

How does this Income Protection Plan work?

Find your monthly salary in the Benefit Schedule below and determine your eligible Monthly Disability Benefit. Your monthly salary is determined by dividing your annual base salary, exclusive of overtime pay, weekend, or summer work compensation, or other bonuses or benefits, by 12. Your premium will depend on the disability benefit level and the selected plan (90 days or 180 days).

BENEFIT SCHEDULE

Benefits cannot exceed 60% of your Monthly Salary.

Monthly Salary	Monthly Disability Benefit	MONTHLY PREMIUMS Effective thru 6/30/09	
		Plan I (90 Days)	Plan II (180 Days)
\$334 - 499.99	\$200	\$2.84	\$3.64
500 - 666.99	300	4.26	5.46
667 - 833.99	400	5.68	7.28
834 - 999.99	500	7.10	9.10
1,000 - 1,166.99	600	8.52	10.92
1,167 - 1,333.99	700	9.94	12.74
1,334 - 1,499.99	800	11.36	14.56
1,500 - 1,666.99	900	12.78	16.38
1,667 - 1,833.99	1,000	14.20	18.20
1,834 - 1,999.99	1,100	15.62	20.02
2,000 - 2,166.99	1,200	17.04	21.84
2,167 - 2,333.99	1,300	18.46	23.66
2,334 - 2,499.99	1,400	19.88	25.48
2,500 - 2,666.99	1,500	21.30	27.30
2,667 - 2,833.99	1,600	22.72	29.12
2,834 - 2,999.99	1,700	24.14	30.94
3,000 - 3,166.99	1,800	25.56	32.76
3,167 - 3,333.99	1,900	26.98	34.58
3,334 - 3,499.99	2,000	28.40	36.40
3,500 - 3,666.99	2,100	29.82	38.22
3,667 - 3,833.99	2,200	31.24	40.04
3,834 - 3,999.99	2,300	32.66	41.86
4,000 - 4,166.99	2,400	34.08	43.68
4,167 - 4,333.99	2,500	35.50	45.50
4,334 - 4,499.99	2,600	36.92	47.32
4,500 - 4,666.99	2,700	38.34	49.14
4,667 - 4,833.99	2,800	39.76	50.96
4,834 - 4,999.99	2,900	41.18	52.78
5,000 - 5,166.99	3,000	42.60	54.60
5,167 - 5,333.99	3,100	44.02	56.42

Monthly Salary	Monthly Disability Benefit	MONTHLY PREMIUMS Effective thru 6/30/09	
		Plan I (90 Days)	Plan II (180 Days)
\$5,334 - 5,499.99	\$3,200	\$45.44	\$58.24
5,500 - 5,666.99	3,300	46.86	60.06
5,667 - 5,833.99	3,400	48.28	61.88
5,834 - 5,999.99	3,500	49.70	63.70
6,000 - 6,166.99	3,600	51.12	65.52
6,167 - 6,333.99	3,700	52.54	67.34
6,334 - 6,499.99	3,800	53.96	69.16
6,500 - 6,666.99	3,900	55.38	70.98
6,667 - 6,833.99	4,000	56.80	72.80
6,834 - 6,999.99	4,100	58.22	74.62
7,000 - 7,166.99	4,200	59.64	76.44
7,167 - 7,333.99	4,300	61.06	78.26
7,334 - 7,499.99	4,400	62.48	80.08
7,500 - 7,666.99	4,500	63.90	81.90
7,667 - 7,833.99	4,600	65.32	83.72
7,834 - 7,999.99	4,700	66.74	85.54
8,000 - 8,166.99	4,800	68.16	87.36
8,167 - 8,333.99	4,900	69.58	89.18
8,334 - 8,499.99	5,000	71.00	91.00
8,500 - 8,666.99	5,100	72.42	92.82
8,667 - 8,833.99	5,200	73.84	94.64
8,834 - 8,999.99	5,300	75.26	96.46
9,000 - 9,166.99	5,400	76.68	98.28
9,167 - 9,333.99	5,500	78.10	100.10
9,334 - 9,499.99	5,600	79.52	101.92
9,500 - 9,666.99	5,700	80.94	103.74
9,667 - 9,833.99	5,800	82.36	105.56
9,834 - 9,999.99	5,900	83.78	107.38
10,000 and up	6,000	85.20	109.20