



Offered by Life Insurance Company of North America (a Cigna company)

Employee-Paid

DISABILITY INSURANCE FOR EDUCATORS

SPRING BRANCH INDEPENDENT SCHOOL DISTRICT

Rates are subject to change

		Option A- To Age 65				Option B- 1 Year			
Max. Benefit %	66.67%	Option 1 A	Option 2 A	Option 3 A	Option 4 A	Option 1 B	Option 2 B	Option 3 B	Option 4 B
Elimination Period:									
Injury (Days)		14	30	90	180	14	30	90	180
Sickness (Days)		14	30	90	180	14	30	90	180
Gross Annual Salary	Maximum Monthly Benefit	Option A- To Age 65 Monthly Cost				Option B- 1 Year Monthly Cost			
\$3,600	\$200	\$6.28	\$5.96	\$4.88	\$4.36	\$2.76	\$2.44	\$1.84	\$1.28
\$5,400	\$300	\$9.42	\$8.94	\$7.32	\$6.54	\$4.14	\$3.66	\$2.76	\$1.92
\$7,200	\$400	\$12.56	\$11.92	\$9.76	\$8.72	\$5.52	\$4.88	\$3.68	\$2.56
\$9,000	\$500	\$15.70	\$14.90	\$12.20	\$10.90	\$6.90	\$6.10	\$4.60	\$3.20
\$10,800	\$600	\$18.84	\$17.88	\$14.64	\$13.08	\$8.28	\$7.32	\$5.52	\$3.84
\$12,600	\$700	\$21.98	\$20.86	\$17.08	\$15.26	\$9.66	\$8.54	\$6.44	\$4.48
\$14,400	\$800	\$25.12	\$23.84	\$19.52	\$17.44	\$11.04	\$9.76	\$7.36	\$5.12
\$16,200	\$900	\$28.26	\$26.82	\$21.96	\$19.62	\$12.42	\$10.98	\$8.28	\$5.76
\$18,000	\$1,000	\$31.40	\$29.80	\$24.40	\$21.80	\$13.80	\$12.20	\$9.20	\$6.40
\$19,800	\$1,100	\$34.54	\$32.78	\$26.84	\$23.98	\$15.18	\$13.42	\$10.12	\$7.04
\$21,600	\$1,200	\$37.68	\$35.76	\$29.28	\$26.16	\$16.56	\$14.64	\$11.04	\$7.68
\$23,400	\$1,300	\$40.82	\$38.74	\$31.72	\$28.34	\$17.94	\$15.86	\$11.96	\$8.32
\$25,200	\$1,400	\$43.96	\$41.72	\$34.16	\$30.52	\$19.32	\$17.08	\$12.88	\$8.96
\$27,000	\$1,500	\$47.10	\$44.70	\$36.60	\$32.70	\$20.70	\$18.30	\$13.80	\$9.60
\$28,800	\$1,600	\$50.24	\$47.68	\$39.04	\$34.88	\$22.08	\$19.52	\$14.72	\$10.24
\$30,600	\$1,700	\$53.38	\$50.66	\$41.48	\$37.06	\$23.46	\$20.74	\$15.64	\$10.88
\$32,400	\$1,800	\$56.52	\$53.64	\$43.92	\$39.24	\$24.84	\$21.96	\$16.56	\$11.52
\$34,200	\$1,900	\$59.66	\$56.62	\$46.36	\$41.42	\$26.22	\$23.18	\$17.48	\$12.16
\$36,000	\$2,000	\$62.80	\$59.60	\$48.80	\$43.60	\$27.60	\$24.40	\$18.40	\$12.80
\$37,800	\$2,100	\$65.94	\$62.58	\$51.24	\$45.78	\$28.98	\$25.62	\$19.32	\$13.44
\$39,600	\$2,200	\$69.08	\$65.56	\$53.68	\$47.96	\$30.36	\$26.84	\$20.24	\$14.08
\$41,400	\$2,300	\$72.22	\$68.54	\$56.12	\$50.14	\$31.74	\$28.06	\$21.16	\$14.72
\$43,200	\$2,400	\$75.36	\$71.52	\$58.56	\$52.32	\$33.12	\$29.28	\$22.08	\$15.36
\$45,000	\$2,500	\$78.50	\$74.50	\$61.00	\$54.50	\$34.50	\$30.50	\$23.00	\$16.00
\$46,800	\$2,600	\$81.64	\$77.48	\$63.44	\$56.68	\$35.88	\$31.72	\$23.92	\$16.64
\$48,600	\$2,700	\$84.78	\$80.46	\$65.88	\$58.86	\$37.26	\$32.94	\$24.84	\$17.28
\$50,400	\$2,800	\$87.92	\$83.44	\$68.32	\$61.04	\$38.64	\$34.16	\$25.76	\$17.92
\$52,200	\$2,900	\$91.06	\$86.42	\$70.76	\$63.22	\$40.02	\$35.38	\$26.68	\$18.56
\$54,000	\$3,000	\$94.20	\$89.40	\$73.20	\$65.40	\$41.40	\$36.60	\$27.60	\$19.20
\$55,800	\$3,100	\$97.34	\$92.38	\$75.64	\$67.58	\$42.78	\$37.82	\$28.52	\$19.84
\$57,600	\$3,200	\$100.48	\$95.36	\$78.08	\$69.76	\$44.16	\$39.04	\$29.44	\$20.48
\$59,400	\$3,300	\$103.62	\$98.34	\$80.52	\$71.94	\$45.54	\$40.26	\$30.36	\$21.12
\$61,200	\$3,400	\$106.76	\$101.32	\$82.96	\$74.12	\$46.92	\$41.48	\$31.28	\$21.76
\$63,000	\$3,500	\$109.90	\$104.30	\$85.40	\$76.30	\$48.30	\$42.70	\$32.20	\$22.40
\$64,800	\$3,600	\$113.04	\$107.28	\$87.84	\$78.48	\$49.68	\$43.92	\$33.12	\$23.04
\$66,600	\$3,700	\$116.18	\$110.26	\$90.28	\$80.66	\$51.06	\$45.14	\$34.04	\$23.68

