



FAYETTE COUNTY PUBLIC SCHOOLS

Costs Effective as of January 1, 2009

Costs below are based on 18 payroll deductions per year

Product: Educator Select Income Protection Plan			Plan A					Plan B				
			ADEA II Duration of Benefits					2 YR ADEA Duration of Benefits				
			Elimination Period (Days)					Elimination Period (Days)				
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										
3600	300	200	7.79	6.41	4.40	3.81	2.93	6.03	4.64	2.80	2.17	1.64
5400	450	300	11.68	9.62	6.60	5.72	4.40	9.04	6.96	4.20	3.26	2.46
7200	600	400	15.57	12.83	8.80	7.63	5.87	12.05	9.28	5.60	4.35	3.28
9000	750	500	19.47	16.03	11.00	9.53	7.33	15.07	11.60	7.00	5.43	4.10
10800	900	600	23.36	19.24	13.20	11.44	8.80	18.08	13.92	8.40	6.52	4.92
12600	1050	700	27.25	22.45	15.40	13.35	10.27	21.09	16.24	9.80	7.61	5.74
14400	1200	800	31.15	25.65	17.60	15.25	11.73	24.11	18.56	11.20	8.69	6.56
16200	1350	900	35.04	28.86	19.80	17.16	13.20	27.12	20.88	12.60	9.78	7.38
18000	1500	1000	38.93	32.07	22.00	19.07	14.67	30.13	23.20	14.00	10.87	8.20
19800	1650	1100	42.83	35.27	24.20	20.97	16.13	33.15	25.52	15.40	11.95	9.02
21600	1800	1200	46.72	38.48	26.40	22.88	17.60	36.16	27.84	16.80	13.04	9.84
23400	1950	1300	50.61	41.69	28.60	24.79	19.07	39.17	30.16	18.20	14.13	10.66
25200	2100	1400	54.51	44.89	30.80	26.69	20.53	42.19	32.48	19.60	15.21	11.48
27000	2250	1500	58.40	48.10	33.00	28.60	22.00	45.20	34.80	21.00	16.30	12.30
28800	2400	1600	62.29	51.31	35.20	30.51	23.47	48.21	37.12	22.40	17.39	13.12
30600	2550	1700	66.19	54.51	37.40	32.41	24.93	51.23	39.44	23.80	18.47	13.94
32400	2700	1800	70.08	57.72	39.60	34.32	26.40	54.24	41.76	25.20	19.56	14.76
34200	2850	1900	73.97	60.93	41.80	36.23	27.87	57.25	44.08	26.60	20.65	15.58
36000	3000	2000	77.87	64.13	44.00	38.13	29.33	60.27	46.40	28.00	21.73	16.40
37800	3150	2100	81.76	67.34	46.20	40.04	30.80	63.28	48.72	29.40	22.82	17.22
39600	3300	2200	85.65	70.55	48.40	41.95	32.27	66.29	51.04	30.80	23.91	18.04
41400	3450	2300	89.55	73.75	50.60	43.85	33.73	69.31	53.36	32.20	24.99	18.86
43200	3600	2400	93.44	76.96	52.80	45.76	35.20	72.32	55.68	33.60	26.08	19.68
45000	3750	2500	97.33	80.17	55.00	47.67	36.67	75.33	58.00	35.00	27.17	20.50
46800	3900	2600	101.23	83.37	57.20	49.57	38.13	78.35	60.32	36.40	28.25	21.32
48600	4050	2700	105.12	86.58	59.40	51.48	39.60	81.36	62.64	37.80	29.34	22.14
50400	4200	2800	109.01	89.79	61.60	53.39	41.07	84.37	64.96	39.20	30.43	22.96
52200	4350	2900	112.91	92.99	63.80	55.29	42.53	87.39	67.28	40.60	31.51	23.78
54000	4500	3000	116.80	96.20	66.00	57.20	44.00	90.40	69.60	42.00	32.60	24.60
55800	4650	3100	120.69	99.41	68.20	59.11	45.47	93.41	71.92	43.40	33.69	25.42
57600	4800	3200	124.59	102.61	70.40	61.01	46.93	96.43	74.24	44.80	34.77	26.24
59400	4950	3300	128.48	105.82	72.60	62.92	48.40	99.44	76.56	46.20	35.86	27.06
61200	5100	3400	132.37	109.03	74.80	64.83	49.87	102.45	78.88	47.60	36.95	27.88
63000	5250	3500	136.27	112.23	77.00	66.73	51.33	105.47	81.20	49.00	38.03	28.70
64800	5400	3600	140.16	115.44	79.20	68.64	52.80	108.48	83.52	50.40	39.12	29.52
66600	5550	3700	144.05	118.65	81.40	70.55	54.27	111.49	85.84	51.80	40.21	30.34
68400	5700	3800	147.95	121.85	83.60	72.45	55.73	114.51	88.16	53.20	41.29	31.16
70200	5850	3900	151.84	125.06	85.80	74.36	57.20	117.52	90.48	54.60	42.38	31.98
72000	6000	4000	155.73	128.27	88.00	76.27	58.67	120.53	92.80	56.00	43.47	32.80
73800	6150	4100	159.63	131.47	90.20	78.17	60.13	123.55	95.12	57.40	44.55	33.62
75600	6300	4200	163.52	134.68	92.40	80.08	61.60	126.56	97.44	58.80	45.64	34.44
77400	6450	4300	167.41	137.89	94.60	81.99	63.07	129.57	99.76	60.20	46.73	35.26
79200	6600	4400	171.31	141.09	96.80	83.89	64.53	132.59	102.08	61.60	47.81	36.08
81000	6750	4500	175.20	144.30	99.00	85.80	66.00	135.60	104.40	63.00	48.90	36.90
82800	6900	4600	179.09	147.51	101.20	87.71	67.47	138.61	106.72	64.40	49.99	37.72
84600	7050	4700	182.99	150.71	103.40	89.61	68.93	141.63	109.04	65.80	51.07	38.54
86400	7200	4800	186.88	153.92	105.60	91.52	70.40	144.64	111.36	67.20	52.16	39.36
88200	7350	4900	190.77	157.13	107.80	93.43	71.87	147.65	113.68	68.60	53.25	40.18
90000	7500	5000	194.67	160.33	110.00	95.33	73.33	150.67	116.00	70.00	54.33	41.00
91800	7650	5100	198.56	163.54	112.20	97.24	74.80	153.68	118.32	71.40	55.42	41.82
93600	7800	5200	202.45	166.75	114.40	99.15	76.27	156.69	120.64	72.80	56.51	42.64

