



IRVING INDEPENDENT SCHOOL DISTRICT

Plan 1

0 days Injury / 3 days Sickness

Long-Term Disability

Schedule of Benefits and Rates:

You may participate in the policy under any one of the benefit levels outlined below, provided the monthly disability benefit level does not exceed 66 2/3% of your regular monthly salary at the time you apply. If at any time the maximum monthly benefit level you have chosen exceeds 66 2/3% of your monthly salary, we reserve the right to lower your monthly benefit level to the highest benefit level for which you are eligible.

Benefit Duration: Social Security Normal Retirement Age for injury; 5 years for sickness

Guarantee Issue Amount: \$5,000

Rates for benefits beginning on the 1st day injury/4th day sickness

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$5,400	\$300	\$6.83	\$8.76	\$10.36	\$11.92	\$12.75	\$13.62	\$15.15	\$18.32
\$7,200	\$400	\$9.10	\$11.68	\$13.81	\$15.90	\$17.01	\$18.16	\$20.20	\$24.42
\$9,000	\$500	\$11.38	\$14.60	\$17.26	\$19.87	\$21.26	\$22.70	\$25.25	\$30.53
\$10,800	\$600	\$13.65	\$17.52	\$20.71	\$23.84	\$25.51	\$27.24	\$30.30	\$36.63
\$12,600	\$700	\$15.93	\$20.44	\$24.16	\$27.82	\$29.76	\$31.78	\$35.35	\$42.74
\$14,400	\$800	\$18.20	\$23.35	\$27.62	\$31.79	\$34.01	\$36.32	\$40.40	\$48.84
\$16,200	\$900	\$20.48	\$26.27	\$31.07	\$35.76	\$38.26	\$40.86	\$45.45	\$54.95
\$18,000	\$1,000	\$22.76	\$29.19	\$34.52	\$39.74	\$42.51	\$45.40	\$50.51	\$61.05
\$19,800	\$1,100	\$25.03	\$32.11	\$37.97	\$43.71	\$46.76	\$49.94	\$55.56	\$67.16
\$21,600	\$1,200	\$27.31	\$35.03	\$41.43	\$47.69	\$51.02	\$54.48	\$60.61	\$73.26
\$23,400	\$1,300	\$29.58	\$37.95	\$44.88	\$51.66	\$55.27	\$59.02	\$65.66	\$79.37
\$25,200	\$1,400	\$31.86	\$40.87	\$48.33	\$55.63	\$59.52	\$63.56	\$70.71	\$85.47
\$27,000	\$1,500	\$34.13	\$43.79	\$51.78	\$59.61	\$63.77	\$68.10	\$75.76	\$91.58
\$28,800	\$1,600	\$36.41	\$46.71	\$55.23	\$63.58	\$68.02	\$72.64	\$80.81	\$97.68
\$30,600	\$1,700	\$38.68	\$49.63	\$58.69	\$67.55	\$72.27	\$77.18	\$85.86	\$103.79
\$32,400	\$1,800	\$40.96	\$52.55	\$62.14	\$71.53	\$76.52	\$81.72	\$90.91	\$109.89
