

What you need to know:

- **Are you eligible?** Benefits are available to employees who are actively at work on the effective date of coverage and working the minimum number of hours per week stated in the contract.
- **Your premiums and benefits may vary.** Actual premiums and benefit amounts will be calculated by OneAmerica and may change upon reaching certain ages, according to contract terms, and are subject to change. Volumes and benefit amounts shown may be subject to reductions due to age.

What you need to do:

- **Carefully review the contents of this packet.** Enclosed is personal information about the benefits offered to you by OneAmerica on behalf of your employer. This is your opportunity to learn more about group insurance from OneAmerica, but it is not a complete explanation of benefits. For more information, consult the contract about exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued.
- **Review the Notices and Limitations.** Visit www.employeebenefits.aul.com to find the Notices and Limitations, G-14320 (05 NonPrudent) 12/28/12. Go to Forms, Policy/Employee Admin, and Notices and Limitations.
- **Submit your enrollment form.** Please return your completed enrollment form to your employer.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Not available in all states or may vary by state.

THE NEED FOR DISABILITY INSURANCE

Protect your paycheck

You insure your home, car and other valuable possessions, so why not also protect what pays for all those things? Your income. Without it, think about how your mortgage/rent, groceries or credit card bills would get paid. That's where disability insurance can help.

A disability can happen to anyone at any time and it can last for a short or long period of time. Purchasing disability insurance through your workplace is a way to replace a portion of your pre-disability earnings if you get sick or hurt and are unable to work. Being prepared can help ease the financial burden for you.

Things to think about

A severe injury or illness can leave you unable to work for years. Workers' compensation only covers injuries that happen on the job and, to qualify for coverage, you must meet certain eligibility requirements. Additionally, medical insurance will only help cover your medical costs.

You might be able to dip into savings or borrow money from loved ones, but if you don't have these options, can you really afford not to have disability insurance?

Protect yourself and your income with disability insurance.

Disability insurance can provide you with the income protection you need. Consider purchasing it today.

Let's figure it out

Everyone's circumstances are different. This calculator can help you figure out how much you need to protect your lifestyle and the lifestyles of those you love if you become disabled.

Estimate your essential monthly expenses

Living expenses	Amount
Monthly housing (e.g., mortgage, rent, insurance, taxes)	
Utilities (e.g., telephone, electricity, gas, oil, cable, TV, Internet)	
Food	
Transportation (e.g., car payments, gasoline, insurance)	
Subtotal =	
Debt expenses	
Education (e.g., tuition, books, supplies)	
Health care (e.g., out-of-pocket costs, insurance premiums)	
Debt payments (e.g., credit cards, other debt)	
Subtotal =	
Other expenses	
Dependent care	
Life insurance premiums	
Subtotal =	
Minimum monthly amount to cover with disability insurance	\$

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company.

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Group Educator Disability Terms and Definitions

Eligible Employees:	This benefit is available for employees who are actively at work on the effective date and working a minimum of 20 hours per week.
Flexible Choices:	Since everyone's needs are different, these plans offer flexibility for you to choose a benefit option that fits your income replacement needs and budget.
Timely Enrollment:	Enrolling timely means you have enrolled during the initial enrollment period when benefits were first offered by AUL, or as a newly hired employee within 31 days following completion of any applicable waiting period.
Portability:	Should your coverage terminate, you may be eligible to take this disability insurance with you without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible.
Waiver of Premium:	If approved, this benefit waives your Disability insurance premium in case you become disabled and are unable to collect a paycheck.
Elimination Period:	This is a period of consecutive days of disability before benefits may become payable under the contract.
Total Disability:	You are considered disabled if, because of injury or sickness, you cannot perform the material and substantial duties of your regular occupation, you are not working in any occupation and are under the regular attendance of a physician for that injury or sickness.
Partial Disability:	You may be paid a partial disability benefit, if because of injury or sickness, you are unable to perform every material and substantial duty of your regular occupation on a full-time basis, are performing at least one of the material and substantial duties of your regular occupation, or another occupation, on a full or part-time basis, and are earning less than 80% of your pre-disability earnings due to the same injury or sickness.
Residual:	The elimination period can be satisfied by total disability, partial disability, or a combination of both.
Return to Work:	You may be able to return to work for a specified time period without having your partial disability benefits reduced according to the contract. The Return to Work Benefit is offered up to a maximum of 12 months.
Integration:	The method by which your benefit may be reduced by Other Income Benefits.
Offset:	An offset is an amount that reduces your benefit amount by amounts you receive from other sources for your disability and will be specified in the contract.
Pre-Existing Condition Limitations:	The pre-existing period is 3/12. Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage. A pre-existing condition is any condition for which a person has received medical treatment or consultation, taken or were prescribed drugs or medicine, or received care or services, including diagnostic measures, within a time-frame specified in the contract. You must also be treatment-free for a time-frame specified in some contracts following your individual effective date of coverage.
About Your Benefits:	Group Educator Disability benefits are illustrated and paid on a monthly basis.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

