



# WESTWOOD INDEPENDENT SCHOOL DISTRICT

**Costs Effective as of September 1, 2021**  
*Costs below are based on a **Monthly** payroll deduction  
 (Employer billing mode is based on **12 Payments** per year)*

<b>Product:</b>			<b>Plan A</b>			
Educator Select Income Protection Plan			<b>SS ADEA Duration of Benefits</b>			
			<b>Elimination Period (Days)</b>			
<b>Injury (Days)</b>			0*	14*	30*	60
<b>Sickness (Days)</b>			7*	14*	30*	60
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit				
3600	300	<b>200</b>	5.92	5.00	4.32	3.48
5400	450	<b>300</b>	8.88	7.50	6.48	5.22
7200	600	<b>400</b>	11.84	10.00	8.64	6.96
9000	750	<b>500</b>	14.80	12.50	10.80	8.70
10800	900	<b>600</b>	17.76	15.00	12.96	10.44
12600	1050	<b>700</b>	20.72	17.50	15.12	12.18
14400	1200	<b>800</b>	23.68	20.00	17.28	13.92
16200	1350	<b>900</b>	26.64	22.50	19.44	15.66
18000	1500	<b>1000</b>	29.60	25.00	21.60	17.40
19800	1650	<b>1100</b>	32.56	27.50	23.76	19.14
21600	1800	<b>1200</b>	35.52	30.00	25.92	20.88
23400	1950	<b>1300</b>	38.48	32.50	28.08	22.62
25200	2100	<b>1400</b>	41.44	35.00	30.24	24.36
27000	2250	<b>1500</b>	44.40	37.50	32.40	26.10
28800	2400	<b>1600</b>	47.36	40.00	34.56	27.84
30600	2550	<b>1700</b>	50.32	42.50	36.72	29.58
32400	2700	<b>1800</b>	53.28	45.00	38.88	31.32
34200	2850	<b>1900</b>	56.24	47.50	41.04	33.06
36000	3000	<b>2000</b>	59.20	50.00	43.20	34.80
37800	3150	<b>2100</b>	62.16	52.50	45.36	36.54
39600	3300	<b>2200</b>	65.12	55.00	47.52	38.28
41400	3450	<b>2300</b>	68.08	57.50	49.68	40.02
43200	3600	<b>2400</b>	71.04	60.00	51.84	41.76
45000	3750	<b>2500</b>	74.00	62.50	54.00	43.50
46800	3900	<b>2600</b>	76.96	65.00	56.16	45.24
48600	4050	<b>2700</b>	79.92	67.50	58.32	46.98
50400	4200	<b>2800</b>	82.88	70.00	60.48	48.72
52200	4350	<b>2900</b>	85.84	72.50	62.64	50.46
54000	4500	<b>3000</b>	88.80	75.00	64.80	52.20
55800	4650	<b>3100</b>	91.76	77.50	66.96	53.94
57600	4800	<b>3200</b>	94.72	80.00	69.12	55.68
59400	4950	<b>3300</b>	97.68	82.50	71.28	57.42
61200	5100	<b>3400</b>	100.64	85.00	73.44	59.16
63000	5250	<b>3500</b>	103.60	87.50	75.60	60.90
64800	5400	<b>3600</b>	106.56	90.00	77.76	62.64
66600	5550	<b>3700</b>	109.52	92.50	79.92	64.38
68400	5700	<b>3800</b>	112.48	95.00	82.08	66.12
70200	5850	<b>3900</b>	115.44	97.50	84.24	67.86
72000	6000	<b>4000</b>	118.40	100.00	86.40	69.60
73800	6150	<b>4100</b>	121.36	102.50	88.56	71.34
75600	6300	<b>4200</b>	124.32	105.00	90.72	73.08
77400	6450	<b>4300</b>	127.28	107.50	92.88	74.82
79200	6600	<b>4400</b>	130.24	110.00	95.04	76.56
81000	6750	<b>4500</b>	133.20	112.50	97.20	78.30
82800	6900	<b>4600</b>	136.16	115.00	99.36	80.04
84600	7050	<b>4700</b>	139.12	117.50	101.52	81.78
86400	7200	<b>4800</b>	142.08	120.00	103.68	83.52
88200	7350	<b>4900</b>	145.04	122.50	105.84	85.26
90000	7500	<b>5000</b>	148.00	125.00	108.00	87.00
91800	7650	<b>5100</b>	150.96	127.50	110.16	88.74
93600	7800	<b>5200</b>	153.92	130.00	112.32	90.48

REF #: 5603488

**\* If, because of your disability, you are hospital confined as an inpatient, benefits begin on the first day of inpatient confinement.**

**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.**



# WESTWOOD INDEPENDENT SCHOOL DISTRICT CP2021

**Costs Effective as of September 1, 202021**  
*Costs below are based on a **Monthly** payroll deduction  
 (Employer billing mode is based on **12 Payments** per year)*

<b>Product:</b> Educator Select Income Protection Plan			<b>Plan A</b>			
			<b>SS ADEA Duration of Benefits</b>			
			<b>Elimination Period (Days)</b>			
<b>Injury (Days)</b>			0*	14*	30*	60
<b>Sickness (Days)</b>			7*	14*	30*	60
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit				
95400	7950	<b>5300</b>	156.88	132.50	114.48	92.22
97200	8100	<b>5400</b>	159.84	135.00	116.64	93.96
99000	8250	<b>5500</b>	162.80	137.50	118.80	95.70
100800	8400	<b>5600</b>	165.76	140.00	120.96	97.44
102600	8550	<b>5700</b>	168.72	142.50	123.12	99.18
104400	8700	<b>5800</b>	171.68	145.00	125.28	100.92
106200	8850	<b>5900</b>	174.64	147.50	127.44	102.66
108000	9000	<b>6000</b>	177.60	150.00	129.60	104.40
109800	9150	<b>6100</b>	180.56	152.50	131.76	106.14
111600	9300	<b>6200</b>	183.52	155.00	133.92	107.88
113400	9450	<b>6300</b>	186.48	157.50	136.08	109.62
115200	9600	<b>6400</b>	189.44	160.00	138.24	111.36
117000	9750	<b>6500</b>	192.40	162.50	140.40	113.10
118800	9900	<b>6600</b>	195.36	165.00	142.56	114.84
120600	10050	<b>6700</b>	198.32	167.50	144.72	116.58
122400	10200	<b>6800</b>	201.28	170.00	146.88	118.32
124200	10350	<b>6900</b>	204.24	172.50	149.04	120.06
126000	10500	<b>7000</b>	207.20	175.00	151.20	121.80
127800	10650	<b>7100</b>	210.16	177.50	153.36	123.54
129600	10800	<b>7200</b>	213.12	180.00	155.52	125.28
131400	10950	<b>7300</b>	216.08	182.50	157.68	127.02
133200	11100	<b>7400</b>	219.04	185.00	159.84	128.76
135000	11250	<b>7500</b>	222.00	187.50	162.00	130.50
136800	11400	<b>7600</b>	224.96	190.00	164.16	132.24
138600	11550	<b>7700</b>	227.92	192.50	166.32	133.98
140400	11700	<b>7800</b>	230.88	195.00	168.48	135.72
142200	11850	<b>7900</b>	233.84	197.50	170.64	137.46
144000	12000	<b>8000</b>	236.80	200.00	172.80	139.20

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