MARSHALL INDEPENDENT SCHOOL DISTRICT

Costs Effective as of January 1, 2017

*Costs below are based on a **Monthly** payroll deduction*

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

Product: Educator Select Income Protection Plan			**Plan A** ADEA I **Duration of Benefits**			
			Elimination Period (Days)			
		Injury (Days)	7*	14*	30	90
		Sickness (Days)	7*	14*	30	90
Annual Earnings	**Monthly Earnings**	**Maximum Monthly Benefit**	4.38 per $100	4.24 per $100	2.35 per $100	0.89 Per $100
3960	330	**200**	8.76	8.48	4.70	1.78
6000	500	**300**	13.14	12.72	7.05	2.67
8040	670	**400**	17.52	16.96	9.40	3.56
9960	830	**500**	21.90	21.20	11.75	4.45
12000	1000	**600**	26.28	25.44	14.10	5.34
14040	1170	**700**	30.66	29.68	16.45	6.23
15960	1330	**800**	35.04	33.92	18.80	7.12
18000	1500	**900**	39.42	38.16	21.15	8.01
20040	1670	**1000**	43.80	42.40	23.50	8.90
21960	1830	**1100**	48.18	46.64	25.85	9.79
24000	2000	**1200**	52.56	50.88	28.20	10.68
26040	2170	**1300**	56.94	55.12	30.55	11.57
27960	2330	**1400**	61.32	59.36	32.90	12.46
30000	2500	**1500**	65.70	63.60	35.25	13.35
32040	2670	**1600**	70.08	67.84	37.60	14.24
33960	2830	**1700**	74.46	72.08	39.95	15.13
36000	3000	**1800**	78.84	76.32	42.30	16.02
38040	3170	**1900**	83.22	80.56	44.65	16.91
39960	3330	**2000**	87.60	84.80	47.00	17.80
42000	3500	**2100**	91.98	89.04	49.35	18.69
44040	3670	**2200**	96.36	93.28	51.70	19.58
45960	3830	**2300**	100.74	97.52	54.05	20.47
48000	4000	**2400**	105.12	101.76	56.40	21.36
50040	4170	**2500**	109.50	106.00	58.75	22.25
51960	4330	**2600**	113.88	110.24	61.10	23.14
54000	4500	**2700**	118.26	114.48	63.45	24.03
56040	4670	**2800**	122.64	118.72	65.80	24.92
57960	4830	**2900**	127.02	122.96	68.15	25.81
60000	5000	**3000**	131.40	127.20	70.50	26.70
62040	5170	**3100**	135.78	131.44	72.85	27.59
63960	5330	**3200**	140.16	135.68	75.20	28.48
66000	5500	**3300**	144.54	139.92	77.55	29.37
68040	5670	**3400**	148.92	144.16	79.90	30.26
69960	5830	**3500**	153.30	148.40	82.25	31.15
72000	6000	**3600**	157.68	152.64	84.60	32.04
74040	6170	**3700**	162.06	156.88	86.95	32.93
75960	6330	**3800**	166.44	161.12	89.30	33.82
78000	6500	**3900**	170.82	165.36	91.65	34.71
80040	6670	**4000**	175.20	169.60	94.00	35.60
81960	6830	**4100**	179.58	173.84	96.35	36.49
84000	7000	**4200**	183.96	178.08	98.70	37.38
86040	7170	**4300**	188.34	182.32	101.05	38.27
87960	7330	**4400**	192.72	186.56	103.40	39.16
90000	7500	**4500**	197.10	190.80	105.75	40.05
92040	7670	**4600**	201.48	195.04	108.10	40.94
93960	7830	**4700**	205.86	199.28	110.45	41.83
96000	8000	**4800**	210.24	203.52	112.80	42.72
98040	8170	**4900**	214.62	207.76	115.15	43.61
99960	8330	**5000**	219.00	212.00	117.50	44.50
102000	8500	**5100**	223.38	216.24	119.85	45.39
104040	8670	**5200**	227.76	220.48	122.20	46.28

REF #: 4305872

**** 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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Product: Educator Select Income Protection Plan			**Plan A** ADEA I **Duration of Benefits**			
			Elimination Period (Days)			
	Injury (Days)		7*	14*	30	90
	Sickness (Days)		7*	14*	30	90
Annual Earnings	**Monthly Earnings**	**Maximum Monthly Benefit**	4.38 per $100	4.24 per $100	2.35 per $100	0.89 Per $100
105960	8830	**5300**	232.14	224.72	124.55	47.17
108000	9000	**5400**	236.52	228.96	126.90	48.06
110040	9170	**5500**	240.90	233.20	129.25	48.95
111960	9330	**5600**	245.28	237.44	131.60	49.84
114000	9500	**5700**	249.66	241.68	133.95	50.73
116040	9670	**5800**	254.04	245.92	136.30	51.62
117960	9830	**5900**	258.42	250.16	138.65	52.51
120000	10000	**6000**	262.80	254.40	141.00	53.40
122040	10170	**6100**	267.18	258.64	143.35	54.29
123960	10330	**6200**	271.56	262.88	145.70	55.18
126000	10500	**6300**	275.94	267.12	148.05	56.07
128040	10670	**6400**	280.32	271.36	150.40	56.96
129960	10830	**6500**	284.70	275.60	152.75	57.85
132000	11000	**6600**	289.08	279.84	155.10	58.74
134040	11170	**6700**	293.46	284.08	157.45	59.63
135960	11330	**6800**	297.84	288.32	159.80	60.52
138000	11500	**6900**	302.22	292.56	162.15	61.41
140040	11670	**7000**	306.60	296.80	164.50	62.30
141960	11830	**7100**	310.98	301.04	166.85	63.19
144000	12000	**7200**	315.36	305.28	169.20	64.08
146040	12170	**7300**	319.74	309.52	171.55	64.97
147960	12330	**7400**	324.12	313.76	173.90	65.86
150000	12500	**7500**	328.50	318.00	176.25	66.75
152040	12670	**7600**	332.88	322.24	178.60	67.64
153960	12830	**7700**	337.26	326.48	180.95	68.53
156000	13000	**7800**	341.64	330.72	183.30	69.42
158040	13170	**7900**	346.02	334.96	185.65	70.31
159960	13330	**8000**	350.40	339.20	188.00	71.20

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