Group Educator Disability Option 1

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

0 days injury / 7 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$3,600	\$200	\$4.00	\$4.00	\$4.00	\$5.16	\$6.16	\$7.08	\$7.52	\$8.04	\$8.96	\$10.64	\$10.64	\$10.64
\$5,400	\$300	\$6.00	\$6.00	\$6.00	\$7.74	\$9.24	\$10.62	\$11.28	\$12.06	\$13.44	\$15.96	\$15.96	\$15.96
\$7,200	\$400	\$8.00	\$8.00	\$8.00	\$10.32	\$12.32	\$14.16	\$15.04	\$16.08	\$17.92	\$21.28	\$21.28	\$21.28
\$9,000	\$500	\$10.00	\$10.00	\$10.00	\$12.90	\$15.40	\$17.70	\$18.80	\$20.10	\$22.40	\$26.60	\$26.60	\$26.60
\$10,799	\$600	\$12.00	\$12.00	\$12.00	\$15.48	\$18.48	\$21.24	\$22.56	\$24.12	\$26.88	\$31.92	\$31.92	\$31.92
\$12,599	\$700	\$14.00	\$14.00	\$14.00	\$18.06	\$21.56	\$24.78	\$26.32	\$28.14	\$31.36	\$37.24	\$37.24	\$37.24
\$14,399	\$800	\$16.00	\$16.00	\$16.00	\$20.64	\$24.64	\$28.32	\$30.08	\$32.16	\$35.84	\$42.56	\$42.56	\$42.56
\$16,199	\$900	\$18.00	\$18.00	\$18.00	\$23.22	\$27.72	\$31.86	\$33.84	\$36.18	\$40.32	\$47.88	\$47.88	\$47.88
\$17,999	\$1,000	\$20.00	\$20.00	\$20.00	\$25.80	\$30.80	\$35.40	\$37.60	\$40.20	\$44.80	\$53.20	\$53.20	\$53.20
\$19,799	\$1,100	\$22.00	\$22.00	\$22.00	\$28.38	\$33.88	\$38.94	\$41.36	\$44.22	\$49.28	\$58.52	\$58.52	\$58.52
\$21,599	\$1,200	\$24.00	\$24.00	\$24.00	\$30.96	\$36.96	\$42.48	\$45.12	\$48.24	\$53.76	\$63.84	\$63.84	\$63.84
\$23,399	\$1,300	\$26.00	\$26.00	\$26.00	\$33.54	\$40.04	\$46.02	\$48.88	\$52.26	\$58.24	\$69.16	\$69.16	\$69.16
\$25,199	\$1,400	\$28.00	\$28.00	\$28.00	\$36.12	\$43.12	\$49.56	\$52.64	\$56.28	\$62.72	\$74.48	\$74.48	\$74.48
\$26,999	\$1,500	\$30.00	\$30.00	\$30.00	\$38.70	\$46.20	\$53.10	\$56.40	\$60.30	\$67.20	\$79.80	\$79.80	\$79.80
\$28,799	\$1,600	\$32.00	\$32.00	\$32.00	\$41.28	\$49.28	\$56.64	\$60.16	\$64.32	\$71.68	\$85.12	\$85.12	\$85.12
\$30,598	\$1,700	\$34.00	\$34.00	\$34.00	\$43.86	\$52.36	\$60.18	\$63.92	\$68.34	\$76.16	\$90.44	\$90.44	\$90.44
\$32,398	\$1,800	\$36.00	\$36.00	\$36.00	\$46.44	\$55.44	\$63.72	\$67.68	\$72.36	\$80.64	\$95.76	\$95.76	\$95.76
\$34,198	\$1,900	\$38.00	\$38.00	\$38.00	\$49.02	\$58.52	\$67.26	\$71.44	\$76.38	\$85.12	\$101.08	\$101.08	\$101.08
\$35,998	\$2,000	\$40.00	\$40.00	\$40.00	\$51.60	\$61.60	\$70.80	\$75.20	\$80.40	\$89.60	\$106.40	\$106.40	\$106.40
\$37,798	\$2,100	\$42.00	\$42.00	\$42.00	\$54.18	\$64.68	\$74.34	\$78.96	\$84.42	\$94.08	\$111.72	\$111.72	\$111.72
\$39,598	\$2,200	\$44.00	\$44.00	\$44.00	\$56.76	\$67.76	\$77.88	\$82.72	\$88.44	\$98.56	\$117.04	\$117.04	\$117.04
\$41,398	\$2,300	\$46.00	\$46.00	\$46.00	\$59.34	\$70.84	\$81.42	\$86.48	\$92.46	\$103.04	\$122.36	\$122.36	\$122.36
\$43,198	\$2,400	\$48.00	\$48.00	\$48.00	\$61.92	\$73.92	\$84.96	\$90.24	\$96.48	\$107.52	\$127.68	\$127.68	\$127.68
\$44,998	\$2,500	\$50.00	\$50.00	\$50.00	\$64.50	\$77.00	\$88.50	\$94.00	\$100.50	\$112.00	\$133.00	\$133.00	\$133.00
\$46,798	\$2,600	\$52.00	\$52.00	\$52.00	\$67.08	\$80.08	\$92.04	\$97.76	\$104.52	\$116.48	\$138.32	\$138.32	\$138.32
\$48,598	\$2,700	\$54.00	\$54.00	\$54.00	\$69.66	\$83.16	\$95.58	\$101.52	\$108.54	\$120.96	\$143.64	\$143.64	\$143.64
\$50,397	\$2,800	\$56.00	\$56.00	\$56.00	\$72.24	\$86.24	\$99.12	\$105.28	\$112.56	\$125.44	\$148.96	\$148.96	\$148.96
\$52,197	\$2,900	\$58.00	\$58.00	\$58.00	\$74.82	\$89.32	\$102.66	\$109.04	\$116.58	\$129.92	\$154.28	\$154.28	\$154.28
\$53,997	\$3,000	\$60.00	\$60.00	\$60.00	\$77.40	\$92.40	\$106.20	\$112.80	\$120.60	\$134.40	\$159.60	\$159.60	\$159.60
\$55,797	\$3,100	\$62.00	\$62.00	\$62.00	\$79.98	\$95.48	\$109.74	\$116.56	\$124.62	\$138.88	\$164.92	\$164.92	\$164.92
\$57,597	\$3,200	\$64.00	\$64.00	\$64.00	\$82.56	\$98.56	\$113.28	\$120.32	\$128.64	\$143.36	\$170.24	\$170.24	\$170.24
\$59,397	\$3,300	\$66.00	\$66.00	\$66.00	\$85.14	\$101.64	\$116.82	\$124.08	\$132.66	\$147.84	\$175.56	\$175.56	\$175.56
\$61,197	\$3,400	\$68.00	\$68.00	\$68.00	\$87.72	\$104.72	\$120.36	\$127.84	\$136.68	\$152.32	\$180.88	\$180.88	\$180.88
\$62,997	\$3,500	\$70.00	\$70.00	\$70.00	\$90.30	\$107.80	\$123.90	\$131.60	\$140.70	\$156.80	\$186.20	\$186.20	\$186.20
\$64,797	\$3,600	\$72.00	\$72.00	\$72.00	\$92.88	\$110.88	\$127.44	\$135.36	\$144.72	\$161.28	\$191.52	\$191.52	\$191.52

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

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Group Educator Disability Option 1

