



Benefit Summary Highlights for  
**San Antonio Independent School District**

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Underwritten by Aetna Life Insurance Company  
**Long Term Disability Insurance**

**Eligibility:** *All active full time employees working 30 hours per week or more.*

**Purpose:** Long Term Disability insurance provides income replacement benefits for you and your family in the event you are unable to work due to an accident or sickness.

**Maximizing Income Protection**

Long Term Disability (LTD) Insurance can offer an affordable way for educators and administrators to protect their lifestyles—and the people who depend upon them.

Employees can choose from a selection of LTD features they feel best match their financial needs.

- Employees can choose their Monthly Benefit Amount in \$100 increments, from \$200 to \$8,000 (not to exceed 66 2/3% of monthly earnings).
- Employees can choose from among six accident/sickness Benefit Waiting Periods. *A benefit waiting period is the period of time in which an employee must be continuously disabled before you are eligible for benefits.*
- Calculated by **Calendar Days**

<b>Accident</b>	<b>Sickness</b>
0 Days	3 Days
14 Days	14 Days
30 Days	30 Days
60 Days	60 Days
90 Days	90 Days
180 Days	180 Days

**Maximum Benefit Period:**

**Plan A: SSNRA (Social Security Normal Retirement Age) – Accident/Sickness**

Benefits are payable while disabled according to the following schedule or until the Social Security Normal Retirement Age, if later.

Disabled at age 61 or younger, benefits continue to end of month at age 65. Months of payment after elimination period:

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<u>Age at Disability</u>	<u>Maximum Duration</u>
Age 62	42 months
Age 63	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69	12 months

**Plan B: SSNRA (Social Security Normal Retirement Age) – Accident:**

Benefits are payable while disabled according to the following schedule or until the Social Security Normal Retirement Age, if later.

Disabled at age 61 or younger, benefits continue to end of month at age 65. Months of payment after elimination period:

<u>Age at Disability</u>	<u>Maximum Duration</u>
Age 62	42 months
Age 63	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69	12 months

**3 Year Reducing Benefit for Disability due to Sickness:**

<u>Age at Disability</u>	<u>Maximum Duration</u>
Before Age 64	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

**Limitations & Exclusions:** Benefits for Mental/Nervous/Substance Abuse/Self-Reported Illnesses are limited to 24 months lifetime combined

**Pre-Existing Exclusion:** There is a 3/12 pre-existing conditions clause. This is a look back period to see if you were treatment-free for a 3-month period prior to the effective date of your coverage. If you weren't treatment-free, the pre-existing condition is excluded from coverage if you're disabled within 12-months of first becoming insured. In addition, if during an annual enrollment period you apply for additional benefits or select a shorter elimination period, this plan will not cover the increase in your coverage if you have a pre-existing condition.

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## Plan Features

**Maximum Benefit**—Employees can protect as much as \$8,000 of their income as long as the benefit is not greater than 66 2/3% of their salary.

**Definition of Disability**— 2 Year Own Occ with Residual. Covers Non-Occupational disabilities – not in lieu of Workers Compensation. During the Elimination Period and the Own Occupation Period – any day that an individual is unable to perform the material duties of his/her own occupation; or while unable to perform the material duties of his/her own occupation, is performing at least one of the material duties of any occupation on a part-time or full-time basis and has lost at least 20% of their indexed pre-disability earnings due to a disable condition. After the Own Occupation Period – any day that an individual is unable to perform the material duties of any occupation for which he/she is or may become fitted, based on training, education or experience; or while unable to perform the material duties of any reasonable occupation, is performing at least one of the material duties of any occupation on a part-time or full-time basis and has lost at least 40% of his/her pre-indexed earnings due to a disabling condition.

**1<sup>st</sup> Day Hospital Benefit**—This feature waives the waiting period if an insured is hospitalized. Hospitalized means that, if because of your disability, you are hospital confined as an **inpatient**, benefits begin the first day of inpatient confinement. Inpatient means you are confined to a hospital room due to your sickness or injury, for **24** or more consecutive hours. This benefit is included in the **0/3** and **14/14** waiting periods.

**12 Month Return-to-Work Incentive**—This benefit gives an employee the opportunity to return to work part time earning some income plus receive LTD benefits allowing them to receive up to 100% income replacement during the first 12 months.

