



IRVING INDEPENDENT SCHOOL DISTRICT

Plan 2

14 days Injury / 14 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 15th day injury/15th 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	\$4.46	\$5.83	\$7.16	\$8.42	\$9.09	\$9.56	\$10.79	\$12.65
\$7,200	\$400	\$5.95	\$7.77	\$9.55	\$11.23	\$12.12	\$12.74	\$14.39	\$16.87
\$9,000	\$500	\$7.44	\$9.71	\$11.93	\$14.04	\$15.15	\$15.93	\$17.98	\$21.09
\$10,800	\$600	\$8.92	\$11.66	\$14.32	\$16.85	\$18.18	\$19.11	\$21.58	\$25.31
\$12,600	\$700	\$10.41	\$13.60	\$16.71	\$19.66	\$21.21	\$22.30	\$25.17	\$29.53
\$14,400	\$800	\$11.90	\$15.54	\$19.09	\$22.47	\$24.24	\$25.49	\$28.77	\$33.74
\$16,200	\$900	\$13.39	\$17.48	\$21.48	\$25.27	\$27.27	\$28.67	\$32.37	\$37.96
\$18,000	\$1,000	\$14.87	\$19.43	\$23.87	\$28.08	\$30.30	\$31.86	\$35.96	\$42.18
\$19,800	\$1,100	\$16.36	\$21.37	\$26.25	\$30.89	\$33.33	\$35.04	\$39.56	\$46.40
\$21,600	\$1,200	\$17.85	\$23.31	\$28.64	\$33.70	\$36.36	\$38.23	\$43.16	\$50.62
\$23,400	\$1,300	\$19.34	\$25.25	\$31.02	\$36.51	\$39.39	\$41.41	\$46.75	\$54.83
\$25,200	\$1,400	\$20.82	\$27.20	\$33.41	\$39.32	\$42.42	\$44.60	\$50.35	\$59.05
\$27,000	\$1,500	\$22.31	\$29.14	\$35.80	\$42.12	\$45.45	\$47.79	\$53.95	\$63.27
\$28,800	\$1,600	\$23.80	\$31.08	\$38.18	\$44.93	\$48.48	\$50.97	\$57.54	\$67.49
\$30,600	\$1,700	\$25.29	\$33.02	\$40.57	\$47.74	\$51.52	\$54.16	\$61.14	\$71.71
\$32,400	\$1,800	\$26.77	\$34.97	\$42.96	\$50.55	\$54.55	\$57.34	\$64.74	\$75.92
\$34,200	\$1,900	\$28.26	\$36.91	\$45.34	\$53.36	\$57.58	\$60.53	\$68.33	\$80.14
\$36,000	\$2,000	\$29.75	\$38.85	\$47.73	\$56.17	\$60.61	\$63.71	\$71.93	\$84.36
\$37,800	\$2,100	\$31.24	\$40.79	\$50.12	\$58.97	\$63.64	\$66.90	\$75.52	\$88.58
\$39,600	\$2,200	\$32.72	\$42.74	\$52.50	\$61.78	\$66.67	\$70.09	\$79.12	\$92.80
\$41,400	\$2,300	\$34.21	\$44.68	\$54.89	\$64.59	\$69.70	\$73.27	\$82.72	\$97.01
\$43,200	\$2,400	\$35.70	\$46.62	\$57.28	\$67.40	\$72.73	\$76.46	\$86.31	\$101.23
\$45,000	\$2,500	\$37.19	\$48.56	\$59.66	\$70.21	\$75.76	\$79.64	\$89.91	\$105.45
\$46,800	\$2,600	\$38.67	\$50.51	\$62.05	\$73.02	\$78.79	\$82.83	\$93.51	\$109.67
\$48,600	\$2,700	\$40.16	\$52.45	\$64.44	\$75.82	\$81.82	\$86.01	\$97.10	\$113.89
\$50,400	\$2,800	\$41.65	\$54.39	\$66.82	\$78.63	\$84.85	\$89.20	\$100.70	\$118.10
\$52,200	\$2,900	\$43.13	\$56.33	\$69.21	\$81.44	\$87.88	\$92.39	\$104.30	\$122.32
\$54,000	\$3,000	\$44.62	\$58.28	\$71.60	\$84.25	\$90.91	\$95.57	\$107.89	\$126.54
\$55,800	\$3,100	\$46.11	\$60.22	\$73.98	\$87.06	\$93.94	\$98.76	\$111.49	\$130.76
\$57,600	\$3,200	\$47.60	\$62.16	\$76.37	\$89.87	\$96.97	\$101.94	\$115.08	\$134.98
\$59,400	\$3,300	\$49.08	\$64.10	\$78.75	\$92.67	\$100.00	\$105.13	\$118.68	\$139.19
\$61,200	\$3,400	\$50.57	\$66.05	\$81.14	\$95.48	\$103.03	\$108.31	\$122.28	\$143.41
\$63,000	\$3,500	\$52.06	\$67.99	\$83.53	\$98.29	\$106.06	\$111.50	\$125.87	\$147.63
\$64,800	\$3,600	\$53.55	\$69.93	\$85.91	\$101.10	\$109.09	\$114.69	\$129.47	\$151.85
\$66,600	\$3,700	\$55.03	\$71.87	\$88.30	\$103.91	\$112.12	\$117.87	\$133.07	\$156.07
\$68,400	\$3,800	\$56.52	\$73.82	\$90.69	\$106.72	\$115.15	\$121.06	\$136.66	\$160.28
\$70,200	\$3,900	\$58.01	\$75.76	\$93.07	\$109.52	\$118.18	\$124.24	\$140.26	\$164.50
\$72,000	\$4,000	\$59.50	\$77.70	\$95.46	\$112.33	\$121.21	\$127.43	\$143.86	\$168.72
\$73,800	\$4,100	\$60.98	\$79.64	\$97.85	\$115.14	\$124.24	\$130.61	\$147.45	\$172.94
\$75,600	\$4,200	\$62.47	\$81.59	\$100.23	\$117.95	\$127.27	\$133.80	\$151.05	\$177.16