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

0 days injury / 7 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$66,597	\$3,700	\$74.00	\$74.00	\$74.00	\$95.46	\$113.96	\$130.98	\$139.12	\$148.74	\$165.76	\$196.84	\$196.84	\$196.84
\$68,397	\$3,800	\$76.00	\$76.00	\$76.00	\$98.04	\$117.04	\$134.52	\$142.88	\$152.76	\$170.24	\$202.16	\$202.16	\$202.16
\$70,196	\$3,900	\$78.00	\$78.00	\$78.00	\$100.62	\$120.12	\$138.06	\$146.64	\$156.78	\$174.72	\$207.48	\$207.48	\$207.48
\$71,996	\$4,000	\$80.00	\$80.00	\$80.00	\$103.20	\$123.20	\$141.60	\$150.40	\$160.80	\$179.20	\$212.80	\$212.80	\$212.80
\$73,796	\$4,100	\$82.00	\$82.00	\$82.00	\$105.78	\$126.28	\$145.14	\$154.16	\$164.82	\$183.68	\$218.12	\$218.12	\$218.12
\$75,596	\$4,200	\$84.00	\$84.00	\$84.00	\$108.36	\$129.36	\$148.68	\$157.92	\$168.84	\$188.16	\$223.44	\$223.44	\$223.44
\$77,396	\$4,300	\$86.00	\$86.00	\$86.00	\$110.94	\$132.44	\$152.22	\$161.68	\$172.86	\$192.64	\$228.76	\$228.76	\$228.76
\$79,196	\$4,400	\$88.00	\$88.00	\$88.00	\$113.52	\$135.52	\$155.76	\$165.44	\$176.88	\$197.12	\$234.08	\$234.08	\$234.08
\$80,996	\$4,500	\$90.00	\$90.00	\$90.00	\$116.10	\$138.60	\$159.30	\$169.20	\$180.90	\$201.60	\$239.40	\$239.40	\$239.40
\$82,796	\$4,600	\$92.00	\$92.00	\$92.00	\$118.68	\$141.68	\$162.84	\$172.96	\$184.92	\$206.08	\$244.72	\$244.72	\$244.72
\$84,596	\$4,700	\$94.00	\$94.00	\$94.00	\$121.26	\$144.76	\$166.38	\$176.72	\$188.94	\$210.56	\$250.04	\$250.04	\$250.04
\$86,396	\$4,800	\$96.00	\$96.00	\$96.00	\$123.84	\$147.84	\$169.92	\$180.48	\$192.96	\$215.04	\$255.36	\$255.36	\$255.36
\$88,196	\$4,900	\$98.00	\$98.00	\$98.00	\$126.42	\$150.92	\$173.46	\$184.24	\$196.98	\$219.52	\$260.68	\$260.68	\$260.68
\$89,996	\$5,000	\$100.00	\$100.00	\$100.00	\$129.00	\$154.00	\$177.00	\$188.00	\$201.00	\$224.00	\$266.00	\$266.00	\$266.00
\$91,795	\$5,100	\$102.00	\$102.00	\$102.00	\$131.58	\$157.08	\$180.54	\$191.76	\$205.02	\$228.48	\$271.32	\$271.32	\$271.32
\$93,595	\$5,200	\$104.00	\$104.00	\$104.00	\$134.16	\$160.16	\$184.08	\$195.52	\$209.04	\$232.96	\$276.64	\$276.64	\$276.64
\$95,395	\$5,300	\$106.00	\$106.00	\$106.00	\$136.74	\$163.24	\$187.62	\$199.28	\$213.06	\$237.44	\$281.96	\$281.96	\$281.96
\$97,195	\$5,400	\$108.00	\$108.00	\$108.00	\$139.32	\$166.32	\$191.16	\$203.04	\$217.08	\$241.92	\$287.28	\$287.28	\$287.28
\$98,995	\$5,500	\$110.00	\$110.00	\$110.00	\$141.90	\$169.40	\$194.70	\$206.80	\$221.10	\$246.40	\$292.60	\$292.60	\$292.60
\$100,795	\$5,600	\$112.00	\$112.00	\$112.00	\$144.48	\$172.48	\$198.24	\$210.56	\$225.12	\$250.88	\$297.92	\$297.92	\$297.92
\$102,595	\$5,700	\$114.00	\$114.00	\$114.00	\$147.06	\$175.56	\$201.78	\$214.32	\$229.14	\$255.36	\$303.24	\$303.24	\$303.24
\$104,395	\$5,800	\$116.00	\$116.00	\$116.00	\$149.64	\$178.64	\$205.32	\$218.08	\$233.16	\$259.84	\$308.56	\$308.56	\$308.56
\$106,195	\$5,900	\$118.00	\$118.00	\$118.00	\$152.22	\$181.72	\$208.86	\$221.84	\$237.18	\$264.32	\$313.88	\$313.88	\$313.88
\$107,995	\$6,000	\$120.00	\$120.00	\$120.00	\$154.80	\$184.80	\$212.40	\$225.60	\$241.20	\$268.80	\$319.20	\$319.20	\$319.20
\$109,795	\$6,100	\$122.00	\$122.00	\$122.00	\$157.38	\$187.88	\$215.94	\$229.36	\$245.22	\$273.28	\$324.52	\$324.52	\$324.52
\$111,594	\$6,200	\$124.00	\$124.00	\$124.00	\$159.96	\$190.96	\$219.48	\$233.12	\$249.24	\$277.76	\$329.84	\$329.84	\$329.84
\$113,394	\$6,300	\$126.00	\$126.00	\$126.00	\$162.54	\$194.04	\$223.02	\$236.88	\$253.26	\$282.24	\$335.16	\$335.16	\$335.16
\$115,194	\$6,400	\$128.00	\$128.00	\$128.00	\$165.12	\$197.12	\$226.56	\$240.64	\$257.28	\$286.72	\$340.48	\$340.48	\$340.48
\$116,994	\$6,500	\$130.00	\$130.00	\$130.00	\$167.70	\$200.20	\$230.10	\$244.40	\$261.30	\$291.20	\$345.80	\$345.80	\$345.80
\$118,794	\$6,600	\$132.00	\$132.00	\$132.00	\$170.28	\$203.28	\$233.64	\$248.16	\$265.32	\$295.68	\$351.12	\$351.12	\$351.12
\$120,594	\$6,700	\$134.00	\$134.00	\$134.00	\$172.86	\$206.36	\$237.18	\$251.92	\$269.34	\$300.16	\$356.44	\$356.44	\$356.44
\$122,394	\$6,800	\$136.00	\$136.00	\$136.00	\$175.44	\$209.44	\$240.72	\$255.68	\$273.36	\$304.64	\$361.76	\$361.76	\$361.76
\$124,194	\$6,900	\$138.00	\$138.00	\$138.00	\$178.02	\$212.52	\$244.26	\$259.44	\$277.38	\$309.12	\$367.08	\$367.08	\$367.08
\$125,994	\$7,000	\$140.00	\$140.00	\$140.00	\$180.60	\$215.60	\$247.80	\$263.20	\$281.40	\$313.60	\$372.40	\$372.40	\$372.40
\$127,794	\$7,100	\$142.00	\$142.00	\$142.00	\$183.18	\$218.68	\$251.34	\$266.96	\$285.42	\$318.08	\$377.72	\$377.72	\$377.72

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

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Group Educator Disability Option 1

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

0 days injury / 7 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$129,594	\$7,200	\$144.00	\$144.00	\$144.00	\$185.76	\$221.76	\$254.88	\$270.72	\$289.44	\$322.56	\$383.04	\$383.04	\$383.04
\$131,393	\$7,300	\$146.00	\$146.00	\$146.00	\$188.34	\$224.84	\$258.42	\$274.48	\$293.46	\$327.04	\$388.36	\$388.36	\$388.36
\$133,193	\$7,400	\$148.00	\$148.00	\$148.00	\$190.92	\$227.92	\$261.96	\$278.24	\$297.48	\$331.52	\$393.68	\$393.68	\$393.68
\$134,993	\$7,500	\$150.00	\$150.00	\$150.00	\$193.50	\$231.00	\$265.50	\$282.00	\$301.50	\$336.00	\$399.00	\$399.00	\$399.00

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

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Group Educator Disability Option 2

