



## CYPRESS-FAIRBANKS INDEPENDENT SCHOOL DISTRICT

Costs below are based on a Monthly payroll deduction

| Product:<br>Select Income Protection Plan |                |                 | Educator<br>Plan A           |        |        | Plan B   |        |        |
|---|----------------|-----------------|------------------------------|--------|--------|--|--------|--------|
|   |                |                 | ADEA II Duration of Benefits |        |        | Injury - ADEA II Duration of Benefits<br>Sickness - 5YR Duration of Benefits |        |        |
|   |                |                 | Elimination Period (Days)    |        |        | Elimination Period (Days)  |        |        |
| Injury (Days)                             |                |                 | 0*                           | 14*    | 30*    | 0*   | 14*    | 30*    |
| Sickness (Days)                           |                |                 | 7*                           | 14*    | 30*    | 7*   | 14*    | 30*    |
| Annual Salary                             | Monthly Salary | Monthly Benefit |                              |        |        |  |        |        |
| 3600                                      | 300            | 200             | 8.44                         | 6.74   | 5.56   | 7.52   | 5.96   | 4.98   |
| 5400                                      | 450            | 300             | 12.66                        | 10.10  | 8.34   | 11.28  | 8.92   | 7.46   |
| 7200                                      | 600            | 400             | 16.88                        | 13.46  | 11.12  | 15.04  | 11.90  | 9.96   |
| 9000                                      | 750            | 500             | 21.08                        | 16.84  | 13.88  | 18.80  | 14.88  | 12.44  |
| 10800                                     | 900            | 600             | 25.30                        | 20.20  | 16.66  | 22.56  | 17.84  | 14.92  |
| 12600                                     | 1050           | 700             | 29.52                        | 23.56  | 19.44  | 26.32  | 20.82  | 17.42  |
| 14400                                     | 1200           | 800             | 33.74                        | 26.94  | 22.22  | 30.08  | 23.80  | 19.90  |
| 16200                                     | 1350           | 900             | 37.96                        | 30.30  | 25.00  | 33.84  | 26.76  | 22.38  |
| 18000                                     | 1500           | 1000            | 42.18                        | 33.66  | 27.78  | 37.60  | 29.74  | 24.88  |
| 19800                                     | 1650           | 1100            | 46.40                        | 37.04  | 30.56  | 41.36  | 32.72  | 27.36  |
| 21600                                     | 1800           | 1200            | 50.60                        | 40.40  | 33.32  | 45.10  | 35.68  | 29.86  |
| 23400                                     | 1950           | 1300            | 54.82                        | 43.76  | 36.10  | 48.86  | 38.66  | 32.34  |
| 25200                                     | 2100           | 1400            | 59.04                        | 47.12  | 38.88  | 52.62  | 41.64  | 34.82  |
| 27000                                     | 2250           | 1500            | 63.26                        | 50.50  | 41.66  | 56.38  | 44.60  | 37.32  |
| 28800                                     | 2400           | 1600            | 67.48                        | 53.86  | 44.44  | 60.14  | 47.58  | 39.80  |
| 30600                                     | 1550           | 1700            | 71.70                        | 57.22  | 47.22  | 63.90  | 50.56  | 42.28  |
