



REGION VIII TIPS EMPLOYEE BENEFITS COOPERATIVE

Costs Effective as of September 1, 2010
*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					
			ADEA II Duration of Benefits					
			Elimination Period (Days)					
Injury (Days)			0*	14*	30*	60	90	180
Sickness (Days)			7*	14*	30*	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit						
3600	300	200	8.00	6.78	5.88	4.80	2.76	1.96
5400	450	300	12.00	10.17	8.82	7.20	4.14	2.94
7200	600	400	16.00	13.56	11.76	9.60	5.52	3.92
9000	750	500	20.00	16.95	14.70	12.00	6.90	4.90
10800	900	600	24.00	20.34	17.64	14.40	8.28	5.88
12600	1050	700	28.00	23.73	20.58	16.80	9.66	6.86
14400	1200	800	32.00	27.12	23.52	19.20	11.04	7.84
16200	1350	900	36.00	30.51	26.46	21.60	12.42	8.82
18000	1500	1000	40.00	33.90	29.40	24.00	13.80	9.80
19800	1650	1100	44.00	37.29	32.34	26.40	15.18	10.78
21600	1800	1200	48.00	40.68	35.28	28.80	16.56	11.76
23400	1950	1300	52.00	44.07	38.22	31.20	17.94	12.74
25200	2100	1400	56.00	47.46	41.16	33.60	19.32	13.72
27000	2250	1500	60.00	50.85	44.10	36.00	20.70	14.70
28800	2400	1600	64.00	54.24	47.04	38.40	22.08	15.68
30600	2550	1700	68.00	57.63	49.98	40.80	23.46	16.66
32400	2700	1800	72.00	61.02	52.92	43.20	24.84	17.64
34200	2850	1900	76.00	64.41	55.86	45.60	26.22	18.62
36000	3000	2000	80.00	67.80	58.80	48.00	27.60	19.60
37800	3150	2100	84.00	71.19	61.74	50.40	28.98	20.58
39600	3300	2200	88.00	74.58	64.68	52.80	30.36	21.56
41400	3450	2300	92.00	77.97	67.62	55.20	31.74	22.54
43200	3600	2400	96.00	81.36	70.56	57.60	33.12	23.52
45000	3750	2500	100.00	84.75	73.50	60.00	34.50	24.50
46800	3900	2600	104.00	88.14	76.44	62.40	35.88	25.48
48600	4050	2700	108.00	91.53	79.38	64.80	37.26	26.46
50400	4200	2800	112.00	94.92	82.32	67.20	38.64	27.44
52200	4350	2900	116.00	98.31	85.26	69.60	40.02	28.42
54000	4500	3000	120.00	101.70	88.20	72.00	41.40	29.40
55800	4650	3100	124.00	105.09	91.14	74.40	42.78	30.38
57600	4800	3200	128.00	108.48	94.08	76.80	44.16	31.36
59400	4950	3300	132.00	111.87	97.02	79.20	45.54	32.34
61200	5100	3400	136.00	115.26	99.96	81.60	46.92	33.32
63000	5250	3500	140.00	118.65	102.90	84.00	48.30	34.30
64800	5400	3600	144.00	122.04	105.84	86.40	49.68	35.28
66600	5550	3700	148.00	125.43	108.78	88.80	51.06	36.26
68400	5700	3800	152.00	128.82	111.72	91.20	52.44	37.24
70200	5850	3900	156.00	132.21	114.66	93.60	53.82	38.22
72000	6000	4000	160.00	135.60	117.60	96.00	55.20	39.20
73800	6150	4100	164.00	138.99	120.54	98.40	56.58	40.18
75600	6300	4200	168.00	142.38	123.48	100.80	57.96	41.16
77400	6450	4300	172.00	145.77	126.42	103.20	59.34	42.14
79200	6600	4400	176.00	149.16	129.36	105.60	60.72	43.12
81000	6750	4500	180.00	152.55	132.30	108.00	62.10	44.10
82800	6900	4600	184.00	155.94	135.24	110.40	63.48	45.08
84600	7050	4700	188.00	159.33	138.18	112.80	64.86	46.06
86400	7200	4800	192.00	162.72	141.12	115.20	66.24	47.04
88200	7350	4900	196.00	166.11	144.06	117.60	67.62	48.02
90000	7500	5000	200.00	169.50	147.00	120.00	69.00	49.00
91800	7650	5100	204.00	172.89	149.94	122.40	70.38	49.98
93600	7800	5200	208.00	176.28	152.88	124.80	71.76	50.96

REF #: 2477129

*** 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.



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Injury (Days)			0*	14*	30*	60	90	180
Sickness (Days)			7*	14*	30*	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit						
95400	7950	5300	212.00	179.67	155.82	127.20	73.14	51.94
97200	8100	5400	216.00	183.06	158.76	129.60	74.52	52.92
99000	8250	5500	220.00	186.45	161.70	132.00	75.90	53.90
100800	8400	5600	224.00	189.84	164.64	134.40	77.28	54.88
102600	8550	5700	228.00	193.23	167.58	136.80	78.66	55.86
104400	8700	5800	232.00	196.62	170.52	139.20	80.04	56.84
106200	8850	5900	236.00	200.01	173.46	141.60	81.42	57.82
108000	9000	6000	240.00	203.40	176.40	144.00	82.80	58.80
109800	9150	6100	244.00	206.79	179.34	146.40	84.18	59.78
111600	9300	6200	248.00	210.18	182.28	148.80	85.56	60.76
113400	9450	6300	252.00	213.57	185.22	151.20	86.94	61.74
115200	9600	6400	256.00	216.96	188.16	153.60	88.32	62.72
117000	9750	6500	260.00	220.35	191.10	156.00	89.70	63.70
118800	9900	6600	264.00	223.74	194.04	158.40	91.08	64.68
120600	10050	6700	268.00	227.13	196.98	160.80	92.46	65.66
122400	10200	6800	272.00	230.52	199.92	163.20	93.84	66.64
124200	10350	6900	276.00	233.91	202.86	165.60	95.22	67.62
126000	10500	7000	280.00	237.30	205.80	168.00	96.60	68.60
127800	10650	7100	284.00	240.69	208.74	170.40	97.98	69.58
129600	10800	7200	288.00	244.08	211.68	172.80	99.36	70.56
131400	10950	7300	292.00	247.47	214.62	175.20	100.74	71.54
133200	11100	7400	296.00	250.86	217.56	177.60	102.12	72.52
135000	11250	7500	300.00	254.25	220.50	180.00	103.50	73.50

REF #: 2477129

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