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

14 days injury / 14 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$3,600	\$200	\$2.56	\$2.56	\$2.56	\$3.44	\$4.20	\$5.00	\$5.36	\$5.64	\$6.36	\$7.36	\$7.36	\$7.36
\$5,400	\$300	\$3.84	\$3.84	\$3.84	\$5.16	\$6.30	\$7.50	\$8.04	\$8.46	\$9.54	\$11.04	\$11.04	\$11.04
\$7,200	\$400	\$5.12	\$5.12	\$5.12	\$6.88	\$8.40	\$10.00	\$10.72	\$11.28	\$12.72	\$14.72	\$14.72	\$14.72
\$9,000	\$500	\$6.40	\$6.40	\$6.40	\$8.60	\$10.50	\$12.50	\$13.40	\$14.10	\$15.90	\$18.40	\$18.40	\$18.40
\$10,799	\$600	\$7.68	\$7.68	\$7.68	\$10.32	\$12.60	\$15.00	\$16.08	\$16.92	\$19.08	\$22.08	\$22.08	\$22.08
\$12,599	\$700	\$8.96	\$8.96	\$8.96	\$12.04	\$14.70	\$17.50	\$18.76	\$19.74	\$22.26	\$25.76	\$25.76	\$25.76
\$14,399	\$800	\$10.24	\$10.24	\$10.24	\$13.76	\$16.80	\$20.00	\$21.44	\$22.56	\$25.44	\$29.44	\$29.44	\$29.44
\$16,199	\$900	\$11.52	\$11.52	\$11.52	\$15.48	\$18.90	\$22.50	\$24.12	\$25.38	\$28.62	\$33.12	\$33.12	\$33.12
\$17,999	\$1,000	\$12.80	\$12.80	\$12.80	\$17.20	\$21.00	\$25.00	\$26.80	\$28.20	\$31.80	\$36.80	\$36.80	\$36.80
\$19,799	\$1,100	\$14.08	\$14.08	\$14.08	\$18.92	\$23.10	\$27.50	\$29.48	\$31.02	\$34.98	\$40.48	\$40.48	\$40.48
\$21,599	\$1,200	\$15.36	\$15.36	\$15.36	\$20.64	\$25.20	\$30.00	\$32.16	\$33.84	\$38.16	\$44.16	\$44.16	\$44.16
\$23,399	\$1,300	\$16.64	\$16.64	\$16.64	\$22.36	\$27.30	\$32.50	\$34.84	\$36.66	\$41.34	\$47.84	\$47.84	\$47.84
\$25,199	\$1,400	\$17.92	\$17.92	\$17.92	\$24.08	\$29.40	\$35.00	\$37.52	\$39.48	\$44.52	\$51.52	\$51.52	\$51.52
\$26,999	\$1,500	\$19.20	\$19.20	\$19.20	\$25.80	\$31.50	\$37.50	\$40.20	\$42.30	\$47.70	\$55.20	\$55.20	\$55.20
\$28,799	\$1,600	\$20.48	\$20.48	\$20.48	\$27.52	\$33.60	\$40.00	\$42.88	\$45.12	\$50.88	\$58.88	\$58.88	\$58.88
\$30,598	\$1,700	\$21.76	\$21.76	\$21.76	\$29.24	\$35.70	\$42.50	\$45.56	\$47.94	\$54.06	\$62.56	\$62.56	\$62.56
\$32,398	\$1,800	\$23.04	\$23.04	\$23.04	\$30.96	\$37.80	\$45.00	\$48.24	\$50.76	\$57.24	\$66.24	\$66.24	\$66.24
\$34,198	\$1,900	\$24.32	\$24.32	\$24.32	\$32.68	\$39.90	\$47.50	\$50.92	\$53.58	\$60.42	\$69.92	\$69.92	\$69.92
\$35,998	\$2,000	\$25.60	\$25.60	\$25.60	\$34.40	\$42.00	\$50.00	\$53.60	\$56.40	\$63.60	\$73.60	\$73.60	\$73.60
\$37,798	\$2,100	\$26.88	\$26.88	\$26.88	\$36.12	\$44.10	\$52.50	\$56.28	\$59.22	\$66.78	\$77.28	\$77.28	\$77.28
\$39,598	\$2,200	\$28.16	\$28.16	\$28.16	\$37.84	\$46.20	\$55.00	\$58.96	\$62.04	\$69.96	\$80.96	\$80.96	\$80.96
\$41,398	\$2,300	\$29.44	\$29.44	\$29.44	\$39.56	\$48.30	\$57.50	\$61.64	\$64.86	\$73.14	\$84.64	\$84.64	\$84.64
\$43,198	\$2,400	\$30.72	\$30.72	\$30.72	\$41.28	\$50.40	\$60.00	\$64.32	\$67.68	\$76.32	\$88.32	\$88.32	\$88.32
\$44,998	\$2,500	\$32.00	\$32.00	\$32.00	\$43.00	\$52.50	\$62.50	\$67.00	\$70.50	\$79.50	\$92.00	\$92.00	\$92.00
\$46,798	\$2,600	\$33.28	\$33.28	\$33.28	\$44.72	\$54.60	\$65.00	\$69.68	\$73.32	\$82.68	\$95.68	\$95.68	\$95.68
\$48,598	\$2,700	\$34.56	\$34.56	\$34.56	\$46.44	\$56.70	\$67.50	\$72.36	\$76.14	\$85.86	\$99.36	\$99.36	\$99.36
\$50,397	\$2,800	\$35.84	\$35.84	\$35.84	\$48.16	\$58.80	\$70.00	\$75.04	\$78.96	\$89.04	\$103.04	\$103.04	\$103.04
\$52,197	\$2,900	\$37.12	\$37.12	\$37.12	\$49.88	\$60.90	\$72.50	\$77.72	\$81.78	\$92.22	\$106.72	\$106.72	\$106.72
\$53,997	\$3,000	\$38.40	\$38.40	\$38.40	\$51.60	\$63.00	\$75.00	\$80.40	\$84.60	\$95.40	\$110.40	\$110.40	\$110.40
\$55,797	\$3,100	\$39.68	\$39.68	\$39.68	\$53.32	\$65.10	\$77.50	\$83.08	\$87.42	\$98.58	\$114.08	\$114.08	\$114.08
\$57,597	\$3,200	\$40.96	\$40.96	\$40.96	\$55.04	\$67.20	\$80.00	\$85.76	\$90.24	\$101.76	\$117.76	\$117.76	\$117.76
\$59,397	\$3,300	\$42.24	\$42.24	\$42.24	\$56.76	\$69.30	\$82.50	\$88.44	\$93.06	\$104.94	\$121.44	\$121.44	\$121.44
\$61,197	\$3,400	\$43.52	\$43.52	\$43.52	\$58.48	\$71.40	\$85.00	\$91.12	\$95.88	\$108.12	\$125.12	\$125.12	\$125.12
\$62,997	\$3,500	\$44.80	\$44.80	\$44.80	\$60.20	\$73.50	\$87.50	\$93.80	\$98.70	\$111.30	\$128.80	\$128.80	\$128.80
\$64,797	\$3,600	\$46.08	\$46.08	\$46.08	\$61.92	\$75.60	\$90.00	\$96.48	\$101.52	\$114.48	\$132.48	\$132.48	\$132.48

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

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Group Educator Disability Option 2