**Deductible Income**—Income benefit sources payable to the employee, employee's spouse, children and/or dependents due to the employee's disability or retirement. Sources include, but are not limited to, benefits payable from: unemployment compensation, Workers' Comp, statutory disability plans, veteran's benefits, Assault Leave Benefits, and any other group or association disability or retirement plans.

The following Income benefit sources have a **12 month deferral** in which no offset will be applied. Employer provided sick leave or salary continuation, Auto Liability Insurance, Social Security, 3<sup>rd</sup> party liability, statutory disability plans or any other group or association disability. All other offsets are immediate.

**Survivor Benefit**—Pays a lump sum equal to 3 times the non-integrated LTD benefit. Must be disabled 180 days before benefit will be payable.

**Rehabilitation Program**—during the employee's active participation in an Aetna approved Rehabilitation Program, Aetna will pay an additional 10% of the monthly benefit after all applicable reductions for other income benefits but not more than \$500 per month. This incentive will be paid up to 6 consecutive months for each period of disability.

**Child/Dependent Care**—After 6 months of benefit are paid, a benefit is available to reimburse an employee for dependent care expenses while participating in an approved rehabilitation program. An amount of \$350 per month per dependent to a maximum of \$1,000 is payable for up to 24 months.

**Waiver of Premium**—If you become disabled, your premium payment for your insurance will be waived on any premium due date on which: (1) You remain Disabled for 90 consecutive days; and (2) Disability Benefits are being paid or are payable for the Disability.

**Minimum Benefit**—Greater of 25% of gross maximum Monthly Benefit.

**Continuity of Coverage**—Insured individuals do not lose coverage due to an employer's change in group insurance carriers.

**Worksite Modification Benefit** – This benefit allows Aetna to pay for expenses of worksite modifications that result in a disabled employee's return to work.

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**Accidental Personal Loss Indemnity Benefit**-This benefit is subject to the elimination period, a set number of benefit payments will be made if an employee suffers a covered accidental personal loss.

**Recurrent Disability** – If 2 or more separate periods of disability are due to the same or related causes they will be deemed to be one period of disability and only one elimination period will apply if the separation occurs during the elimination period and the periods are separated by less than **30 days** of work or the separation occurs after the elimination period and the periods are separated by less than **6 months** of work.