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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Guarantee Issue Amount: \$5,000

Rates for benefits beginning on the 15th day injury/15th 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	\$63.96	\$83.53	\$102.62	\$120.76	\$130.30	\$136.99	\$154.65	\$181.37
\$79,200	\$4,400	\$65.45	\$85.47	\$105.01	\$123.57	\$133.33	\$140.17	\$158.24	\$185.59
\$81,000	\$4,500	\$66.93	\$87.41	\$107.39	\$126.37	\$136.36	\$143.36	\$161.84	\$189.81
\$82,800	\$4,600	\$68.42	\$89.36	\$109.78	\$129.18	\$139.39	\$146.54	\$165.43	\$194.03
\$84,600	\$4,700	\$69.91	\$91.30	\$112.17	\$131.99	\$142.42	\$149.73	\$169.03	\$198.25
\$86,400	\$4,800	\$71.40	\$93.24	\$114.55	\$134.80	\$145.45	\$152.91	\$172.63	\$202.46
\$88,200	\$4,900	\$72.88	\$95.18	\$116.94	\$137.61	\$148.48	\$156.10	\$176.22	\$206.68
\$90,000	\$5,000	\$74.37	\$97.13	\$119.33	\$140.42	\$151.52	\$159.29	\$179.82	\$210.90
\$91,800	\$5,100	\$75.86	\$99.07	\$121.71	\$143.22	\$154.55	\$162.47	\$183.42	\$215.12
\$93,600	\$5,200	\$77.34	\$101.01	\$124.10	\$146.03	\$157.58	\$165.66	\$187.01	\$219.34
\$95,400	\$5,300	\$78.83	\$102.95	\$126.48	\$148.84	\$160.61	\$168.84	\$190.61	\$223.55
\$97,200	\$5,400	\$80.32	\$104.90	\$128.87	\$151.65	\$163.64	\$172.03	\$194.21	\$227.77
\$99,000	\$5,500	\$81.81	\$106.84	\$131.26	\$154.46	\$166.67	\$175.21	\$197.80	\$231.99
\$100,800	\$5,600	\$83.29	\$108.78	\$133.64	\$157.26	\$169.70	\$178.40	\$201.40	\$236.21
\$102,600	\$5,700	\$84.78	\$110.72	\$136.03	\$160.07	\$172.73	\$181.58	\$204.99	\$240.43
\$104,400	\$5,800	\$86.27	\$112.67	\$138.42	\$162.88	\$175.76	\$184.77	\$208.59	\$244.64
\$106,200	\$5,900	\$87.76	\$114.61	\$140.80	\$165.69	\$178.79	\$187.96	\$212.19	\$248.86
\$108,000	\$6,000	\$89.24	\$116.55	\$143.19	\$168.50	\$181.82	\$191.14	\$215.78	\$253.08
\$109,800	\$6,100	\$90.73	\$118.49	\$145.58	\$171.31	\$184.85	\$194.33	\$219.38	\$257.30
\$111,600	\$6,200	\$92.22	\$120.44	\$147.96	\$174.11	\$187.88	\$197.51	\$222.98	\$261.52
\$113,400	\$6,300	\$93.71	\$122.38	\$150.35	\$176.92	\$190.91	\$200.70	\$226.57	\$265.73
\$115,200	\$6,400	\$95.19	\$124.32	\$152.74	\$179.73	\$193.94	\$203.88	\$230.17	\$269.95
\$117,000	\$6,500	\$96.68	\$126.26	\$155.12	\$182.54	\$196.97	\$207.07	\$233.77	\$274.17
\$118,800	\$6,600	\$98.17	\$128.21	\$157.51	\$185.35	\$200.00	\$210.26	\$237.36	\$278.39
\$120,600	\$6,700	\$99.66	\$130.15	\$159.90	\$188.16	\$203.03	\$213.44	\$240.96	\$282.61
\$122,400	\$6,800	\$101.14	\$132.09	\$162.28	\$190.96	\$206.06	\$216.63	\$244.56	\$286.82
\$124,200	\$6,900	\$102.63	\$134.03	\$164.67	\$193.77	\$209.09	\$219.81	\$248.15	\$291.04
\$126,000	\$7,000	\$104.12	\$135.98	\$167.06	\$196.58	\$212.12	\$223.00	\$251.75	\$295.26
\$127,800	\$7,100	\$105.61	\$137.92	\$169.44	\$199.39	\$215.15	\$226.18	\$255.34	\$299.48
\$129,600	\$7,200	\$107.09	\$139.86	\$171.83	\$202.20	\$218.18	\$229.37	\$258.94	\$303.70
\$131,400	\$7,300	\$108.58	\$141.80	\$174.21	\$205.01	\$221.21	\$232.56	\$262.54	\$307.91
\$133,200	\$7,400	\$110.07	\$143.75	\$176.60	\$207.81	\$224.24	\$235.74	\$266.13	\$312.13
\$135,000	\$7,500	\$111.56	\$145.69	\$178.99	\$210.62	\$227.27	\$238.93	\$269.73	\$316.35

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