



MCALLEN INDEPENDENT SCHOOL DISTRICT

*Costs below are based on a Monthly payroll deduction
(Employer billing mode is based on 12 Payments per year)*

Product: Educator Select Income Protection Plan			Plan A					Plan B							
			ADEA II Duration of Benefits					Injury - ADEAII Duration of Benefits Sickness - 5YR Duration of Benefits							
			Elimination Period (Days)					Elimination Period (Days)							
			Injury (Days)			14	30	60	90	180	Injury (Days)			14	30
Sickness (Days)			14	30	60	90	180	Sickness (Days)			14	30	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit													
3600	300	200	5.82	4.52	3.48	3.00	2.32	5.14	4.04	3.10	2.68	2.08			
5400	450	300	8.73	6.78	5.22	4.50	3.48	7.71	6.06	4.65	4.02	3.12			
7200	600	400	11.64	9.04	6.96	6.00	4.64	10.28	8.08	6.20	5.36	4.16			
9000	750	500	14.55	11.30	8.70	7.50	5.80	12.85	10.10	7.75	6.70	5.20			
10800	900	600	17.46	13.56	10.44	9.00	6.96	15.42	12.12	9.30	8.04	6.24			
12600	1050	700	20.37	15.82	12.18	10.50	8.12	17.99	14.14	10.85	9.38	7.28			
14400	1200	800	23.28	18.08	13.92	12.00	9.28	20.56	16.16	12.40	10.72	8.32			
16200	1350	900	26.19	20.34	15.66	13.50	10.44	23.13	18.18	13.95	12.06	9.36			
18000	1500	1000	29.10	22.60	17.40	15.00	11.60	25.70	20.20	15.50	13.40	10.40			
19800	1650	1100	32.01	24.86	19.14	16.50	12.76	28.27	22.22	17.05	14.74	11.44			
21600	1800	1200	34.92	27.12	20.88	18.00	13.92	30.84	24.24	18.60	16.08	12.48			
23400	1950	1300	37.83	29.38	22.62	19.50	15.08	33.41	26.26	20.15	17.42	13.52			
25200	2100	1400	40.74	31.64	24.36	21.00	16.24	35.98	28.28	21.70	18.76	14.56			
27000	2250	1500	43.65	33.90	26.10	22.50	17.40	38.55	30.30	23.25	20.10	15.60			
28800	2400	1600	46.56	36.16	27.84	24.00	18.56	41.12	32.32	24.80	21.44	16.64			
30600	2550	1700	49.47	38.42	29.58	25.50	19.72	43.69	34.34	26.35	22.78	17.68			
32400	2700	1800	52.38	40.68	31.32	27.00	20.88	46.26	36.36	27.90	24.12	18.72			
34200	2850	1900	55.29	42.94	33.06	28.50	22.04	48.83	38.38	29.45	25.46	19.76			
36000	3000	2000	58.20	45.20	34.80	30.00	23.20	51.40	40.40	31.00	26.80	20.80			
37800	3150	2100	61.11	47.46	36.54	31.50	24.36	53.97	42.42	32.55	28.14	21.84			
39600	3300	2200	64.02	49.72	38.28	33.00	25.52	56.54	44.44	34.10	29.48	22.88			
41400	3450	2300	66.93	51.98	40.02	34.50	26.68	59.11	46.46	35.65	30.82	23.92			
43200	3600	2400	69.84	54.24	41.76	36.00	27.84	61.68	48.48	37.20	32.16	24.96			
45000	3750	2500	72.75	56.50	43.50	37.50	29.00	64.25	50.50	38.75	33.50	26.00			
46800	3900	2600	75.66	58.76	45.24	39.00	30.16	66.82	52.52	40.30	34.84	27.04			
48600	4050	2700	78.57	61.02	46.98	40.50	31.32	69.39	54.54	41.85	36.18	28.08			
50400	4200	2800	81.48	63.28	48.72	42.00	32.48	71.96	56.56	43.40	37.52	29.12			
52200	4350	2900	84.39	65.54	50.46	43.50	33.64	74.53	58.58	44.95	38.86	30.16			
54000	4500	3000	87.30	67.80	52.20	45.00	34.80	77.10	60.60	46.50	40.20	31.20			
55800	4650	3100	90.21	70.06	53.94	46.50	35.96	79.67	62.62	48.05	41.54	32.24			
57600	4800	3200	93.12	72.32	55.68	48.00	37.12	82.24	64.64	49.60	42.88	33.28			
59400	4950	3300	96.03	74.58	57.42	49.50	38.28	84.81	66.66	51.15	44.22	34.32			
61200	5100	3400	98.94	76.84	59.16	51.00	39.44	87.38	68.68	52.70	45.56	35.36			
63000	5250	3500	101.85	79.10	60.90	52.50	40.60	89.95	70.70	54.25	46.90	36.40			
64800	5400	3600	104.76	81.36	62.64	54.00	41.76	92.52	72.72	55.80	48.24	37.44			
66600	5550	3700	107.67	83.62	64.38	55.50	42.92	95.09	74.74	57.35	49.58	38.48			
68400	5700	3800	110.58	85.88	66.12	57.00	44.08	97.66	76.76	58.90	50.92	39.52			
70200	5850	3900	113.49	88.14	67.86	58.50	45.24	100.23	78.78	60.45	52.26	40.56			
72000	6000	4000	116.40	90.40	69.60	60.00	46.40	102.80	80.80	62.00	53.60	41.60			
73800	6150	4100	119.31	92.66	71.34	61.50	47.56	105.37	82.82	63.55	54.94	42.64			
75600	6300	4200	122.22	94.92	73.08	63.00	48.72	107.94	84.84	65.10	56.28	43.68			
77400	6450	4300	125.13	97.18	74.82	64.50	49.88	110.51	86.86	66.65	57.62	44.72			
79200	6600	4400	128.04	99.44	76.56	66.00	51.04	113.08	88.88	68.20	58.96	45.76			
81000	6750	4500	130.95	101.70	78.30	67.50	52.20	115.65	90.90	69.75	60.30	46.80			
82800	6900	4600	133.86	103.96	80.04	69.00	53.36	118.22	92.92	71.30	61.64	47.84			
84600	7050	4700	136.77	106.22	81.78	70.50	54.52	120.79	94.94	72.85	62.98	48.88			
86400	7200	4800	139.68	108.48	83.52	72.00	55.68	123.36	96.96	74.40	64.32	49.92			
88200	7350	4900	142.59	110.74	85.26	73.50	56.84	125.93	98.98	75.95	65.66	50.96			
90000	7500	5000	145.50	113.00	87.00	75.00	58.00	128.50	101.00	77.50	67.00	52.00			
91800	7650	5100	148.41	115.26	88.74	76.50	59.16	131.07	103.02	79.05	68.34	53.04			
93600	7800	5200	151.32	117.52	90.48	78.00	60.32	133.64	105.04	80.60	69.68	54.08			