**Cost**- The cost of this benefit is paid by the **employee**.

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San Antonio Independent School District			Plan A - Accident/Sickness Benefit Waiting Period					
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit	Monthly Cost					
			0/3	14 /14	30/30	60/60	90/90	180/180
\$3,600	\$300	\$200.00	\$12.50	\$8.58	\$5.86	\$4.10	\$2.64	\$1.96
\$5,400	\$450	\$300.00	\$18.75	\$12.87	\$8.79	\$6.15	\$3.96	\$2.94
\$7,200	\$600	\$400.00	\$25.00	\$17.16	\$11.72	\$8.20	\$5.28	\$3.92
\$9,000	\$750	\$500.00	\$31.25	\$21.45	\$14.65	\$10.25	\$6.60	\$4.90
\$10,800	\$900	\$600.00	\$37.50	\$25.74	\$17.58	\$12.30	\$7.92	\$5.88
\$12,600	\$1,050	\$700.00	\$43.75	\$30.03	\$20.51	\$14.35	\$9.24	\$6.86
\$14,400	\$1,200	\$800.00	\$50.00	\$34.32	\$23.44	\$16.40	\$10.56	\$7.84
\$16,200	\$1,350	\$900.00	\$56.25	\$38.61	\$26.37	\$18.45	\$11.88	\$8.82
\$18,000	\$1,500	\$1,000.00	\$62.50	\$42.90	\$29.30	\$20.50	\$13.20	\$9.80
\$19,800	\$1,650	\$1,100.00	\$68.75	\$47.19	\$32.23	\$22.55	\$14.52	\$10.78
\$21,600	\$1,800	\$1,200.00	\$75.00	\$51.48	\$35.16	\$24.60	\$15.84	\$11.76
\$23,400	\$1,950	\$1,300.00	\$81.25	\$55.77	\$38.09	\$26.65	\$17.16	\$12.74
\$25,200	\$2,100	\$1,400.00	\$87.50	\$60.06	\$41.02	\$28.70	\$18.48	\$13.72
\$27,000	\$2,250	\$1,500.00	\$93.75	\$64.35	\$43.95	\$30.75	\$19.80	\$14.70
\$28,800	\$2,400	\$1,600.00	\$100.00	\$68.64	\$46.88	\$32.80	\$21.12	\$15.68
\$30,600	\$2,550	\$1,700.00	\$106.25	\$72.93	\$49.81	\$34.85	\$22.44	\$16.66
\$32,400	\$2,700	\$1,800.00	\$112.50	\$77.22	\$52.74	\$36.90	\$23.76	\$17.64
\$34,200	\$2,850	\$1,900.00	\$118.75	\$81.51	\$55.67	\$38.95	\$25.08	\$18.62
\$36,000	\$3,000	\$2,000.00	\$125.00	\$85.80	\$58.60	\$41.00	\$26.40	\$19.60
\$37,800	\$3,150	\$2,100.00	\$131.25	\$90.09	\$61.53	\$43.05	\$27.72	\$20.58
\$39,600	\$3,300	\$2,200.00	\$137.50	\$94.38	\$64.46	\$45.10	\$29.04	\$21.56
\$41,400	\$3,450	\$2,300.00	\$143.75	\$98.67	\$67.39	\$47.15	\$30.36	\$22.54
\$43,200	\$3,600	\$2,400.00	\$150.00	\$102.96	\$70.32	\$49.20	\$31.68	\$23.52
\$45,000	\$3,750	\$2,500.00	\$156.25	\$107.25	\$73.25	\$51.25	\$33.00	\$24.50
\$46,800	\$3,900	\$2,600.00	\$162.50	\$111.54	\$76.18	\$53.30	\$34.32	\$25.48
\$48,600	\$4,050	\$2,700.00	\$168.75	\$115.83	\$79.11	\$55.35	\$35.64	\$26.46
\$50,400	\$4,200	\$2,800.00	\$175.00	\$120.12	\$82.04	\$57.40	\$36.96	\$27.44
\$52,200	\$4,350	\$2,900.00	\$181.25	\$124.41	\$84.97	\$59.45	\$38.28	\$28.42
\$54,000	\$4,500	\$3,000.00	\$187.50	\$128.70	\$87.90	\$61.50	\$39.60	\$29.40
\$55,800	\$4,650	\$3,100.00	\$193.75	\$132.99	\$90.83	\$63.55	\$40.92	\$30.38
\$57,600	\$4,800	\$3,200.00	\$200.00	\$137.28	\$93.76	\$65.60	\$42.24	\$31.36
\$59,400	\$4,950	\$3,300.00	\$206.25	\$141.57	\$96.69	\$67.65	\$43.56	\$32.34
\$61,200	\$5,100	\$3,400.00	\$212.50	\$145.86	\$99.62	\$69.70	\$44.88	\$33.32
\$63,000	\$5,250	\$3,500.00	\$218.75	\$150.15	\$102.55	\$71.75	\$46.20	\$34.30
\$64,800	\$5,400	\$3,600.00	\$225.00	\$154.44	\$105.48	\$73.80	\$47.52	\$35.28
\$66,600	\$5,550	\$3,700.00	\$231.25	\$158.73	\$108.41	\$75.85	\$48.84	\$36.26