SPRING BRANCH INDEPENDENT SCHOOL DISTRICT

Rates are subject to change

		Option A- To Age 65				Option B- 1 Year			
Max. Benefit %	66.67%	Option 1 A	Option 2 A	Option 3 A	Option 4 A	Option 1 B	Option 2 B	Option 3 B	Option 4 B
Elimination Period:									
Injury (Days)		14	30	90	180	14	30	90	180
Sickness (Days)		14	30	90	180	14	30	90	180
Gross Annual Salary	Maximum Monthly Benefit	Option A- To Age 65 Monthly Cost				Option B- 1 Year Monthly Cost			
\$68,400	\$3,800	\$119.32	\$113.24	\$92.72	\$82.84	\$52.44	\$46.36	\$34.96	\$24.32
\$70,200	\$3,900	\$122.46	\$116.22	\$95.16	\$85.02	\$53.82	\$47.58	\$35.88	\$24.96
\$72,000	\$4,000	\$125.60	\$119.20	\$97.60	\$87.20	\$55.20	\$48.80	\$36.80	\$25.60
\$73,800	\$4,100	\$128.74	\$122.18	\$100.04	\$89.38	\$56.58	\$50.02	\$37.72	\$26.24
\$75,600	\$4,200	\$131.88	\$125.16	\$102.48	\$91.56	\$57.96	\$51.24	\$38.64	\$26.88
\$77,400	\$4,300	\$135.02	\$128.14	\$104.92	\$93.74	\$59.34	\$52.46	\$39.56	\$27.52
\$79,200	\$4,400	\$138.16	\$131.12	\$107.36	\$95.92	\$60.72	\$53.68	\$40.48	\$28.16
\$81,000	\$4,500	\$141.30	\$134.10	\$109.80	\$98.10	\$62.10	\$54.90	\$41.40	\$28.80
\$82,800	\$4,600	\$144.44	\$137.08	\$112.24	\$100.28	\$63.48	\$56.12	\$42.32	\$29.44
\$84,600	\$4,700	\$147.58	\$140.06	\$114.68	\$102.46	\$64.86	\$57.34	\$43.24	\$30.08
\$86,400	\$4,800	\$150.72	\$143.04	\$117.12	\$104.64	\$66.24	\$58.56	\$44.16	\$30.72
\$88,200	\$4,900	\$153.86	\$146.02	\$119.56	\$106.82	\$67.62	\$59.78	\$45.08	\$31.36
\$90,000	\$5,000	\$157.00	\$149.00	\$122.00	\$109.00	\$69.00	\$61.00	\$46.00	\$32.00
\$91,800	\$5,100	\$160.14	\$151.98	\$124.44	\$111.18	\$70.38	\$62.22	\$46.92	\$32.64
\$93,600	\$5,200	\$163.28	\$154.96	\$126.88	\$113.36	\$71.76	\$63.44	\$47.84	\$33.28
\$95,400	\$5,300	\$166.42	\$157.94	\$129.32	\$115.54	\$73.14	\$64.66	\$48.76	\$33.92
\$97,200	\$5,400	\$169.56	\$160.92	\$131.76	\$117.72	\$74.52	\$65.88	\$49.68	\$34.56
\$99,000	\$5,500	\$172.70	\$163.90	\$134.20	\$119.90	\$75.90	\$67.10	\$50.60	\$35.20
\$100,800	\$5,600	\$175.84	\$166.88	\$136.64	\$122.08	\$77.28	\$68.32	\$51.52	\$35.84
\$102,600	\$5,700	\$178.98	\$169.86	\$139.08	\$124.26	\$78.66	\$69.54	\$52.44	\$36.48
