



IRVING INDEPENDENT SCHOOL DISTRICT

Plan 3

30 days Injury / 30 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 31st day injury/31st 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	\$2.66	\$3.50	\$4.60	\$5.66	\$6.26	\$6.79	\$7.89	\$9.92
\$7,200	\$400	\$3.55	\$4.66	\$6.13	\$7.55	\$8.35	\$9.06	\$10.52	\$13.23
\$9,000	\$500	\$4.44	\$5.83	\$7.66	\$9.44	\$10.43	\$11.32	\$13.15	\$16.54
\$10,800	\$600	\$5.33	\$6.99	\$9.19	\$11.32	\$12.52	\$13.59	\$15.78	\$19.85
\$12,600	\$700	\$6.22	\$8.16	\$10.72	\$13.21	\$14.61	\$15.85	\$18.41	\$23.15
\$14,400	\$800	\$7.10	\$9.32	\$12.25	\$15.10	\$16.69	\$18.12	\$21.05	\$26.46
\$16,200	\$900	\$7.99	\$10.49	\$13.79	\$16.98	\$18.78	\$20.38	\$23.68	\$29.77
\$18,000	\$1,000	\$8.88	\$11.66	\$15.32	\$18.87	\$20.87	\$22.64	\$26.31	\$33.08
\$19,800	\$1,100	\$9.77	\$12.82	\$16.85	\$20.76	\$22.95	\$24.91	\$28.94	\$36.39
\$21,600	\$1,200	\$10.66	\$13.99	\$18.38	\$22.64	\$25.04	\$27.17	\$31.57	\$39.69
\$23,400	\$1,300	\$11.54	\$15.15	\$19.91	\$24.53	\$27.13	\$29.44	\$34.20	\$43.00
\$25,200	\$1,400	\$12.43	\$16.32	\$21.45	\$26.42	\$29.22	\$31.70	\$36.83	\$46.31
\$27,000	\$1,500	\$13.32	\$17.48	\$22.98	\$28.31	\$31.30	\$33.97	\$39.46	\$49.62
\$28,800	\$1,600	\$14.21	\$18.65	\$24.51	\$30.19	\$33.39	\$36.23	\$42.09	\$52.92
\$30,600	\$1,700	\$15.10	\$19.81	\$26.04	\$32.08	\$35.48	\$38.49	\$44.72	\$56.23
\$32,400	\$1,800	\$15.98	\$20.98	\$27.57	\$33.97	\$37.56	\$40.76	\$47.35	\$59.54
\$34,200	\$1,900	\$16.87	\$22.14	\$29.10	\$35.85	\$39.65	\$43.02	\$49.98	\$62.85
\$36,000	\$2,000	\$17.76	\$23.31	\$30.64	\$37.74	\$41.74	\$45.29	\$52.61	\$66.16
\$37,800	\$2,100	\$18.65	\$24.48	\$32.17	\$39.63	\$43.82	\$47.55	\$55.24	\$69.46
\$39,600	\$2,200	\$19.54	\$25.64	\$33.70	\$41.51	\$45.91	\$49.82	\$57.88	\$72.77
\$41,400	\$2,300	\$20.42	\$26.81	\$35.23	\$43.40	\$48.00	\$52.08	\$60.51	\$76.08
\$43,200	\$2,400	\$21.31	\$27.97	\$36.76	\$45.29	\$50.08	\$54.35	\$63.14	\$79.39
\$45,000	\$2,500	\$22.20	\$29.14	\$38.30	\$47.18	\$52.17	\$56.61	\$65.77	\$82.70
\$46,800	\$2,600	\$23.09	\$30.30	\$39.83	\$49.06	\$54.26	\$58.87	\$68.40	\$86.00
\$48,600	\$2,700	\$23.98	\$31.47	\$41.36	\$50.95	\$56.34	\$61.14	\$71.03	\$89.31
\$50,400	\$2,800	\$24.86	\$32.63	\$42.89	\$52.84	\$58.43	\$63.40	\$73.66	\$92.62
\$52,200	\$2,900	\$25.75	\$33.80	\$44.42	\$54.72	\$60.52	\$65.67	\$76.29	\$95.93
\$54,000	\$3,000	\$26.64	\$34.97	\$45.95	\$56.61	\$62.60	\$67.93	\$78.92	\$99.23
\$55,800	\$3,100	\$27.53	\$36.13	\$47.49	\$58.50	\$64.69	\$70.20	\$81.55	\$102.54
\$57,600	\$3,200	\$28.42	\$37.30	\$49.02	\$60.38	\$66.78	\$72.46	\$84.18	\$105.85
\$59,400	\$3,300	\$29.30	\$38.46	\$50.55	\$62.27	\$68.86	\$74.73	\$86.81	\$109.16
\$61,200	\$3,400	\$30.19	\$39.63	\$52.08	\$64.16	\$70.95	\$76.99	\$89.44	\$112.47
\$63,000	\$3,500	\$31.08	\$40.79	\$53.61	\$66.05	\$73.04	\$79.25	\$92.07	\$115.77
\$64,800	\$3,600	\$31.97	\$41.96	\$55.14	\$67.93	\$75.12	\$81.52	\$94.71	\$119.08
\$66,600	\$3,700	\$32.86	\$43.12	\$56.68	\$69.82	\$77.21	\$83.78	\$97.34	\$122.39
\$68,400	\$3,800	\$33.74	\$44.29	\$58.21	\$71.71	\$79.30	\$86.05	\$99.97	\$125.70
\$70,200	\$3,900	\$34.63	\$45.45	\$59.74	\$73.59	\$81.39	\$88.31	\$102.60	\$129.00
\$72,000	\$4,000	\$35.52	\$46.62	\$61.27	\$75.48	\$83.47	\$90.58	\$105.23	\$132.31
\$73,800	\$4,100	\$36.41	\$47.79	\$62.80	\$77.37	\$85.56	\$92.84	\$107.86	\$135.62
\$75,600	\$4,200	\$37.30	\$48.95	\$64.34	\$79.25	\$87.65	\$95.10	\$110.49	\$138.93