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Annual Earnings	Monthly Earnings	Maximum Monthly Benefit	Monthly Cost					
			0/3	14 /14	30/30	60/60	90/90	180/180
\$68,400	\$5,700	\$3,800.00	\$237.50	\$163.02	\$111.34	\$77.90	\$50.16	\$37.24
\$70,200	\$5,850	\$3,900.00	\$243.75	\$167.31	\$114.27	\$79.95	\$51.48	\$38.22
\$72,000	\$6,000	\$4,000.00	\$250.00	\$171.60	\$117.20	\$82.00	\$52.80	\$39.20
\$73,800	\$6,150	\$4,100.00	\$256.25	\$175.89	\$120.13	\$84.05	\$54.12	\$40.18
\$75,600	\$6,300	\$4,200.00	\$262.50	\$180.18	\$123.06	\$86.10	\$55.44	\$41.16
\$77,400	\$6,450	\$4,300.00	\$268.75	\$184.47	\$125.99	\$88.15	\$56.76	\$42.14
\$79,200	\$6,600	\$4,400.00	\$275.00	\$188.76	\$128.92	\$90.20	\$58.08	\$43.12
\$81,000	\$6,750	\$4,500.00	\$281.25	\$193.05	\$131.85	\$92.25	\$59.40	\$44.10
\$82,800	\$6,900	\$4,600.00	\$287.50	\$197.34	\$134.78	\$94.30	\$60.72	\$45.08
\$84,600	\$7,050	\$4,700.00	\$293.75	\$201.63	\$137.71	\$96.35	\$62.04	\$46.06
\$86,400	\$7,200	\$4,800.00	\$300.00	\$205.92	\$140.64	\$98.40	\$63.36	\$47.04
\$88,200	\$7,350	\$4,900.00	\$306.25	\$210.21	\$143.57	\$100.45	\$64.68	\$48.02
\$90,000	\$7,500	\$5,000.00	\$312.50	\$214.50	\$146.50	\$102.50	\$66.00	\$49.00
\$91,800	\$7,650	\$5,100.00	\$318.75	\$218.79	\$149.43	\$104.55	\$67.32	\$49.98
\$93,600	\$7,800	\$5,200.00	\$325.00	\$223.08	\$152.36	\$106.60	\$68.64	\$50.96
\$95,400	\$7,950	\$5,300.00	\$331.25	\$227.37	\$155.29	\$108.65	\$69.96	\$51.94
\$97,200	\$8,100	\$5,400.00	\$337.50	\$231.66	\$158.22	\$110.70	\$71.28	\$52.92
\$99,000	\$8,250	\$5,500.00	\$343.75	\$235.95	\$161.15	\$112.75	\$72.60	\$53.90
\$100,800	\$8,400	\$5,600.00	\$350.00	\$240.24	\$164.08	\$114.80	\$73.92	\$54.88
\$102,600	\$8,550	\$5,700.00	\$356.25	\$244.53	\$167.01	\$116.85	\$75.24	\$55.86
\$104,400	\$8,700	\$5,800.00	\$362.50	\$248.82	\$169.94	\$118.90	\$76.56	\$56.84
\$106,200	\$8,850	\$5,900.00	\$368.75	\$253.11	\$172.87	\$120.95	\$77.88	\$57.82
\$108,000	\$9,000	\$6,000.00	\$375.00	\$257.40	\$175.80	\$123.00	\$79.20	\$58.80
\$109,800	\$9,150	\$6,100.00	\$381.25	\$261.69	\$178.73	\$125.05	\$80.52	\$59.78
\$111,600	\$9,300	\$6,200.00	\$387.50	\$265.98	\$181.66	\$127.10	\$81.84	\$60.76
\$113,400	\$9,450	\$6,300.00	\$393.75	\$270.27	\$184.59	\$129.15	\$83.16	\$61.74
\$115,200	\$9,600	\$6,400.00	\$400.00	\$274.56	\$187.52	\$131.20	\$84.48	\$62.72
\$117,000	\$9,750	\$6,500.00	\$406.25	\$278.85	\$190.45	\$133.25	\$85.80	\$63.70
\$118,800	\$9,900	\$6,600.00	\$412.50	\$283.14	\$193.38	\$135.30	\$87.12	\$64.68
\$120,600	\$1,050	\$6,700.00	\$418.75	\$287.43	\$196.31	\$137.35	\$88.44	\$65.66
\$122,400	\$10,200	\$6,800.00	\$425.00	\$291.72	\$199.24	\$139.40	\$89.76	\$66.64
\$124,200	\$10,350	\$6,900.00	\$431.25	\$296.01	\$202.17	\$141.45	\$91.08	\$67.62
\$126,000	\$10,500	\$7,000.00	\$437.50	\$300.30	\$205.10	\$143.50	\$92.40	\$68.60
\$127,800	\$10,650	\$7,100.00	\$443.75	\$304.59	\$208.03	\$145.55	\$93.72	\$69.58
\$129,600	\$10,800	\$7,200.00	\$450.00	\$308.88	\$210.96	\$147.60	\$95.04	\$70.56
\$131,400	\$10,950	\$7,300.00	\$456.25	\$313.17	\$213.89	\$149.65	\$96.36	\$71.54