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

14 days injury / 14 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$66,597	\$3,700	\$47.36	\$47.36	\$47.36	\$63.64	\$77.70	\$92.50	\$99.16	\$104.34	\$117.66	\$136.16	\$136.16	\$136.16
\$68,397	\$3,800	\$48.64	\$48.64	\$48.64	\$65.36	\$79.80	\$95.00	\$101.84	\$107.16	\$120.84	\$139.84	\$139.84	\$139.84
\$70,196	\$3,900	\$49.92	\$49.92	\$49.92	\$67.08	\$81.90	\$97.50	\$104.52	\$109.98	\$124.02	\$143.52	\$143.52	\$143.52
\$71,996	\$4,000	\$51.20	\$51.20	\$51.20	\$68.80	\$84.00	\$100.00	\$107.20	\$112.80	\$127.20	\$147.20	\$147.20	\$147.20
\$73,796	\$4,100	\$52.48	\$52.48	\$52.48	\$70.52	\$86.10	\$102.50	\$109.88	\$115.62	\$130.38	\$150.88	\$150.88	\$150.88
\$75,596	\$4,200	\$53.76	\$53.76	\$53.76	\$72.24	\$88.20	\$105.00	\$112.56	\$118.44	\$133.56	\$154.56	\$154.56	\$154.56
\$77,396	\$4,300	\$55.04	\$55.04	\$55.04	\$73.96	\$90.30	\$107.50	\$115.24	\$121.26	\$136.74	\$158.24	\$158.24	\$158.24
\$79,196	\$4,400	\$56.32	\$56.32	\$56.32	\$75.68	\$92.40	\$110.00	\$117.92	\$124.08	\$139.92	\$161.92	\$161.92	\$161.92
\$80,996	\$4,500	\$57.60	\$57.60	\$57.60	\$77.40	\$94.50	\$112.50	\$120.60	\$126.90	\$143.10	\$165.60	\$165.60	\$165.60
\$82,796	\$4,600	\$58.88	\$58.88	\$58.88	\$79.12	\$96.60	\$115.00	\$123.28	\$129.72	\$146.28	\$169.28	\$169.28	\$169.28
\$84,596	\$4,700	\$60.16	\$60.16	\$60.16	\$80.84	\$98.70	\$117.50	\$125.96	\$132.54	\$149.46	\$172.96	\$172.96	\$172.96
\$86,396	\$4,800	\$61.44	\$61.44	\$61.44	\$82.56	\$100.80	\$120.00	\$128.64	\$135.36	\$152.64	\$176.64	\$176.64	\$176.64
\$88,196	\$4,900	\$62.72	\$62.72	\$62.72	\$84.28	\$102.90	\$122.50	\$131.32	\$138.18	\$155.82	\$180.32	\$180.32	\$180.32
\$89,996	\$5,000	\$64.00	\$64.00	\$64.00	\$86.00	\$105.00	\$125.00	\$134.00	\$141.00	\$159.00	\$184.00	\$184.00	\$184.00
\$91,795	\$5,100	\$65.28	\$65.28	\$65.28	\$87.72	\$107.10	\$127.50	\$136.68	\$143.82	\$162.18	\$187.68	\$187.68	\$187.68
\$93,595	\$5,200	\$66.56	\$66.56	\$66.56	\$89.44	\$109.20	\$130.00	\$139.36	\$146.64	\$165.36	\$191.36	\$191.36	\$191.36
\$95,395	\$5,300	\$67.84	\$67.84	\$67.84	\$91.16	\$111.30	\$132.50	\$142.04	\$149.46	\$168.54	\$195.04	\$195.04	\$195.04
\$97,195	\$5,400	\$69.12	\$69.12	\$69.12	\$92.88	\$113.40	\$135.00	\$144.72	\$152.28	\$171.72	\$198.72	\$198.72	\$198.72
\$98,995	\$5,500	\$70.40	\$70.40	\$70.40	\$94.60	\$115.50	\$137.50	\$147.40	\$155.10	\$174.90	\$202.40	\$202.40	\$202.40
\$100,795	\$5,600	\$71.68	\$71.68	\$71.68	\$96.32	\$117.60	\$140.00	\$150.08	\$157.92	\$178.08	\$206.08	\$206.08	\$206.08
\$102,595	\$5,700	\$72.96	\$72.96	\$72.96	\$98.04	\$119.70	\$142.50	\$152.76	\$160.74	\$181.26	\$209.76	\$209.76	\$209.76
\$104,395	\$5,800	\$74.24	\$74.24	\$74.24	\$99.76	\$121.80	\$145.00	\$155.44	\$163.56	\$184.44	\$213.44	\$213.44	\$213.44
\$106,195	\$5,900	\$75.52	\$75.52	\$75.52	\$101.48	\$123.90	\$147.50	\$158.12	\$166.38	\$187.62	\$217.12	\$217.12	\$217.12
\$107,995	\$6,000	\$76.80	\$76.80	\$76.80	\$103.20	\$126.00	\$150.00	\$160.80	\$169.20	\$190.80	\$220.80	\$220.80	\$220.80
\$109,795	\$6,100	\$78.08	\$78.08	\$78.08	\$104.92	\$128.10	\$152.50	\$163.48	\$172.02	\$193.98	\$224.48	\$224.48	\$224.48
\$111,594	\$6,200	\$79.36	\$79.36	\$79.36	\$106.64	\$130.20	\$155.00	\$166.16	\$174.84	\$197.16	\$228.16	\$228.16	\$228.16
\$113,394	\$6,300	\$80.64	\$80.64	\$80.64	\$108.36	\$132.30	\$157.50	\$168.84	\$177.66	\$200.34	\$231.84	\$231.84	\$231.84
\$115,194	\$6,400	\$81.92	\$81.92	\$81.92	\$110.08	\$134.40	\$160.00	\$171.52	\$180.48	\$203.52	\$235.52	\$235.52	\$235.52
\$116,994	\$6,500	\$83.20	\$83.20	\$83.20	\$111.80	\$136.50	\$162.50	\$174.20	\$183.30	\$206.70	\$239.20	\$239.20	\$239.20
\$118,794	\$6,600	\$84.48	\$84.48	\$84.48	\$113.52	\$138.60	\$165.00	\$176.88	\$186.12	\$209.88	\$242.88	\$242.88	\$242.88
\$120,594	\$6,700	\$85.76	\$85.76	\$85.76	\$115.24	\$140.70	\$167.50	\$179.56	\$188.94	\$213.06	\$246.56	\$246.56	\$246.56
\$122,394	\$6,800	\$87.04	\$87.04	\$87.04	\$116.96	\$142.80	\$170.00	\$182.24	\$191.76	\$216.24	\$250.24	\$250.24	\$250.24
\$124,194	\$6,900	\$88.32	\$88.32	\$88.32	\$118.68	\$144.90	\$172.50	\$184.92	\$194.58	\$219.42	\$253.92	\$253.92	\$253.92
\$125,994	\$7,000	\$89.60	\$89.60	\$89.60	\$120.40	\$147.00	\$175.00	\$187.60	\$197.40	\$222.60	\$257.60	\$257.60	\$257.60
\$127,794	\$7,100	\$90.88	\$90.88	\$90.88	\$122.12	\$149.10	\$177.50	\$190.28	\$200.22	\$225.78	\$261.28	\$261.28	\$261.28

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

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Group Educator Disability Option 2

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

14 days injury / 14 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$129,594	\$7,200	\$92.16	\$92.16	\$92.16	\$123.84	\$151.20	\$180.00	\$192.96	\$203.04	\$228.96	\$264.96	\$264.96	\$264.96
\$131,393	\$7,300	\$93.44	\$93.44	\$93.44	\$125.56	\$153.30	\$182.50	\$195.64	\$205.86	\$232.14	\$268.64	\$268.64	\$268.64
\$133,193	\$7,400	\$94.72	\$94.72	\$94.72	\$127.28	\$155.40	\$185.00	\$198.32	\$208.68	\$235.32	\$272.32	\$272.32	\$272.32
\$134,993	\$7,500	\$96.00	\$96.00	\$96.00	\$129.00	\$157.50	\$187.50	\$201.00	\$211.50	\$238.50	\$276.00	\$276.00	\$276.00

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

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Group Educator Disability Option 3

