334.18	270.48	225.40	175.42	146.02	112.70			
178200	14850	<b>9900</b>	410.85	346.50	300.96	250.47	220.77	187.11	337.59	273.24	227.70	177.21	147.51	113.85			
180000	15000	<b>10000</b>	415.00	350.00	304.00	253.00	223.00	189.00	341.00	276.00	230.00	179.00	149.00	115.00			

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