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Annual Earnings	Monthly Earnings	Maximum Monthly Benefit	Monthly Cost					
			0/3	14/14	30/30	60/60	90/90	180/180
\$133,200	\$11,100	\$7,400.00	\$462.50	\$317.46	\$216.82	\$151.70	\$97.68	\$72.52
\$135,000	\$11,250	\$7,500.00	\$468.75	\$321.75	\$219.75	\$153.75	\$99.00	\$73.50
\$136,800	\$11,400	\$7,600.00	\$475.00	\$326.04	\$222.68	\$155.80	\$100.32	\$74.48
\$138,600	\$11,550	\$7,700.00	\$481.25	\$330.33	\$225.61	\$157.85	\$101.64	\$75.46
\$140,400	\$11,700	\$7,800.00	\$487.50	\$334.62	\$228.54	\$159.90	\$102.96	\$76.44
\$142,200	\$11,850	\$7,900.00	\$493.75	\$338.91	\$231.47	\$161.95	\$104.28	\$77.42
\$144,000	\$12,000	\$8,000.00	\$500.00	\$343.20	\$234.40	\$164.00	\$105.60	\$78.40

*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 Benefit.*

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San Antonio Independent School District			Plan B - Accident/Sickness Benefit Waiting Period					
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit	Monthly Cost					
			0/3	14 /14	30/30	60/60	90/90	180/180
\$3,600	\$300	\$200.00	\$11.68	\$8.04	\$5.46	\$3.18	\$2.26	\$1.68
\$5,400	\$450	\$300.00	\$17.52	\$12.06	\$8.19	\$4.77	\$3.39	\$2.52
\$7,200	\$600	\$400.00	\$23.36	\$16.08	\$10.92	\$6.36	\$4.52	\$3.36
\$9,000	\$750	\$500.00	\$29.20	\$20.10	\$13.65	\$7.95	\$5.65	\$4.20
\$10,800	\$900	\$600.00	\$35.04	\$24.12	\$16.38	\$9.54	\$6.78	\$5.04
\$12,600	\$1,050	\$700.00	\$40.88	\$28.14	\$19.11	\$11.13	\$7.91	\$5.88
\$14,400	\$1,200	\$800.00	\$46.72	\$32.16	\$21.84	\$12.72	\$9.04	\$6.72
\$16,200	\$1,350	\$900.00	\$52.56	\$36.18	\$24.57	\$14.31	\$10.17	\$7.56
\$18,000	\$1,500	\$1,000.00	\$58.40	\$40.20	\$27.30	\$15.90	\$11.30	\$8.40
\$19,800	\$1,650	\$1,100.00	\$64.24	\$44.22	\$30.03	\$17.49	\$12.43	\$9.24
\$21,600	\$1,800	\$1,200.00	\$70.08	\$48.24	\$32.76	\$19.08	\$13.56	\$10.08
\$23,400	\$1,950	\$1,300.00	\$75.92	\$52.26	\$35.49	\$20.67	\$14.69	\$10.92
\$25,200	\$2,100	\$1,400.00	\$81.76	\$56.28	\$38.22	\$22.26	\$15.82	\$11.76
\$27,000	\$2,250	\$1,500.00	\$87.60	\$60.30	\$40.95	\$23.85	\$16.95	\$12.60
\$28,800	\$2,400	\$1,600.00	\$93.44	\$64.32	\$43.68	\$25.44	\$18.08	\$13.44
\$30,600	\$2,550	\$1,700.00	\$99.28	\$68.34	\$46.41	\$27.03	\$19.21	\$14.28
\$32,400	\$2,700	\$1,800.00	\$105.12	\$72.36	\$49.14	\$28.62	\$20.34	\$15.12
\$34,200	\$2,850	\$1,900.00	\$110.96	\$76.38	\$51.87	\$30.21	\$21.47	\$15.96
\$36,000	\$3,000	\$2,000.00	\$116.80	\$80.40	\$54.60	\$31.80	\$22.60	\$16.80
\$37,800	\$3,150	\$2,100.00	\$122.64	\$84.42	\$57.33	\$33.39	\$23.73	\$17.64
\$39,600	\$3,300	\$2,200.00	\$128.48	\$88.44	\$60.06	\$34.98	\$24.86	\$18.48
\$41,400	\$3,450	\$2,300.00	\$134.32	\$92.46	\$62.79	\$36.57	\$25.99	\$19.32
\$43,200	\$3,600	\$2,400.00	\$140.16	\$96.48	\$65.52	\$38.16	\$27.12	\$20.16
\$45,000	\$3,750	\$2,500.00	\$146.00	\$100.50	\$68.25	\$39.75	\$28.25	\$21.00
\$46,800	\$3,900	\$2,600.00	\$151.84	\$104.52	\$70.98	\$41.34	\$29.38	\$21.84
\$48,600	\$4,050	\$2,700.00	\$157.68	\$108.54	\$73.71	\$42.93	\$30.51	\$22.68
\$50,400	\$4,200	\$2,800.00	\$163.52	\$112.56	\$76.44	\$44.52	\$31.64	\$23.52
\$52,200	\$4,350	\$2,900.00	\$169.36	\$116.58	\$79.17	\$46.11	\$32.77	\$24.36
\$54,000	\$4,500	\$3,000.00	\$175.20	\$120.60	\$81.90	\$47.70	\$33.90	\$25.20
\$55,800	\$4,650	\$3,100.00	\$181.04	\$124.62	\$84.63	\$49.29	\$35.03	\$26.04
\$57,600	\$4,800	\$3,200.00	\$186.88	\$128.64	\$87.36	\$50.88	\$36.16	\$26.88
\$59,400	\$4,950	\$3,300.00	\$192.72	\$132.66	\$90.09	\$52.47	\$37.29	\$27.72
\$61,200	\$5,100	\$3,400.00	\$198.56	\$136.68	\$92.82	\$54.06	\$38.42	\$28.56
\$63,000	\$5,250	\$3,500.00	\$204.40	\$140.70	\$95.55	\$55.65	\$39.55	\$29.40
\$64,800	\$5,400	\$3,600.00	\$210.24	\$144.72	\$98.28	\$57.24	\$40.68	\$30.24
\$66,600	\$5,550	\$3,700.00	\$216.08	\$148.74	\$101.01	\$58.83	\$41.81	\$31.08