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

30 days injury / 30 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$3,600	\$200	\$1.44	\$1.44	\$1.44	\$2.00	\$2.64	\$3.28	\$3.68	\$3.96	\$4.68	\$5.72	\$5.72	\$5.72
\$5,400	\$300	\$2.16	\$2.16	\$2.16	\$3.00	\$3.96	\$4.92	\$5.52	\$5.94	\$7.02	\$8.58	\$8.58	\$8.58
\$7,200	\$400	\$2.88	\$2.88	\$2.88	\$4.00	\$5.28	\$6.56	\$7.36	\$7.92	\$9.36	\$11.44	\$11.44	\$11.44
\$9,000	\$500	\$3.60	\$3.60	\$3.60	\$5.00	\$6.60	\$8.20	\$9.20	\$9.90	\$11.70	\$14.30	\$14.30	\$14.30
\$10,799	\$600	\$4.32	\$4.32	\$4.32	\$6.00	\$7.92	\$9.84	\$11.04	\$11.88	\$14.04	\$17.16	\$17.16	\$17.16
\$12,599	\$700	\$5.04	\$5.04	\$5.04	\$7.00	\$9.24	\$11.48	\$12.88	\$13.86	\$16.38	\$20.02	\$20.02	\$20.02
\$14,399	\$800	\$5.76	\$5.76	\$5.76	\$8.00	\$10.56	\$13.12	\$14.72	\$15.84	\$18.72	\$22.88	\$22.88	\$22.88
\$16,199	\$900	\$6.48	\$6.48	\$6.48	\$9.00	\$11.88	\$14.76	\$16.56	\$17.82	\$21.06	\$25.74	\$25.74	\$25.74
\$17,999	\$1,000	\$7.20	\$7.20	\$7.20	\$10.00	\$13.20	\$16.40	\$18.40	\$19.80	\$23.40	\$28.60	\$28.60	\$28.60
\$19,799	\$1,100	\$7.92	\$7.92	\$7.92	\$11.00	\$14.52	\$18.04	\$20.24	\$21.78	\$25.74	\$31.46	\$31.46	\$31.46
\$21,599	\$1,200	\$8.64	\$8.64	\$8.64	\$12.00	\$15.84	\$19.68	\$22.08	\$23.76	\$28.08	\$34.32	\$34.32	\$34.32
\$23,399	\$1,300	\$9.36	\$9.36	\$9.36	\$13.00	\$17.16	\$21.32	\$23.92	\$25.74	\$30.42	\$37.18	\$37.18	\$37.18
\$25,199	\$1,400	\$10.08	\$10.08	\$10.08	\$14.00	\$18.48	\$22.96	\$25.76	\$27.72	\$32.76	\$40.04	\$40.04	\$40.04
\$26,999	\$1,500	\$10.80	\$10.80	\$10.80	\$15.00	\$19.80	\$24.60	\$27.60	\$29.70	\$35.10	\$42.90	\$42.90	\$42.90
\$28,799	\$1,600	\$11.52	\$11.52	\$11.52	\$16.00	\$21.12	\$26.24	\$29.44	\$31.68	\$37.44	\$45.76	\$45.76	\$45.76
\$30,598	\$1,700	\$12.24	\$12.24	\$12.24	\$17.00	\$22.44	\$27.88	\$31.28	\$33.66	\$39.78	\$48.62	\$48.62	\$48.62
\$32,398	\$1,800	\$12.96	\$12.96	\$12.96	\$18.00	\$23.76	\$29.52	\$33.12	\$35.64	\$42.12	\$51.48	\$51.48	\$51.48
\$34,198	\$1,900	\$13.68	\$13.68	\$13.68	\$19.00	\$25.08	\$31.16	\$34.96	\$37.62	\$44.46	\$54.34	\$54.34	\$54.34
\$35,998	\$2,000	\$14.40	\$14.40	\$14.40	\$20.00	\$26.40	\$32.80	\$36.80	\$39.60	\$46.80	\$57.20	\$57.20	\$57.20
\$37,798	\$2,100	\$15.12	\$15.12	\$15.12	\$21.00	\$27.72	\$34.44	\$38.64	\$41.58	\$49.14	\$60.06	\$60.06	\$60.06
\$39,598	\$2,200	\$15.84	\$15.84	\$15.84	\$22.00	\$29.04	\$36.08	\$40.48	\$43.56	\$51.48	\$62.92	\$62.92	\$62.92
\$41,398	\$2,300	\$16.56	\$16.56	\$16.56	\$23.00	\$30.36	\$37.72	\$42.32	\$45.54	\$53.82	\$65.78	\$65.78	\$65.78
\$43,198	\$2,400	\$17.28	\$17.28	\$17.28	\$24.00	\$31.68	\$39.36	\$44.16	\$47.52	\$56.16	\$68.64	\$68.64	\$68.64
\$44,998	\$2,500	\$18.00	\$18.00	\$18.00	\$25.00	\$33.00	\$41.00	\$46.00	\$49.50	\$58.50	\$71.50	\$71.50	\$71.50
\$46,798	\$2,600	\$18.72	\$18.72	\$18.72	\$26.00	\$34.32	\$42.64	\$47.84	\$51.48	\$60.84	\$74.36	\$74.36	\$74.36
\$48,598	\$2,700	\$19.44	\$19.44	\$19.44	\$27.00	\$35.64	\$44.28	\$49.68	\$53.46	\$63.18	\$77.22	\$77.22	\$77.22
\$50,397	\$2,800	\$20.16	\$20.16	\$20.16	\$28.00	\$36.96	\$45.92	\$51.52	\$55.44	\$65.52	\$80.08	\$80.08	\$80.08
\$52,197	\$2,900	\$20.88	\$20.88	\$20.88	\$29.00	\$38.28	\$47.56	\$53.36	\$57.42	\$67.86	\$82.94	\$82.94	\$82.94
\$53,997	\$3,000	\$21.60	\$21.60	\$21.60	\$30.00	\$39.60	\$49.20	\$55.20	\$59.40	\$70.20	\$85.80	\$85.80	\$85.80
\$55,797	\$3,100	\$22.32	\$22.32	\$22.32	\$31.00	\$40.92	\$50.84	\$57.04	\$61.38	\$72.54	\$88.66	\$88.66	\$88.66
\$57,597	\$3,200	\$23.04	\$23.04	\$23.04	\$32.00	\$42.24	\$52.48	\$58.88	\$63.36	\$74.88	\$91.52	\$91.52	\$91.52
\$59,397	\$3,300	\$23.76	\$23.76	\$23.76	\$33.00	\$43.56	\$54.12	\$60.72	\$65.34	\$77.22	\$94.38	\$94.38	\$94.38
\$61,197	\$3,400	\$24.48	\$24.48	\$24.48	\$34.00	\$44.88	\$55.76	\$62.56	\$67.32	\$79.56	\$97.24	\$97.24	\$97.24
\$62,997	\$3,500	\$25.20	\$25.20	\$25.20	\$35.00	\$46.20	\$57.40	\$64.40	\$69.30	\$81.90	\$100.10	\$100.10	\$100.10
\$64,797	\$3,600	\$25.92	\$25.92	\$25.92	\$36.00	\$47.52	\$59.04	\$66.24	\$71.28	\$84.24	\$102.96	\$102.96	\$102.96