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 31st day injury/31st 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	\$38.18	\$50.12	\$65.87	\$81.14	\$89.73	\$97.37	\$113.12	\$142.24
\$79,200	\$4,400	\$39.07	\$51.28	\$67.40	\$83.03	\$91.82	\$99.63	\$115.75	\$145.54
\$81,000	\$4,500	\$39.96	\$52.45	\$68.93	\$84.92	\$93.91	\$101.90	\$118.38	\$148.85
\$82,800	\$4,600	\$40.85	\$53.61	\$70.46	\$86.80	\$95.99	\$104.16	\$121.01	\$152.16
\$84,600	\$4,700	\$41.74	\$54.78	\$71.99	\$88.69	\$98.08	\$106.43	\$123.64	\$155.47
\$86,400	\$4,800	\$42.62	\$55.94	\$73.53	\$90.58	\$100.17	\$108.69	\$126.27	\$158.77
\$88,200	\$4,900	\$43.51	\$57.11	\$75.06	\$92.46	\$102.25	\$110.96	\$128.90	\$162.08
\$90,000	\$5,000	\$44.40	\$58.28	\$76.59	\$94.35	\$104.34	\$113.22	\$131.54	\$165.39
\$91,800	\$5,100	\$45.29	\$59.44	\$78.12	\$96.24	\$106.43	\$115.48	\$134.17	\$168.70
\$93,600	\$5,200	\$46.18	\$60.61	\$79.65	\$98.12	\$108.51	\$117.75	\$136.80	\$172.01
\$95,400	\$5,300	\$47.06	\$61.77	\$81.19	\$100.01	\$110.60	\$120.01	\$139.43	\$175.31
\$97,200	\$5,400	\$47.95	\$62.94	\$82.72	\$101.90	\$112.69	\$122.28	\$142.06	\$178.62
\$99,000	\$5,500	\$48.84	\$64.10	\$84.25	\$103.79	\$114.77	\$124.54	\$144.69	\$181.93
\$100,800	\$5,600	\$49.73	\$65.27	\$85.78	\$105.67	\$116.86	\$126.81	\$147.32	\$185.24
\$102,600	\$5,700	\$50.62	\$66.43	\$87.31	\$107.56	\$118.95	\$129.07	\$149.95	\$188.54
\$104,400	\$5,800	\$51.50	\$67.60	\$88.84	\$109.45	\$121.03	\$131.34	\$152.58	\$191.85
\$106,200	\$5,900	\$52.39	\$68.76	\$90.38	\$111.33	\$123.12	\$133.60	\$155.21	\$195.16
\$108,000	\$6,000	\$53.28	\$69.93	\$91.91	\$113.22	\$125.21	\$135.86	\$157.84	\$198.47
\$109,800	\$6,100	\$54.17	\$71.10	\$93.44	\$115.11	\$127.29	\$138.13	\$160.47	\$201.78
\$111,600	\$6,200	\$55.06	\$72.26	\$94.97	\$116.99	\$129.38	\$140.39	\$163.10	\$205.08
\$113,400	\$6,300	\$55.94	\$73.43	\$96.50	\$118.88	\$131.47	\$142.66	\$165.73	\$208.39
\$115,200	\$6,400	\$56.83	\$74.59	\$98.04	\$120.77	\$133.56	\$144.92	\$168.36	\$211.70
\$117,000	\$6,500	\$57.72	\$75.76	\$99.57	\$122.66	\$135.64	\$147.19	\$171.00	\$215.01
\$118,800	\$6,600	\$58.61	\$76.92	\$101.10	\$124.54	\$137.73	\$149.45	\$173.63	\$218.31
\$120,600	\$6,700	\$59.50	\$78.09	\$102.63	\$126.43	\$139.82	\$151.71	\$176.26	\$221.62
\$122,400	\$6,800	\$60.38	\$79.25	\$104.16	\$128.32	\$141.90	\$153.98	\$178.89	\$224.93
\$124,200	\$6,900	\$61.27	\$80.42	\$105.69	\$130.20	\$143.99	\$156.24	\$181.52	\$228.24
\$126,000	\$7,000	\$62.16	\$81.59	\$107.23	\$132.09	\$146.08	\$158.51	\$184.15	\$231.55
\$127,800	\$7,100	\$63.05	\$82.75	\$108.76	\$133.98	\$148.16	\$160.77	\$186.78	\$234.85
\$129,600	\$7,200	\$63.94	\$83.92	\$110.29	\$135.86	\$150.25	\$163.04	\$189.41	\$238.16
\$131,400	\$7,300	\$64.82	\$85.08	\$111.82	\$137.75	\$152.34	\$165.30	\$192.04	\$241.47
\$133,200	\$7,400	\$65.71	\$86.25	\$113.35	\$139.64	\$154.42	\$167.57	\$194.67	\$244.78
\$135,000	\$7,500	\$66.60	\$87.41	\$114.89	\$141.53	\$156.51	\$169.83	\$197.30	\$248.09

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