



IRVING INDEPENDENT SCHOOL DISTRICT

Plan 4

60 days Injury / 60 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 61st day injury/61st 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	\$1.83	\$2.26	\$3.03	\$3.93	\$4.56	\$5.29	\$6.63	\$8.49
\$7,200	\$400	\$2.44	\$3.02	\$4.04	\$5.24	\$6.08	\$7.06	\$8.84	\$11.32
\$9,000	\$500	\$3.05	\$3.77	\$5.05	\$6.55	\$7.60	\$8.82	\$11.04	\$14.15
\$10,800	\$600	\$3.66	\$4.53	\$6.06	\$7.86	\$9.12	\$10.59	\$13.25	\$16.98
\$12,600	\$700	\$4.27	\$5.28	\$7.07	\$9.17	\$10.64	\$12.35	\$15.46	\$19.81
\$14,400	\$800	\$4.88	\$6.04	\$8.08	\$10.48	\$12.17	\$14.12	\$17.67	\$22.64
\$16,200	\$900	\$5.49	\$6.79	\$9.09	\$11.79	\$13.69	\$15.88	\$19.88	\$25.47
\$18,000	\$1,000	\$6.11	\$7.55	\$10.10	\$13.10	\$15.21	\$17.65	\$22.09	\$28.31
\$19,800	\$1,100	\$6.72	\$8.30	\$11.11	\$14.41	\$16.73	\$19.41	\$24.30	\$31.14
\$21,600	\$1,200	\$7.33	\$9.06	\$12.12	\$15.72	\$18.25	\$21.18	\$26.51	\$33.97
\$23,400	\$1,300	\$7.94	\$9.81	\$13.13	\$17.03	\$19.77	\$22.94	\$28.72	\$36.80
\$25,200	\$1,400	\$8.55	\$10.57	\$14.14	\$18.34	\$21.29	\$24.71	\$30.92	\$39.63
\$27,000	\$1,500	\$9.16	\$11.32	\$15.15	\$19.65	\$22.81	\$26.47	\$33.13	\$42.46
\$28,800	\$1,600	\$9.77	\$12.08	\$16.16	\$20.96	\$24.33	\$28.24	\$35.34	\$45.29
\$30,600	\$1,700	\$10.38	\$12.83	\$17.17	\$22.27	\$25.85	\$30.00	\$37.55	\$48.12
\$32,400	\$1,800	\$10.99	\$13.59	\$18.18	\$23.58	\$27.37	\$31.77	\$39.76	\$50.95
\$34,200	\$1,900	\$11.60	\$14.34	\$19.19	\$24.89	\$28.89	\$33.53	\$41.97	\$53.78
\$36,000	\$2,000	\$12.21	\$15.10	\$20.20	\$26.20	\$30.41	\$35.30	\$44.18	\$56.61
\$37,800	\$2,100	\$12.82	\$15.85	\$21.21	\$27.51	\$31.93	\$37.06	\$46.39	\$59.44
\$39,600	\$2,200	\$13.43	\$16.61	\$22.22	\$28.82	\$33.46	\$38.83	\$48.60	\$62.27
\$41,400	\$2,300	\$14.04	\$17.36	\$23.23	\$30.13	\$34.98	\$40.59	\$50.80	\$65.10
\$43,200	\$2,400	\$14.65	\$18.12	\$24.24	\$31.44	\$36.50	\$42.36	\$53.01	\$67.93
\$45,000	\$2,500	\$15.26	\$18.87	\$25.25	\$32.75	\$38.02	\$44.12	\$55.22	\$70.76
\$46,800	\$2,600	\$15.87	\$19.62	\$26.26	\$34.05	\$39.54	\$45.89	\$57.43	\$73.59
\$48,600	\$2,700	\$16.48	\$20.38	\$27.27	\$35.36	\$41.06	\$47.65	\$59.64	\$76.42
\$50,400	\$2,800	\$17.09	\$21.13	\$28.28	\$36.67	\$42.58	\$49.42	\$61.85	\$79.25
\$52,200	\$2,900	\$17.70	\$21.89	\$29.29	\$37.98	\$44.10	\$51.18	\$64.06	\$82.08
\$54,000	\$3,000	\$18.32	\$22.64	\$30.30	\$39.29	\$45.62	\$52.95	\$66.27	\$84.92
\$55,800	\$3,100	\$18.93	\$23.40	\$31.31	\$40.60	\$47.14	\$54.71	\$68.48	\$87.75
\$57,600	\$3,200	\$19.54	\$24.15	\$32.32	\$41.91	\$48.66	\$56.48	\$70.68	\$90.58
\$59,400	\$3,300	\$20.15	\$24.91	\$33.33	\$43.22	\$50.18	\$58.24	\$72.89	\$93.41
\$61,200	\$3,400	\$20.76	\$25.66	\$34.34	\$44.53	\$51.70	\$60.01	\$75.10	\$96.24
\$63,000	\$3,500	\$21.37	\$26.42	\$35.35	\$45.84	\$53.22	\$61.77	\$77.31	\$99.07
\$64,800	\$3,600	\$21.98	\$27.17	\$36.36	\$47.15	\$54.75	\$63.54	\$79.52	\$101.90
\$66,600	\$3,700	\$22.59	\$27.93	\$37.37	\$48.46	\$56.27	\$65.30	\$81.73	\$104.73
\$68,400	\$3,800	\$23.20	\$28.68	\$38.38	\$49.77	\$57.79	\$67.07	\$83.94	\$107.56
\$70,200	\$3,900	\$23.81	\$29.44	\$39.39	\$51.08	\$59.31	\$68.83	\$86.15	\$110.39
\$72,000	\$4,000	\$24.42	\$30.19	\$40.40	\$52.39	\$60.83	\$70.60	\$88.36	\$113.22
\$73,800	\$4,100	\$25.03	\$30.95	\$41.41	\$53.70	\$62.35	\$72.36	\$90.56	\$116.05
\$75,600	\$4,200	\$25.64	\$31.70	\$42.42	\$55.01	\$63.87	\$74.13	\$92.77	\$118.88