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Elimination Period

30 days injury / 30 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$66,597	\$3,700	\$26.64	\$26.64	\$26.64	\$37.00	\$48.84	\$60.68	\$68.08	\$73.26	\$86.58	\$105.82	\$105.82	\$105.82
\$68,397	\$3,800	\$27.36	\$27.36	\$27.36	\$38.00	\$50.16	\$62.32	\$69.92	\$75.24	\$88.92	\$108.68	\$108.68	\$108.68
\$70,196	\$3,900	\$28.08	\$28.08	\$28.08	\$39.00	\$51.48	\$63.96	\$71.76	\$77.22	\$91.26	\$111.54	\$111.54	\$111.54
\$71,996	\$4,000	\$28.80	\$28.80	\$28.80	\$40.00	\$52.80	\$65.60	\$73.60	\$79.20	\$93.60	\$114.40	\$114.40	\$114.40
\$73,796	\$4,100	\$29.52	\$29.52	\$29.52	\$41.00	\$54.12	\$67.24	\$75.44	\$81.18	\$95.94	\$117.26	\$117.26	\$117.26
\$75,596	\$4,200	\$30.24	\$30.24	\$30.24	\$42.00	\$55.44	\$68.88	\$77.28	\$83.16	\$98.28	\$120.12	\$120.12	\$120.12
\$77,396	\$4,300	\$30.96	\$30.96	\$30.96	\$43.00	\$56.76	\$70.52	\$79.12	\$85.14	\$100.62	\$122.98	\$122.98	\$122.98
\$79,196	\$4,400	\$31.68	\$31.68	\$31.68	\$44.00	\$58.08	\$72.16	\$80.96	\$87.12	\$102.96	\$125.84	\$125.84	\$125.84
\$80,996	\$4,500	\$32.40	\$32.40	\$32.40	\$45.00	\$59.40	\$73.80	\$82.80	\$89.10	\$105.30	\$128.70	\$128.70	\$128.70
\$82,796	\$4,600	\$33.12	\$33.12	\$33.12	\$46.00	\$60.72	\$75.44	\$84.64	\$91.08	\$107.64	\$131.56	\$131.56	\$131.56
\$84,596	\$4,700	\$33.84	\$33.84	\$33.84	\$47.00	\$62.04	\$77.08	\$86.48	\$93.06	\$109.98	\$134.42	\$134.42	\$134.42
\$86,396	\$4,800	\$34.56	\$34.56	\$34.56	\$48.00	\$63.36	\$78.72	\$88.32	\$95.04	\$112.32	\$137.28	\$137.28	\$137.28
\$88,196	\$4,900	\$35.28	\$35.28	\$35.28	\$49.00	\$64.68	\$80.36	\$90.16	\$97.02	\$114.66	\$140.14	\$140.14	\$140.14
\$89,996	\$5,000	\$36.00	\$36.00	\$36.00	\$50.00	\$66.00	\$82.00	\$92.00	\$99.00	\$117.00	\$143.00	\$143.00	\$143.00
\$91,795	\$5,100	\$36.72	\$36.72	\$36.72	\$51.00	\$67.32	\$83.64	\$93.84	\$100.98	\$119.34	\$145.86	\$145.86	\$145.86
\$93,595	\$5,200	\$37.44	\$37.44	\$37.44	\$52.00	\$68.64	\$85.28	\$95.68	\$102.96	\$121.68	\$148.72	\$148.72	\$148.72
\$95,395	\$5,300	\$38.16	\$38.16	\$38.16	\$53.00	\$69.96	\$86.92	\$97.52	\$104.94	\$124.02	\$151.58	\$151.58	\$151.58
\$97,195	\$5,400	\$38.88	\$38.88	\$38.88	\$54.00	\$71.28	\$88.56	\$99.36	\$106.92	\$126.36	\$154.44	\$154.44	\$154.44
\$98,995	\$5,500	\$39.60	\$39.60	\$39.60	\$55.00	\$72.60	\$90.20	\$101.20	\$108.90	\$128.70	\$157.30	\$157.30	\$157.30
\$100,795	\$5,600	\$40.32	\$40.32	\$40.32	\$56.00	\$73.92	\$91.84	\$103.04	\$110.88	\$131.04	\$160.16	\$160.16	\$160.16
\$102,595	\$5,700	\$41.04	\$41.04	\$41.04	\$57.00	\$75.24	\$93.48	\$104.88	\$112.86	\$133.38	\$163.02	\$163.02	\$163.02
\$104,395	\$5,800	\$41.76	\$41.76	\$41.76	\$58.00	\$76.56	\$95.12	\$106.72	\$114.84	\$135.72	\$165.88	\$165.88	\$165.88
\$106,195	\$5,900	\$42.48	\$42.48	\$42.48	\$59.00	\$77.88	\$96.76	\$108.56	\$116.82	\$138.06	\$168.74	\$168.74	\$168.74
\$107,995	\$6,000	\$43.20	\$43.20	\$43.20	\$60.00	\$79.20	\$98.40	\$110.40	\$118.80	\$140.40	\$171.60	\$171.60	\$171.60
\$109,795	\$6,100	\$43.92	\$43.92	\$43.92	\$61.00	\$80.52	\$100.04	\$112.24	\$120.78	\$142.74	\$174.46	\$174.46	\$174.46
\$111,594	\$6,200	\$44.64	\$44.64	\$44.64	\$62.00	\$81.84	\$101.68	\$114.08	\$122.76	\$145.08	\$177.32	\$177.32	\$177.32
\$113,394	\$6,300	\$45.36	\$45.36	\$45.36	\$63.00	\$83.16	\$103.32	\$115.92	\$124.74	\$147.42	\$180.18	\$180.18	\$180.18
\$115,194	\$6,400	\$46.08	\$46.08	\$46.08	\$64.00	\$84.48	\$104.96	\$117.76	\$126.72	\$149.76	\$183.04	\$183.04	\$183.04
\$116,994	\$6,500	\$46.80	\$46.80	\$46.80	\$65.00	\$85.80	\$106.60	\$119.60	\$128.70	\$152.10	\$185.90	\$185.90	\$185.90
\$118,794	\$6,600	\$47.52	\$47.52	\$47.52	\$66.00	\$87.12	\$108.24	\$121.44	\$130.68	\$154.44	\$188.76	\$188.76	\$188.76
\$120,594	\$6,700	\$48.24	\$48.24	\$48.24	\$67.00	\$88.44	\$109.88	\$123.28	\$132.66	\$156.78	\$191.62	\$191.62	\$191.62
\$122,394	\$6,800	\$48.96	\$48.96	\$48.96	\$68.00	\$89.76	\$111.52	\$125.12	\$134.64	\$159.12	\$194.48	\$194.48	\$194.48
\$124,194	\$6,900	\$49.68	\$49.68	\$49.68	\$69.00	\$91.08	\$113.16	\$126.96	\$136.62	\$161.46	\$197.34	\$197.34	\$197.34
\$125,994	\$7,000	\$50.40	\$50.40	\$50.40	\$70.00	\$92.40	\$114.80	\$128.80	\$138.60	\$163.80	\$200.20	\$200.20	\$200.20
\$127,794	\$7,100	\$51.12	\$51.12	\$51.12	\$71.00	\$93.72	\$116.44	\$130.64	\$140.58	\$166.14	\$203.06	\$203.06	\$203.06

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

OneAmerica® is the marketing name for the companies of OneAmerica.

Group Educator Disability Option 3

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

30 days injury / 30 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$129,594	\$7,200	\$51.84	\$51.84	\$51.84	\$72.00	\$95.04	\$118.08	\$132.48	\$142.56	\$168.48	\$205.92	\$205.92	\$205.92
\$131,393	\$7,300	\$52.56	\$52.56	\$52.56	\$73.00	\$96.36	\$119.72	\$134.32	\$144.54	\$170.82	\$208.78	\$208.78	\$208.78
\$133,193	\$7,400	\$53.28	\$53.28	\$53.28	\$74.00	\$97.68	\$121.36	\$136.16	\$146.52	\$173.16	\$211.64	\$211.64	\$211.64
\$134,993	\$7,500	\$54.00	\$54.00	\$54.00	\$75.00	\$99.00	\$123.00	\$138.00	\$148.50	\$175.50	\$214.50	\$214.50	\$214.50

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

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Group Educator Disability Option 4