| 32400                                     | 2700           | 1800            | 75.90                        | 60.60  | 50.00  | 67.66  | 53.52  | 44.78  |
| 34200                                     | 2850           | 1900            | 80.12                        | 63.96  | 52.76  | 71.42  | 56.50  | 47.26  |
| 36000                                     | 3000           | 2000            | 84.34                        | 67.32  | 55.54  | 75.18  | 59.48  | 49.74  |
| 37800                                     | 3150           | 2100            | 88.56                        | 70.70  | 58.32  | 78.94  | 62.44  | 52.24  |
| 39600                                     | 3300           | 2200            | 92.78                        | 74.06  | 61.10  | 82.70  | 65.42  | 54.72  |
| 41400                                     | 3450           | 2300            | 97.00                        | 77.42  | 63.88  | 86.46  | 68.40  | 57.20  |
| 43200                                     | 3600           | 2400            | 101.20                       | 80.78  | 66.66  | 90.22  | 71.36  | 59.70  |
| 45000                                     | 3750           | 2500            | 105.42                       | 84.16  | 69.42  | 93.98  | 74.34  | 62.18  |
| 46800                                     | 3900           | 2600            | 109.64                       | 87.52  | 72.20  | 97.74  | 77.32  | 64.66  |
| 48600                                     | 4050           | 2700            | 113.86                       | 90.88  | 74.98  | 101.48   | 80.28  | 67.16  |
| 50400                                     | 4200           | 2800            | 118.08                       | 94.26  | 77.76  | 105.24   | 83.26  | 69.64  |
| 52200                                     | 4350           | 2900            | 122.30                       | 97.62  | 80.54  | 109.00   | 86.24  | 72.14  |
| 54000                                     | 4500           | 3000            | 126.52                       | 100.98 | 83.32  | 112.76   | 89.20  | 74.62  |
| 55800                                     | 4650           | 3100            | 130.72                       | 104.36 | 86.10  | 116.52   | 92.18  | 77.10  |
| 57600                                     | 4800           | 3200            | 134.94                       | 107.72 | 88.86  | 120.28   | 95.16  | 79.60  |
| 59400                                     | 4950           | 3300            | 139.16                       | 111.08 | 91.64  | 124.04   | 98.12  | 82.08  |
| 61200                                     | 5100           | 3400            | 143.38                       | 114.44 | 94.42  | 127.80   | 101.10 | 84.56  |
| 63000                                     | 5250           | 3500            | 147.60                       | 117.82 | 97.20  | 131.56   | 104.08 | 87.06  |
| 64800                                     | 5400           | 3600            | 151.80                       | 121.18 | 99.98  | 135.32   | 107.04 | 89.54  |
| 66600                                     | 5550           | 3700            | 156.02                       | 124.54 | 102.76 | 139.08   | 110.02 | 92.02  |
| 68400                                     | 5700           | 3800            | 160.24                       | 127.92 | 105.52 | 142.84   | 113.00 | 94.52  |
| 70200                                     | 5850           | 3900            | 164.46                       | 131.28 | 108.30 | 146.60   | 115.96 | 97.00  |
| 72000                                     | 6000           | 4000            | 168.68                       | 134.64 | 111.08 | 150.36   | 118.94 | 99.48  |
| 73800                                     | 6150           | 4100            | 172.90                       | 138.02 | 113.86 | 154.12   | 121.92 | 101.98 |

