



FAYETTE COUNTY PUBLIC SCHOOLS

Costs Effective as of January 1, 2009

Costs below are based on 24 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	5.84	4.81	3.30	2.86	2.20	4.52	3.48	2.10	1.63	1.23
5400	450	300	8.76	7.22	4.95	4.29	3.30	6.78	5.22	3.15	2.45	1.85
7200	600	400	11.68	9.62	6.60	5.72	4.40	9.04	6.96	4.20	3.26	2.46
9000	750	500	14.60	12.03	8.25	7.15	5.50	11.30	8.70	5.25	4.08	3.08
10800	900	600	17.52	14.43	9.90	8.58	6.60	13.56	10.44	6.30	4.89	3.69
12600	1050	700	20.44	16.84	11.55	10.01	7.70	15.82	12.18	7.35	5.71	4.31
14400	1200	800	23.36	19.24	13.20	11.44	8.80	18.08	13.92	8.40	6.52	4.92
16200	1350	900	26.28	21.65	14.85	12.87	9.90	20.34	15.66	9.45	7.34	5.54
18000	1500	1000	29.20	24.05	16.50	14.30	11.00	22.60	17.40	10.50	8.15	6.15
19800	1650	1100	32.12	26.46	18.15	15.73	12.10	24.86	19.14	11.55	8.97	6.77
21600	1800	1200	35.04	28.86	19.80	17.16	13.20	27.12	20.88	12.60	9.78	7.38
23400	1950	1300	37.96	31.27	21.45	18.59	14.30	29.38	22.62	13.65	10.60	8.00
25200	2100	1400	40.88	33.67	23.10	20.02	15.40	31.64	24.36	14.70	11.41	8.61
27000	2250	1500	43.80	36.08	24.75	21.45	16.50	33.90	26.10	15.75	12.23	9.23
28800	2400	1600	46.72	38.48	26.40	22.88	17.60	36.16	27.84	16.80	13.04	9.84
30600	2550	1700	49.64	40.89	28.05	24.31	18.70	38.42	29.58	17.85	13.86	10.46
32400	2700	1800	52.56	43.29	29.70	25.74	19.80	40.68	31.32	18.90	14.67	11.07
34200	2850	1900	55.48	45.70	31.35	27.17	20.90	42.94	33.06	19.95	15.49	11.69
36000	3000	2000	58.40	48.10	33.00	28.60	22.00	45.20	34.80	21.00	16.30	12.30
37800	3150	2100	61.32	50.51	34.65	30.03	23.10	47.46	36.54	22.05	17.12	12.92
39600	3300	2200	64.24	52.91	36.30	31.46	24.20	49.72	38.28	23.10	17.93	13.53
41400	3450	2300	67.16	55.32	37.95	32.89	25.30	51.98	40.02	24.15	18.75	14.15
43200	3600	2400	70.08	57.72	39.60	34.32	26.40	54.24	41.76	25.20	19.56	14.76
45000	3750	2500	73.00	60.13	41.25	35.75	27.50	56.50	43.50	26.25	20.38	15.38
46800	3900	2600	75.92	62.53	42.90	37.18	28.60	58.76	45.24	27.30	21.19	15.99
48600	4050	2700	78.84	64.94	44.55	38.61	29.70	61.02	46.98	28.35	22.01	16.61
50400	4200	2800	81.76	67.34	46.20	40.04	30.80	63.28	48.72	29.40	22.82	17.22
52200	4350	2900	84.68	69.75	47.85	41.47	31.90	65.54	50.46	30.45	23.64	17.84
54000	4500	3000	87.60	72.15	49.50	42.90	33.00	67.80	52.20	31.50	24.45	18.45
55800	4650	3100	90.52	74.56	51.15	44.33	34.10	70.06	53.94	32.55	25.27	19.07
57600	4800	3200	93.44	76.96	52.80	45.76	35.20	72.32	55.68	33.60	26.08	19.68
59400	4950	3300	96.36	79.37	54.45	47.19	36.30	74.58	57.42	34.65	26.90	20.30
61200	5100	3400	99.28	81.77	56.10	48.62	37.40	76.84	59.16	35.70	27.71	20.91
63000	5250	3500	102.20	84.18	57.75	50.05	38.50	79.10	60.90	36.75	28.53	21.53
64800	5400	3600	105.12	86.58	59.40	51.48	39.60	81.36	62.64	37.80	29.34	22.14
66600	5550	3700	108.04	88.99	61.05	52.91	40.70	83.62	64.38	38.85	30.16	22.76
68400	5700	3800	110.96	91.39	62.70	54.34	41.80	85.88	66.12	39.90	30.97	23.37
70200	5850	3900	113.88	93.80	64.35	55.77	42.90	88.14	67.86	40.95	31.79	23.99
72000	6000	4000	116.80	96.20	66.00	57.20	44.00	90.40	69.60	42.00	32.60	24.60
73800	6150	4100	119.72	98.61	67.65	58.63	45.10	92.66	71.34	43.05	33.42	25.22
75600	6300	4200	122.64	101.01	69.30	60.06	46.20	94.92	73.08	44.10	34.23	25.83
77400	6450	4300	125.56	103.42	70.95	61.49	47.30	97.18	74.82	45.15	35.05	26.45
79200	6600	4400	128.48	105.82	72.60	62.92	48.40	99.44	76.56	46.20	35.86	27.06
81000	6750	4500	131.40	108.23	74.25	64.35	49.50	101.70	78.30	47.25	36.68	27.68
82800	6900	4600	134.32	110.63	75.90	65.78	50.60	103.96	80.04	48.30	37.49	28.29
84600	7050	4700	137.24	113.04	77.55	67.21	51.70	106.22	81.78	49.35	38.31	28.91
86400	7200	4800	140.16	115.44	79.20	68.64	52.80	108.48	83.52	50.40	39.12	29.52
88200	7350	4900	143.08	117.85	80.85	70.07	53.90	110.74	85.26	51.45	39.94	30.14
90000	7500	5000	146.00	120.25	82.50	71.50	55.00	113.00	87.00	52.50	40.75	30.75
91800	7650	5100	148.92	122.66	84.15	72.93	56.10	115.26	88.74	53.55	41.57	31.37
93600	7800	5200	151.84	125.06	85.80	74.36	57.20	117.52	90.48	54.60	42.38	31.98