REF #: 1799253

Find your Annual/Monthly Earnings above to determine your Maximum Monthly Benefit. If your Annual/Monthly Earnings are not shown, use the next lower Annual/Monthly Earnings and corresponding Maximum Monthly Benefit. Or, you may refer to the Plan Highlights to calculate your Maximum Monthly Benefit based on your earnings.



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Injury (Days)			14	30	60	90	180	14	30	60	90	180
Sickness (Days)			14	30	60	90	180	14	30	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit										
95400	7950	5300	154.23	119.78	92.22	79.50	61.48	136.21	107.06	82.15	71.02	55.12
97200	8100	5400	157.14	122.04	93.96	81.00	62.64	138.78	109.08	83.70	72.36	56.16
99000	8250	5500	160.05	124.30	95.70	82.50	63.80	141.35	111.10	85.25	73.70	57.20
100800	8400	5600	162.96	126.56	97.44	84.00	64.96	143.92	113.12	86.80	75.04	58.24
102600	8550	5700	165.87	128.82	99.18	85.50	66.12	146.49	115.14	88.35	76.38	59.28
104400	8700	5800	168.78	131.08	100.92	87.00	67.28	149.06	117.16	89.90	77.72	60.32
106200	8850	5900	171.69	133.34	102.66	88.50	68.44	151.63	119.18	91.45	79.06	61.36
108000	9000	6000	174.60	135.60	104.40	90.00	69.60	154.20	121.20	93.00	80.40	62.40
109800	9150	6100	177.51	137.86	106.14	91.50	70.76	156.77	123.22	94.55	81.74	63.44
111600	9300	6200	180.42	140.12	107.88	93.00	71.92	159.34	125.24	96.10	83.08	64.48
113400	9450	6300	183.33	142.38	109.62	94.50	73.08	161.91	127.26	97.65	84.42	65.52
115200	9600	6400	186.24	144.64	111.36	96.00	74.24	164.48	129.28	99.20	85.76	66.56
117000	9750	6500	189.15	146.90	113.10	97.50	75.40	167.05	131.30	100.75	87.10	67.60
118800	9900	6600	192.06	149.16	114.84	99.00	76.56	169.62	133.32	102.30	88.44	68.64
120600	10050	6700	194.97	151.42	116.58	100.50	77.72	172.19	135.34	103.85	89.78	69.68
122400	10200	6800	197.88	153.68	118.32	102.00	78.88	174.76	137.36	105.40	91.12	70.72
124200	10350	6900	200.79	155.94	120.06	103.50	80.04	177.33	139.38	106.95	92.46	71.76
126000	10500	7000	203.70	158.20	121.80	105.00	81.20	179.90	141.40	108.50	93.80	72.80
127800	10650	7100	206.61	160.46	123.54	106.50	82.36	182.47	143.42	110.05	95.14	73.84
129600	10800	7200	209.52	162.72	125.28	108.00	83.52	185.04	145.44	111.60	96.48	74.88
131400	10950	7300	212.43	164.98	127.02	109.50	84.68	187.61	147.46	113.15	97.82	75.92
133200	11100	7400	215.34	167.24	128.76	111.00	85.84	190.18	149.48	114.70	99.16	76.96
135000	11250	7500	218.25	169.50	130.50	112.50	87.00	192.75	151.50	116.25	100.50	78.00

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