\$104,400	\$5,800	\$182.12	\$172.84	\$141.52	\$126.44	\$80.04	\$70.76	\$53.36	\$37.12
\$106,200	\$5,900	\$185.26	\$175.82	\$143.96	\$128.62	\$81.42	\$71.98	\$54.28	\$37.76
\$108,000	\$6,000	\$188.40	\$178.80	\$146.40	\$130.80	\$82.80	\$73.20	\$55.20	\$38.40
\$109,800	\$6,100	\$191.54	\$181.78	\$148.84	\$132.98	\$84.18	\$74.42	\$56.12	\$39.04
\$111,600	\$6,200	\$194.68	\$184.76	\$151.28	\$135.16	\$85.56	\$75.64	\$57.04	\$39.68
\$113,400	\$6,300	\$197.82	\$187.74	\$153.72	\$137.34	\$86.94	\$76.86	\$57.96	\$40.32
\$115,200	\$6,400	\$200.96	\$190.72	\$156.16	\$139.52	\$88.32	\$78.08	\$58.88	\$40.96
\$117,000	\$6,500	\$204.10	\$193.70	\$158.60	\$141.70	\$89.70	\$79.30	\$59.80	\$41.60
\$118,800	\$6,600	\$207.24	\$196.68	\$161.04	\$143.88	\$91.08	\$80.52	\$60.72	\$42.24
\$120,600	\$6,700	\$210.38	\$199.66	\$163.48	\$146.06	\$92.46	\$81.74	\$61.64	\$42.88
\$122,400	\$6,800	\$213.52	\$202.64	\$165.92	\$148.24	\$93.84	\$82.96	\$62.56	\$43.52
\$124,200	\$6,900	\$216.66	\$205.62	\$168.36	\$150.42	\$95.22	\$84.18	\$63.48	\$44.16
\$126,000	\$7,000	\$219.80	\$208.60	\$170.80	\$152.60	\$96.60	\$85.40	\$64.40	\$44.80
\$127,800	\$7,100	\$222.94	\$211.58	\$173.24	\$154.78	\$97.98	\$86.62	\$65.32	\$45.44
\$129,600	\$7,200	\$226.08	\$214.56	\$175.68	\$156.96	\$99.36	\$87.84	\$66.24	\$46.08
\$131,400	\$7,300	\$229.22	\$217.54	\$178.12	\$159.14	\$100.74	\$89.06	\$67.16	\$46.72
\$133,200	\$7,400	\$232.36	\$220.52	\$180.56	\$161.32	\$102.12	\$90.28	\$68.08	\$47.36
\$135,000	\$7,500	\$235.50	\$223.50	\$183.00	\$163.50	\$103.50	\$91.50	\$69.00	\$48.00
\$136,800	\$7,600	\$238.64	\$226.48	\$185.44	\$165.68	\$104.88	\$92.72	\$69.92	\$48.64
\$138,600	\$7,700	\$241.78	\$229.46	\$187.88	\$167.86	\$106.26	\$93.94	\$70.84	\$49.28
\$140,400	\$7,800	\$244.92	\$232.44	\$190.32	\$170.04	\$107.64	\$95.16	\$71.76	\$49.92
\$142,200	\$7,900	\$248.06	\$235.42	\$192.76	\$172.22	\$109.02	\$96.38	\$72.68	\$50.56
\$144,000	\$8,000	\$251.20	\$238.40	\$195.20	\$174.40	\$110.40	\$97.60	\$73.60	\$51.20
\$146,000	\$8,100	\$254.34	\$241.38	\$197.64	\$176.58	\$111.78	\$98.82	\$74.52	\$51.84
\$148,000	\$8,200	\$257.48	\$244.36	\$200.08	\$178.76	\$113.16	\$100.04	\$75.44	\$52.48