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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Sickness (Days)			14	30	60	90	180	14	30	60	90	180
Annual Earnings	Monthly Earnings	Maximum Monthly										
95400	7950	5300	206.35	169.95	116.60	101.05	77.73	159.71	122.96	74.20	57.59	43.46
97200	8100	5400	210.24	173.16	118.80	102.96	79.20	162.72	125.28	75.60	58.68	44.28
99000	8250	5500	214.13	176.37	121.00	104.87	80.67	165.73	127.60	77.00	59.77	45.10
100800	8400	5600	218.03	179.57	123.20	106.77	82.13	168.75	129.92	78.40	60.85	45.92
102600	8550	5700	221.92	182.78	125.40	108.68	83.60	171.76	132.24	79.80	61.94	46.74
104400	8700	5800	225.81	185.99	127.60	110.59	85.07	174.77	134.56	81.20	63.03	47.56
106200	8850	5900	229.71	189.19	129.80	112.49	86.53	177.79	136.88	82.60	64.11	48.38
108000	9000	6000	233.60	192.40	132.00	114.40	88.00	180.80	139.20	84.00	65.20	49.20
109800	9150	6100	237.49	195.61	134.20	116.31	89.47	183.81	141.52	85.40	66.29	50.02
111600	9300	6200	241.39	198.81	136.40	118.21	90.93	186.83	143.84	86.80	67.37	50.84
113400	9450	6300	245.28	202.02	138.60	120.12	92.40	189.84	146.16	88.20	68.46	51.66
115200	9600	6400	249.17	205.23	140.80	122.03	93.87	192.85	148.48	89.60	69.55	52.48
117000	9750	6500	253.07	208.43	143.00	123.93	95.33	195.87	150.80	91.00	70.63	53.30
118800	9900	6600	256.96	211.64	145.20	125.84	96.80	198.88	153.12	92.40	71.72	54.12
120600	10050	6700	260.85	214.85	147.40	127.75	98.27	201.89	155.44	93.80	72.81	54.94
122400	10200	6800	264.75	218.05	149.60	129.65	99.73	204.91	157.76	95.20	73.89	55.76
124200	10350	6900	268.64	221.26	151.80	131.56	101.20	207.92	160.08	96.60	74.98	56.58
126000	10500	7000	272.53	224.47	154.00	133.47	102.67	210.93	162.40	98.00	76.07	57.40
127800	10650	7100	276.43	227.67	156.20	135.37	104.13	213.95	164.72	99.40	77.15	58.22
129600	10800	7200	280.32	230.88	158.40	137.28	105.60	216.96	167.04	100.80	78.24	59.04
131400	10950	7300	284.21	234.09	160.60	139.19	107.07	219.97	169.36	102.20	79.33	59.86
133200	11100	7400	288.11	237.29	162.80	141.09	108.53	222.99	171.68	103.60	80.41	60.68
135000	11250	7500	292.00	240.50	165.00	143.00	110.00	226.00	174.00	105.00	81.50	61.50

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