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San Antonio Independent School District			Accident/Sickness Benefit Waiting Period					
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit	Monthly Cost					
			0/3	14 / 14	30/30	60/60	90/90	180/180
\$68,400	\$5,700	\$3,800.00	\$221.92	\$152.76	\$103.74	\$60.42	\$42.94	\$31.92
\$70,200	\$5,850	\$3,900.00	\$227.76	\$156.78	\$106.47	\$62.01	\$44.07	\$32.76
\$72,000	\$6,000	\$4,000.00	\$233.60	\$160.80	\$109.20	\$63.60	\$45.20	\$33.60
\$73,800	\$6,150	\$4,100.00	\$239.44	\$164.82	\$111.93	\$65.19	\$46.33	\$34.44
\$75,600	\$6,300	\$4,200.00	\$245.28	\$168.84	\$114.66	\$66.78	\$47.46	\$35.28
\$77,400	\$6,450	\$4,300.00	\$251.12	\$172.86	\$117.39	\$68.37	\$48.59	\$36.12
\$79,200	\$6,600	\$4,400.00	\$256.96	\$176.88	\$120.12	\$69.96	\$49.72	\$36.96
\$81,000	\$6,750	\$4,500.00	\$262.80	\$180.90	\$122.85	\$71.55	\$50.85	\$37.80
\$82,800	\$6,900	\$4,600.00	\$268.64	\$184.92	\$125.58	\$73.14	\$51.98	\$38.64
\$84,600	\$7,050	\$4,700.00	\$274.48	\$188.94	\$128.31	\$74.73	\$53.11	\$39.48
\$86,400	\$7,200	\$4,800.00	\$280.32	\$192.96	\$131.04	\$76.32	\$54.24	\$40.32
\$88,200	\$7,350	\$4,900.00	\$286.16	\$196.98	\$133.77	\$77.91	\$55.37	\$41.16
\$90,000	\$7,500	\$5,000.00	\$292.00	\$201.00	\$136.50	\$79.50	\$56.50	\$42.00
\$91,800	\$7,650	\$5,100.00	\$297.84	\$205.02	\$139.23	\$81.09	\$57.63	\$42.84
\$93,600	\$7,800	\$5,200.00	\$303.68	\$209.04	\$141.96	\$82.68	\$58.76	\$43.68
\$95,400	\$7,950	\$5,300.00	\$309.52	\$213.06	\$144.69	\$84.27	\$59.89	\$44.52
\$97,200	\$8,100	\$5,400.00	\$315.36	\$217.08	\$147.42	\$85.86	\$61.02	\$45.36
\$99,000	\$8,250	\$5,500.00	\$321.20	\$221.10	\$150.15	\$87.45	\$62.15	\$46.20
\$100,800	\$8,400	\$5,600.00	\$327.04	\$225.12	\$152.88	\$89.04	\$63.28	\$47.04
\$102,600	\$8,550	\$5,700.00	\$332.88	\$229.14	\$155.61	\$90.63	\$64.41	\$47.88
\$104,400	\$8,700	\$5,800.00	\$338.72	\$233.16	\$158.34	\$92.22	\$65.54	\$48.72
\$106,200	\$8,850	\$5,900.00	\$344.56	\$237.18	\$161.07	\$93.81	\$66.67	\$49.56
\$108,000	\$9,000	\$6,000.00	\$350.40	\$241.20	\$163.80	\$95.40	\$67.80	\$50.40