\$34,200	\$1,900	\$43.23	\$55.47	\$65.59	\$75.50	\$80.77	\$86.26	\$95.96	\$116.00
\$36,000	\$2,000	\$45.51	\$58.39	\$69.04	\$79.48	\$85.03	\$90.80	\$101.01	\$122.10
\$37,800	\$2,100	\$47.79	\$61.31	\$72.49	\$83.45	\$89.28	\$95.34	\$106.06	\$128.21
\$39,600	\$2,200	\$50.06	\$64.22	\$75.95	\$87.42	\$93.53	\$99.88	\$111.11	\$134.31
\$41,400	\$2,300	\$52.34	\$67.14	\$79.40	\$91.40	\$97.78	\$104.42	\$116.16	\$140.42
\$43,200	\$2,400	\$54.61	\$70.06	\$82.85	\$95.37	\$102.03	\$108.96	\$121.21	\$146.52
\$45,000	\$2,500	\$56.89	\$72.98	\$86.30	\$99.35	\$106.28	\$113.50	\$126.26	\$152.63
\$46,800	\$2,600	\$59.16	\$75.90	\$89.75	\$103.32	\$110.53	\$118.04	\$131.31	\$158.73
\$48,600	\$2,700	\$61.44	\$78.82	\$93.21	\$107.29	\$114.79	\$122.58	\$136.36	\$164.84
\$50,400	\$2,800	\$63.71	\$81.74	\$96.66	\$111.27	\$119.04	\$127.12	\$141.41	\$170.94
\$52,200	\$2,900	\$65.99	\$84.66	\$100.11	\$115.24	\$123.29	\$131.66	\$146.46	\$177.05
\$54,000	\$3,000	\$68.27	\$87.58	\$103.56	\$119.21	\$127.54	\$136.20	\$151.52	\$183.15
\$55,800	\$3,100	\$70.54	\$90.50	\$107.02	\$123.19	\$131.79	\$140.74	\$156.57	\$189.26
\$57,600	\$3,200	\$72.82	\$93.42	\$110.47	\$127.16	\$136.04	\$145.28	\$161.62	\$195.36
\$59,400	\$3,300	\$75.09	\$96.34	\$113.92	\$131.14	\$140.29	\$149.82	\$166.67	\$201.47
\$61,200	\$3,400	\$77.37	\$99.26	\$117.37	\$135.11	\$144.54	\$154.36	\$171.72	\$207.57
\$63,000	\$3,500	\$79.64	\$102.18	\$120.82	\$139.08	\$148.80	\$158.90	\$176.77	\$213.68
\$64,800	\$3,600	\$81.92	\$105.09	\$124.28	\$143.06	\$153.05	\$163.44	\$181.82	\$219.78
\$66,600	\$3,700	\$84.19	\$108.01	\$127.73	\$147.03	\$157.30	\$167.98	\$186.87	\$225.89
\$68,400	\$3,800	\$86.47	\$110.93	\$131.18	\$151.00	\$161.55	\$172.52	\$191.92	\$231.99
\$70,200	\$3,900	\$88.74	\$113.85	\$134.63	\$154.98	\$165.80	\$177.06	\$196.97	\$238.10
\$72,000	\$4,000	\$91.02	\$116.77	\$138.08	\$158.95	\$170.05	\$181.60	\$202.02	\$244.20
\$73,800	\$4,100	\$93.30	\$119.69	\$141.54	\$162.93	\$174.30	\$186.14	\$207.07	\$250.31
\$75,600	\$4,200	\$95.57	\$122.61	\$144.99	\$166.90	\$178.55	\$190.68	\$212.12	\$256.41