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 61st day injury/61st 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	\$26.25	\$32.46	\$43.43	\$56.32	\$65.39	\$75.89	\$94.98	\$121.71
\$79,200	\$4,400	\$26.86	\$33.21	\$44.44	\$57.63	\$66.91	\$77.66	\$97.19	\$124.54
\$81,000	\$4,500	\$27.47	\$33.97	\$45.45	\$58.94	\$68.43	\$79.42	\$99.40	\$127.37
\$82,800	\$4,600	\$28.08	\$34.72	\$46.46	\$60.25	\$69.95	\$81.19	\$101.61	\$130.20
\$84,600	\$4,700	\$28.69	\$35.48	\$47.47	\$61.56	\$71.47	\$82.95	\$103.82	\$133.03
\$86,400	\$4,800	\$29.30	\$36.23	\$48.48	\$62.87	\$72.99	\$84.72	\$106.03	\$135.86
\$88,200	\$4,900	\$29.91	\$36.99	\$49.49	\$64.18	\$74.51	\$86.48	\$108.24	\$138.69
\$90,000	\$5,000	\$30.53	\$37.74	\$50.51	\$65.49	\$76.04	\$88.25	\$110.45	\$141.53
\$91,800	\$5,100	\$31.14	\$38.49	\$51.52	\$66.80	\$77.56	\$90.01	\$112.65	\$144.36
\$93,600	\$5,200	\$31.75	\$39.25	\$52.53	\$68.11	\$79.08	\$91.77	\$114.86	\$147.19
\$95,400	\$5,300	\$32.36	\$40.00	\$53.54	\$69.42	\$80.60	\$93.54	\$117.07	\$150.02
\$97,200	\$5,400	\$32.97	\$40.76	\$54.55	\$70.73	\$82.12	\$95.30	\$119.28	\$152.85
\$99,000	\$5,500	\$33.58	\$41.51	\$55.56	\$72.04	\$83.64	\$97.07	\$121.49	\$155.68
\$100,800	\$5,600	\$34.19	\$42.27	\$56.57	\$73.35	\$85.16	\$98.83	\$123.70	\$158.51
\$102,600	\$5,700	\$34.80	\$43.02	\$57.58	\$74.66	\$86.68	\$100.60	\$125.91	\$161.34
\$104,400	\$5,800	\$35.41	\$43.78	\$58.59	\$75.97	\$88.20	\$102.36	\$128.12	\$164.17
\$106,200	\$5,900	\$36.02	\$44.53	\$59.60	\$77.28	\$89.72	\$104.13	\$130.33	\$167.00
\$108,000	\$6,000	\$36.63	\$45.29	\$60.61	\$78.59	\$91.24	\$105.89	\$132.53	\$169.83
\$109,800	\$6,100	\$37.24	\$46.04	\$61.62	\$79.90	\$92.76	\$107.66	\$134.74	\$172.66
\$111,600	\$6,200	\$37.85	\$46.80	\$62.63	\$81.21	\$94.28	\$109.42	\$136.95	\$175.49
\$113,400	\$6,300	\$38.46	\$47.55	\$63.64	\$82.52	\$95.80	\$111.19	\$139.16	\$178.32
\$115,200	\$6,400	\$39.07	\$48.31	\$64.65	\$83.83	\$97.32	\$112.95	\$141.37	\$181.15
\$117,000	\$6,500	\$39.68	\$49.06	\$65.66	\$85.14	\$98.85	\$114.72	\$143.58	\$183.98
\$118,800	\$6,600	\$40.29	\$49.82	\$66.67	\$86.45	\$100.37	\$116.48	\$145.79	\$186.81
\$120,600	\$6,700	\$40.90	\$50.57	\$67.68	\$87.76	\$101.89	\$118.25	\$148.00	\$189.64
\$122,400	\$6,800	\$41.51	\$51.33	\$68.69	\$89.07	\$103.41	\$120.01	\$150.21	\$192.47
\$124,200	\$6,900	\$42.12	\$52.08	\$69.70	\$90.38	\$104.93	\$121.78	\$152.41	\$195.30
\$126,000	\$7,000	\$42.74	\$52.84	\$70.71	\$91.69	\$106.45	\$123.54	\$154.62	\$198.14
\$127,800	\$7,100	\$43.35	\$53.59	\$71.72	\$93.00	\$107.97	\$125.31	\$156.83	\$200.97
\$129,600	\$7,200	\$43.96	\$54.35	\$72.73	\$94.31	\$109.49	\$127.07	\$159.04	\$203.80
\$131,400	\$7,300	\$44.57	\$55.10	\$73.74	\$95.62	\$111.01	\$128.84	\$161.25	\$206.63
\$133,200	\$7,400	\$45.18	\$55.86	\$74.75	\$96.93	\$112.53	\$130.60	\$163.46	\$209.46
\$135,000	\$7,500	\$45.79	\$56.61	\$75.76	\$98.24	\$114.05	\$132.37	\$165.67	\$212.29

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