SPRING BRANCH INDEPENDENT SCHOOL DISTRICT
Rates are subject to change

		Option A- To Age 65				Option B- 1 Year			
Max. Benefit %	66.67%	Option 1 A	Option 2 A	Option 3 A	Option 4 A	Option 1 B	Option 2 B	Option 3 B	Option 4 B
Elimination Period:									
Injury (Days)		14	30	90	180	14	30	90	180
Sickness (Days)		14	30	90	180	14	30	90	180
Gross Annual Salary	Maximum Monthly Benefit	Option A- To Age 65 Monthly Cost				Option B- 1 Year Monthly Cost			
\$150,000	\$8,300	\$260.62	\$247.34	\$202.52	\$180.94	\$114.54	\$101.26	\$76.36	\$53.12
\$152,000	\$8,400	\$263.76	\$250.32	\$204.96	\$183.12	\$115.92	\$102.48	\$77.28	\$53.76
\$154,000	\$8,500	\$266.90	\$253.30	\$207.40	\$185.30	\$117.30	\$103.70	\$78.20	\$54.40
\$156,000	\$8,600	\$270.04	\$256.28	\$209.84	\$187.48	\$118.68	\$104.92	\$79.12	\$55.04
\$158,000	\$8,700	\$273.18	\$259.26	\$212.28	\$189.66	\$120.06	\$106.14	\$80.04	\$55.68
\$160,000	\$8,800	\$276.32	\$262.24	\$214.72	\$191.84	\$121.44	\$107.36	\$80.96	\$56.32
\$161,000	\$8,900	\$279.46	\$265.22	\$217.16	\$194.02	\$122.82	\$108.58	\$81.88	\$56.96
\$162,000	\$9,000	\$282.60	\$268.20	\$219.60	\$196.20	\$124.20	\$109.80	\$82.80	\$57.60
\$164,000	\$9,100	\$285.74	\$271.18	\$222.04	\$198.38	\$125.58	\$111.02	\$83.72	\$58.24
\$166,000	\$9,200	\$288.88	\$274.16	\$224.48	\$200.56	\$126.96	\$112.24	\$84.64	\$58.88
\$168,000	\$9,300	\$292.02	\$277.14	\$226.92	\$202.74	\$128.34	\$113.46	\$85.56	\$59.52
\$170,000	\$9,400	\$295.16	\$280.12	\$229.36	\$204.92	\$129.72	\$114.68	\$86.48	\$60.16
\$172,000	\$9,500	\$298.30	\$283.10	\$231.80	\$207.10	\$131.10	\$115.90	\$87.40	\$60.80
\$174,000	\$9,600	\$301.44	\$286.08	\$234.24	\$209.28	\$132.48	\$117.12	\$88.32	\$61.44
\$176,000	\$9,700	\$304.58	\$289.06	\$236.68	\$211.46	\$133.86	\$118.34	\$89.24	\$62.08
\$178,000	\$9,800	\$307.72	\$292.04	\$239.12	\$213.64	\$135.24	\$119.56	\$90.16	\$62.72
\$179,000	\$9,900	\$310.86	\$295.02	\$241.56	\$215.82	\$136.62	\$120.78	\$91.08	\$63.36
\$180,000	\$10,000	\$314.00	\$298.00	\$244.00	\$218.00	\$138.00	\$122.00	\$92.00	\$64.00