Proof of good health, subject to underwriting standards, is always required to be insured at a benefit level above \$5,000.



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Benefit Duration: Social Security Normal Retirement Age for injury; 5 years for sickness

Guarantee Issue Amount: \$5,000

Rates for benefits beginning on the 1st day injury/4th day sickness

If your gross annual salary is at least:	You are eligible for a maximum monthly benefit of:	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$77,400	\$4,300	\$97.85	\$125.53	\$148.44	\$170.87	\$182.81	\$195.22	\$217.17	\$262.52
\$79,200	\$4,400	\$100.12	\$128.45	\$151.89	\$174.85	\$187.06	\$199.76	\$222.22	\$268.62
\$81,000	\$4,500	\$102.40	\$131.37	\$155.34	\$178.82	\$191.31	\$204.30	\$227.27	\$274.73
\$82,800	\$4,600	\$104.67	\$134.29	\$158.80	\$182.79	\$195.56	\$208.84	\$232.32	\$280.83
\$84,600	\$4,700	\$106.95	\$137.21	\$162.25	\$186.77	\$199.81	\$213.38	\$237.37	\$286.94
\$86,400	\$4,800	\$109.22	\$140.13	\$165.70	\$190.74	\$204.06	\$217.92	\$242.42	\$293.04
\$88,200	\$4,900	\$111.50	\$143.05	\$169.15	\$194.72	\$208.31	\$222.46	\$247.47	\$299.15
\$90,000	\$5,000	\$113.78	\$145.97	\$172.61	\$198.69	\$212.57	\$227.00	\$252.53	\$305.25
\$91,800	\$5,100	\$116.05	\$148.88	\$176.06	\$202.66	\$216.82	\$231.53	\$257.58	\$311.36
\$93,600	\$5,200	\$118.33	\$151.80	\$179.51	\$206.64	\$221.07	\$236.07	\$262.63	\$317.46
\$95,400	\$5,300	\$120.60	\$154.72	\$182.96	\$210.61	\$225.32	\$240.61	\$267.68	\$323.57
\$97,200	\$5,400	\$122.88	\$157.64	\$186.41	\$214.59	\$229.57	\$245.15	\$272.73	\$329.67
\$99,000	\$5,500	\$125.15	\$160.56	\$189.87	\$218.56	\$233.82	\$249.69	\$277.78	\$335.78
\$100,800	\$5,600	\$127.43	\$163.48	\$193.32	\$222.53	\$238.07	\$254.23	\$282.83	\$341.88
\$102,600	\$5,700	\$129.70	\$166.40	\$196.77	\$226.51	\$242.32	\$258.77	\$287.88	\$347.99
\$104,400	\$5,800	\$131.98	\$169.32	\$200.22	\$230.48	\$246.58	\$263.31	\$292.93	\$354.09
\$106,200	\$5,900	\$134.25	\$172.24	\$203.67	\$234.45	\$250.83	\$267.85	\$297.98	\$360.20
\$108,000	\$6,000	\$136.53	\$175.16	\$207.13	\$238.43	\$255.08	\$272.39	\$303.03	\$366.30
\$109,800	\$6,100	\$138.81	\$178.08	\$210.58	\$242.40	\$259.33	\$276.93	\$308.08	\$372.41
\$111,600	\$6,200	\$141.08	\$181.00	\$214.03	\$246.38	\$263.58	\$281.47	\$313.13	\$378.51
\$113,400	\$6,300	\$143.36	\$183.92	\$217.48	\$250.35	\$267.83	\$286.01	\$318.18	\$384.62
\$115,200	\$6,400	\$145.63	\$186.84	\$220.93	\$254.32	\$272.08	\$290.55	\$323.23	\$390.72
\$117,000	\$6,500	\$147.91	\$189.75	\$224.39	\$258.30	\$276.33	\$295.09	\$328.28	\$396.83
\$118,800	\$6,600	\$150.18	\$192.67	\$227.84	\$262.27	\$280.59	\$299.63	\$333.33	\$402.93
\$120,600	\$6,700	\$152.46	\$195.59	\$231.29	\$266.24	\$284.84	\$304.17	\$338.38	\$409.04
\$122,400	\$6,800	\$154.73	\$198.51	\$234.74	\$270.22	\$289.09	\$308.71	\$343.43	\$415.14
\$124,200	\$6,900	\$157.01	\$201.43	\$238.19	\$274.19	\$293.34	\$313.25	\$348.48	\$421.25
\$126,000	\$7,000	\$159.29	\$204.35	\$241.65	\$278.17	\$297.59	\$317.79	\$353.54	\$427.35
\$127,800	\$7,100	\$161.56	\$207.27	\$245.10	\$282.14	\$301.84	\$322.33	\$358.59	\$433.46
\$129,600	\$7,200	\$163.84	\$210.19	\$248.55	\$286.11	\$306.09	\$326.87	\$363.64	\$439.56
\$131,400	\$7,300	\$166.11	\$213.11	\$252.00	\$290.09	\$310.34	\$331.41	\$368.69	\$445.67
\$133,200	\$7,400	\$168.39	\$216.03	\$255.46	\$294.06	\$314.60	\$335.95	\$373.74	\$451.77
\$135,000	\$7,500	\$170.66	\$218.95	\$258.91	\$298.04	\$318.85	\$340.49	\$378.79	\$457.88

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