\$109,800	\$9,150	\$6,100.00	\$356.24	\$245.22	\$166.53	\$96.99	\$68.93	\$51.24
\$111,600	\$9,300	\$6,200.00	\$362.08	\$249.24	\$169.26	\$98.58	\$70.06	\$52.08
\$113,400	\$9,450	\$6,300.00	\$367.92	\$253.26	\$171.99	\$100.17	\$71.19	\$52.92
\$115,200	\$9,600	\$6,400.00	\$373.76	\$257.28	\$174.72	\$101.76	\$72.32	\$53.76
\$117,000	\$9,750	\$6,500.00	\$379.60	\$261.30	\$177.45	\$103.35	\$73.45	\$54.60
\$118,800	\$9,900	\$6,600.00	\$385.44	\$265.32	\$180.18	\$104.94	\$74.58	\$55.44
\$120,600	\$1,050	\$6,700.00	\$391.28	\$269.34	\$182.91	\$106.53	\$75.71	\$56.28
\$122,400	\$10,200	\$6,800.00	\$397.12	\$273.36	\$185.64	\$108.12	\$76.84	\$57.12
\$124,200	\$10,350	\$6,900.00	\$402.96	\$277.38	\$188.37	\$109.71	\$77.97	\$57.96
\$126,000	\$10,500	\$7,000.00	\$408.80	\$281.40	\$191.10	\$111.30	\$79.10	\$58.80
\$127,800	\$10,650	\$7,100.00	\$414.64	\$285.42	\$193.83	\$112.89	\$80.23	\$59.64
\$129,600	\$10,800	\$7,200.00	\$420.48	\$289.44	\$196.56	\$114.48	\$81.36	\$60.48
\$131,400	\$10,950	\$7,300.00	\$426.32	\$293.46	\$199.29	\$116.07	\$82.49	\$61.32

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San Antonio Independent School District			Accident/Sickness Benefit Waiting Period					
Annual Earnings	Monthly Earnings	Maximum Monthly Benefit	Monthly Cost					
			0/3	14/14	30/30	60/60	90/90	180/180
\$133,200	\$11,100	\$7,400.00	\$432.16	\$297.48	\$202.02	\$117.66	\$83.62	\$62.16
\$135,000	\$11,250	\$7,500.00	\$438.00	\$301.50	\$204.75	\$119.25	\$84.75	\$63.00
\$136,800	\$11,400	\$7,600.00	\$443.84	\$305.52	\$207.48	\$120.84	\$85.88	\$63.84
\$138,600	\$11,550	\$7,700.00	\$449.68	\$309.54	\$210.21	\$122.43	\$87.01	\$64.68
\$140,400	\$11,700	\$7,800.00	\$455.52	\$313.56	\$212.94	\$124.02	\$88.14	\$65.52
\$142,200	\$11,850	\$7,900.00	\$461.36	\$317.58	\$215.67	\$125.61	\$89.27	\$66.36
\$144,000	\$12,000	\$8,000.00	\$467.20	\$321.60	\$218.40	\$127.20	\$90.40	\$67.20

*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 Benefit.*

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