\* 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.



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| Product: Educator<br>Select Income Protection Plan |                |                 | Plan A                       |        |        | Plan B   |        |        |
|--|----------------|-----------------|------------------------------|--------|--------|--|--------|--------|
|  |                |                 | ADEA II Duration of Benefits |        |        | Injury - ADEA II Duration of Benefits<br>Sickness - 5YR Duration of Benefits |        |        |
|  |                |                 | Elimination Period (Days)    |        |        | Elimination Period (Days)  |        |        |
| Injury (Days)                                      |                |                 | 0*                           | 14*    | 30*    | 0*   | 14*    | 30*    |
| Sickness (Days)                                    |                |                 | 7*                           | 14*    | 30*    | 7*   | 14*    | 30*    |
| Annual Salary                                      | Monthly Salary | Monthly Benefit |                              |        |        |  |        |        |
| 75600  | 6300           | 4200            | 177.12                       | 141.38 | 116.64 | 157.88   | 124.88 | 104.46 |
| 77400  | 6450           | 4300            | 181.32                       | 144.74 | 119.42 | 161.62   | 127.86 | 106.96 |
| 79200  | 6600           | 4400            | 185.54                       | 148.10 | 122.20 | 165.38   | 130.84 | 109.44 |
| 81000  | 6750           | 4500            | 189.76                       | 151.48 | 124.96 | 169.14   | 133.80 | 111.92 |
| 82800  | 6900           | 4600            | 193.98                       | 154.84 | 127.74 | 172.90   | 136.78 | 114.42 |
| 84600  | 7050           | 4700            | 198.20                       | 158.20 | 130.52 | 176.66   | 139.76 | 116.90 |
| 86400  | 7200           | 4800            | 202.42                       | 161.58 | 133.30 | 180.42   | 142.72 | 119.38 |
| 88200  | 7350           | 4900            | 206.64                       | 164.94 | 136.08 | 184.18   | 145.70 | 121.88 |
| 90000  | 7500           | 5000            | 210.84                       | 168.30 | 138.86 | 187.94   | 148.68 | 124.36 |
| 91800  | 7650           | 5100            | 215.06                       | 171.68 | 141.62 | 191.70   | 151.64 | 126.84 |
| 93600  | 7800           | 5200            | 219.28                       | 175.04 | 144.40 | 195.46   | 154.62 | 129.34 |
| 95400  | 7950           | 5300            | 223.50                       | 178.40 | 147.18 | 199.22   | 157.58 | 131.82 |
| 97200  | 8100           | 5400            | 227.72                       | 181.76 | 149.96 | 202.98   | 160.56 | 134.30 |
| 99000  | 8250           | 5500            | 231.94                       | 185.14 | 152.74 | 206.74   | 163.54 | 136.80 |
| 100800   | 8400           | 5600            | 236.14                       | 188.50 | 155.52 | 210.50   | 166.50 | 139.28 |
| 102600   | 8550           | 5700            | 240.36                       | 191.86 | 158.30 | 214.26   | 169.48 | 141.76 |
| 104400   | 8700           | 5800            | 244.58                       | 195.24 | 161.06 | 218.00   | 172.46 | 144.26 |
| 106200   | 8850           | 5900            | 248.80                       | 198.60 | 163.84 | 221.76   | 175.42 | 146.74 |
| 108000   | 9000           | 6000            | 253.02                       | 201.96 | 166.62 | 225.52   | 178.40 | 149.24 |
| 109800   | 9150           | 6100            | 257.24                       | 205.34 | 169.40 | 229.28   | 181.38 | 151.72 |
| 111600   | 9300           | 6200            | 261.44                       | 208.70 | 172.18 | 233.04   | 184.34 | 154.20 |
| 113400   | 9450           | 6300            | 265.66                       | 212.06 | 174.96 | 236.80   | 187.32 | 156.70 |
| 115200   | 9600           | 6400            | 269.88                       | 215.42 | 177.72 | 240.56   | 190.30 | 159.18 |
| 117000   | 9750           | 6500            | 274.10                       | 218.80 | 180.50 | 244.32   | 193.26 | 161.66 |
| 118800   | 9900           | 6600            | 278.32                       | 222.16 | 183.28 | 248.08   | 196.24 | 164.16 |
| 120600   | 10050          | 6700            | 282.54                       | 225.52 | 186.06 | 251.84   | 199.22 | 166.64 |
| 122400   | 10200          | 6800            | 286.76                       | 228.90 | 188.84 | 255.60   | 202.18 | 169.12 |
| 124200   | 10350          | 6900            | 290.96                       | 232.26 | 191.62 | 259.36   | 205.16 | 171.62 |
| 126000   | 10500          | 7000            | 295.18                       | 235.62 | 194.40 | 263.12   | 208.14 | 174.10 |
| 127800   | 10650          | 7100            | 299.40                       | 239.00 | 197.16 | 266.88   | 211.10 | 176.58 |
| 129600   | 10800          | 7200            | 303.62                       | 242.36 | 199.94 | 270.64   | 214.08 | 179.08 |
|  | 10950          | 7300            | 307.84                       | 245.72 | 202.72 | 274.40   | 217.06 | 181.56 |
|  | 11100          | 7400            | 312.06                       | 249.08 | 205.50 | 278.14   | 220.02 | 184.06 |
| 135000   | 11250          | 7500            | 316.26                       | 252.46 | 208.28 | 281.90   | 223.00 | 186.54 |

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