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.



FAYETTE COUNTY PUBLIC SCHOOLS

Costs Effective as of January 1, 2009

Costs below are based on 24 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										
95400	7950	5300	154.76	127.47	87.45	75.79	58.30	119.78	92.22	55.65	43.20	32.60
97200	8100	5400	157.68	129.87	89.10	77.22	59.40	122.04	93.96	56.70	44.01	33.21
99000	8250	5500	160.60	132.28	90.75	78.65	60.50	124.30	95.70	57.75	44.83	33.83
100800	8400	5600	163.52	134.68	92.40	80.08	61.60	126.56	97.44	58.80	45.64	34.44
102600	8550	5700	166.44	137.09	94.05	81.51	62.70	128.82	99.18	59.85	46.46	35.06
104400	8700	5800	169.36	139.49	95.70	82.94	63.80	131.08	100.92	60.90	47.27	35.67
106200	8850	5900	172.28	141.90	97.35	84.37	64.90	133.34	102.66	61.95	48.09	36.29
108000	9000	6000	175.20	144.30	99.00	85.80	66.00	135.60	104.40	63.00	48.90	36.90
109800	9150	6100	178.12	146.71	100.65	87.23	67.10	137.86	106.14	64.05	49.72	37.52
111600	9300	6200	181.04	149.11	102.30	88.66	68.20	140.12	107.88	65.10	50.53	38.13
113400	9450	6300	183.96	151.52	103.95	90.09	69.30	142.38	109.62	66.15	51.35	38.75
115200	9600	6400	186.88	153.92	105.60	91.52	70.40	144.64	111.36	67.20	52.16	39.36
117000	9750	6500	189.80	156.33	107.25	92.95	71.50	146.90	113.10	68.25	52.98	39.98
118800	9900	6600	192.72	158.73	108.90	94.38	72.60	149.16	114.84	69.30	53.79	40.59
120600	10050	6700	195.64	161.14	110.55	95.81	73.70	151.42	116.58	70.35	54.61	41.21
122400	10200	6800	198.56	163.54	112.20	97.24	74.80	153.68	118.32	71.40	55.42	41.82
124200	10350	6900	201.48	165.95	113.85	98.67	75.90	155.94	120.06	72.45	56.23	42.44
126000	10500	7000	204.40	168.35	115.50	100.10	77.00	158.20	121.80	73.50	57.05	43.05
127800	10650	7100	207.32	170.76	117.15	101.53	78.10	160.46	123.54	74.55	57.86	43.67
129600	10800	7200	210.24	173.16	118.80	102.96	79.20	162.72	125.28	75.60	58.68	44.28
131400	10950	7300	213.16	175.57	120.45	104.39	80.30	164.98	127.02	76.65	59.49	44.90
133200	11100	7400	216.08	177.97	122.10	105.82	81.40	167.24	128.76	77.70	60.31	45.51
135000	11250	7500	219.00	180.38	123.75	107.25	82.50	169.50	130.50	78.75	61.12	46.13

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.