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

90 days injury / 90 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$3,600	\$200	\$0.72	\$0.72	\$0.72	\$0.88	\$1.24	\$1.72	\$2.08	\$2.64	\$3.52	\$4.48	\$4.48	\$4.48
\$5,400	\$300	\$1.08	\$1.08	\$1.08	\$1.32	\$1.86	\$2.58	\$3.12	\$3.96	\$5.28	\$6.72	\$6.72	\$6.72
\$7,200	\$400	\$1.44	\$1.44	\$1.44	\$1.76	\$2.48	\$3.44	\$4.16	\$5.28	\$7.04	\$8.96	\$8.96	\$8.96
\$9,000	\$500	\$1.80	\$1.80	\$1.80	\$2.20	\$3.10	\$4.30	\$5.20	\$6.60	\$8.80	\$11.20	\$11.20	\$11.20
\$10,799	\$600	\$2.16	\$2.16	\$2.16	\$2.64	\$3.72	\$5.16	\$6.24	\$7.92	\$10.56	\$13.44	\$13.44	\$13.44
\$12,599	\$700	\$2.52	\$2.52	\$2.52	\$3.08	\$4.34	\$6.02	\$7.28	\$9.24	\$12.32	\$15.68	\$15.68	\$15.68
\$14,399	\$800	\$2.88	\$2.88	\$2.88	\$3.52	\$4.96	\$6.88	\$8.32	\$10.56	\$14.08	\$17.92	\$17.92	\$17.92
\$16,199	\$900	\$3.24	\$3.24	\$3.24	\$3.96	\$5.58	\$7.74	\$9.36	\$11.88	\$15.84	\$20.16	\$20.16	\$20.16
\$17,999	\$1,000	\$3.60	\$3.60	\$3.60	\$4.40	\$6.20	\$8.60	\$10.40	\$13.20	\$17.60	\$22.40	\$22.40	\$22.40
\$19,799	\$1,100	\$3.96	\$3.96	\$3.96	\$4.84	\$6.82	\$9.46	\$11.44	\$14.52	\$19.36	\$24.64	\$24.64	\$24.64
\$21,599	\$1,200	\$4.32	\$4.32	\$4.32	\$5.28	\$7.44	\$10.32	\$12.48	\$15.84	\$21.12	\$26.88	\$26.88	\$26.88
\$23,399	\$1,300	\$4.68	\$4.68	\$4.68	\$5.72	\$8.06	\$11.18	\$13.52	\$17.16	\$22.88	\$29.12	\$29.12	\$29.12
\$25,199	\$1,400	\$5.04	\$5.04	\$5.04	\$6.16	\$8.68	\$12.04	\$14.56	\$18.48	\$24.64	\$31.36	\$31.36	\$31.36
\$26,999	\$1,500	\$5.40	\$5.40	\$5.40	\$6.60	\$9.30	\$12.90	\$15.60	\$19.80	\$26.40	\$33.60	\$33.60	\$33.60
\$28,799	\$1,600	\$5.76	\$5.76	\$5.76	\$7.04	\$9.92	\$13.76	\$16.64	\$21.12	\$28.16	\$35.84	\$35.84	\$35.84
\$30,598	\$1,700	\$6.12	\$6.12	\$6.12	\$7.48	\$10.54	\$14.62	\$17.68	\$22.44	\$29.92	\$38.08	\$38.08	\$38.08
\$32,398	\$1,800	\$6.48	\$6.48	\$6.48	\$7.92	\$11.16	\$15.48	\$18.72	\$23.76	\$31.68	\$40.32	\$40.32	\$40.32
\$34,198	\$1,900	\$6.84	\$6.84	\$6.84	\$8.36	\$11.78	\$16.34	\$19.76	\$25.08	\$33.44	\$42.56	\$42.56	\$42.56
\$35,998	\$2,000	\$7.20	\$7.20	\$7.20	\$8.80	\$12.40	\$17.20	\$20.80	\$26.40	\$35.20	\$44.80	\$44.80	\$44.80
\$37,798	\$2,100	\$7.56	\$7.56	\$7.56	\$9.24	\$13.02	\$18.06	\$21.84	\$27.72	\$36.96	\$47.04	\$47.04	\$47.04
\$39,598	\$2,200	\$7.92	\$7.92	\$7.92	\$9.68	\$13.64	\$18.92	\$22.88	\$29.04	\$38.72	\$49.28	\$49.28	\$49.28
\$41,398	\$2,300	\$8.28	\$8.28	\$8.28	\$10.12	\$14.26	\$19.78	\$23.92	\$30.36	\$40.48	\$51.52	\$51.52	\$51.52
\$43,198	\$2,400	\$8.64	\$8.64	\$8.64	\$10.56	\$14.88	\$20.64	\$24.96	\$31.68	\$42.24	\$53.76	\$53.76	\$53.76
\$44,998	\$2,500	\$9.00	\$9.00	\$9.00	\$11.00	\$15.50	\$21.50	\$26.00	\$33.00	\$44.00	\$56.00	\$56.00	\$56.00
\$46,798	\$2,600	\$9.36	\$9.36	\$9.36	\$11.44	\$16.12	\$22.36	\$27.04	\$34.32	\$45.76	\$58.24	\$58.24	\$58.24
\$48,598	\$2,700	\$9.72	\$9.72	\$9.72	\$11.88	\$16.74	\$23.22	\$28.08	\$35.64	\$47.52	\$60.48	\$60.48	\$60.48
\$50,397	\$2,800	\$10.08	\$10.08	\$10.08	\$12.32	\$17.36	\$24.08	\$29.12	\$36.96	\$49.28	\$62.72	\$62.72	\$62.72
\$52,197	\$2,900	\$10.44	\$10.44	\$10.44	\$12.76	\$17.98	\$24.94	\$30.16	\$38.28	\$51.04	\$64.96	\$64.96	\$64.96
\$53,997	\$3,000	\$10.80	\$10.80	\$10.80	\$13.20	\$18.60	\$25.80	\$31.20	\$39.60	\$52.80	\$67.20	\$67.20	\$67.20
\$55,797	\$3,100	\$11.16	\$11.16	\$11.16	\$13.64	\$19.22	\$26.66	\$32.24	\$40.92	\$54.56	\$69.44	\$69.44	\$69.44
\$57,597	\$3,200	\$11.52	\$11.52	\$11.52	\$14.08	\$19.84	\$27.52	\$33.28	\$42.24	\$56.32	\$71.68	\$71.68	\$71.68
\$59,397	\$3,300	\$11.88	\$11.88	\$11.88	\$14.52	\$20.46	\$28.38	\$34.32	\$43.56	\$58.08	\$73.92	\$73.92	\$73.92
\$61,197	\$3,400	\$12.24	\$12.24	\$12.24	\$14.96	\$21.08	\$29.24	\$35.36	\$44.88	\$59.84	\$76.16	\$76.16	\$76.16
\$62,997	\$3,500	\$12.60	\$12.60	\$12.60	\$15.40	\$21.70	\$30.10	\$36.40	\$46.20	\$61.60	\$78.40	\$78.40	\$78.40
\$64,797	\$3,600	\$12.96	\$12.96	\$12.96	\$15.84	\$22.32	\$30.96	\$37.44	\$47.52	\$63.36	\$80.64	\$80.64	\$80.64

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Group Educator Disability Option 4

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Elimination Period

90 days injury / 90 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$66,597	\$3,700	\$13.32	\$13.32	\$13.32	\$16.28	\$22.94	\$31.82	\$38.48	\$48.84	\$65.12	\$82.88	\$82.88	\$82.88
\$68,397	\$3,800	\$13.68	\$13.68	\$13.68	\$16.72	\$23.56	\$32.68	\$39.52	\$50.16	\$66.88	\$85.12	\$85.12	\$85.12
\$70,196	\$3,900	\$14.04	\$14.04	\$14.04	\$17.16	\$24.18	\$33.54	\$40.56	\$51.48	\$68.64	\$87.36	\$87.36	\$87.36
\$71,996	\$4,000	\$14.40	\$14.40	\$14.40	\$17.60	\$24.80	\$34.40	\$41.60	\$52.80	\$70.40	\$89.60	\$89.60	\$89.60
\$73,796	\$4,100	\$14.76	\$14.76	\$14.76	\$18.04	\$25.42	\$35.26	\$42.64	\$54.12	\$72.16	\$91.84	\$91.84	\$91.84
\$75,596	\$4,200	\$15.12	\$15.12	\$15.12	\$18.48	\$26.04	\$36.12	\$43.68	\$55.44	\$73.92	\$94.08	\$94.08	\$94.08
\$77,396	\$4,300	\$15.48	\$15.48	\$15.48	\$18.92	\$26.66	\$36.98	\$44.72	\$56.76	\$75.68	\$96.32	\$96.32	\$96.32
\$79,196	\$4,400	\$15.84	\$15.84	\$15.84	\$19.36	\$27.28	\$37.84	\$45.76	\$58.08	\$77.44	\$98.56	\$98.56	\$98.56
\$80,996	\$4,500	\$16.20	\$16.20	\$16.20	\$19.80	\$27.90	\$38.70	\$46.80	\$59.40	\$79.20	\$100.80	\$100.80	\$100.80
\$82,796	\$4,600	\$16.56	\$16.56	\$16.56	\$20.24	\$28.52	\$39.56	\$47.84	\$60.72	\$80.96	\$103.04	\$103.04	\$103.04
\$84,596	\$4,700	\$16.92	\$16.92	\$16.92	\$20.68	\$29.14	\$40.42	\$48.88	\$62.04	\$82.72	\$105.28	\$105.28	\$105.28
\$86,396	\$4,800	\$17.28	\$17.28	\$17.28	\$21.12	\$29.76	\$41.28	\$49.92	\$63.36	\$84.48	\$107.52	\$107.52	\$107.52
\$88,196	\$4,900	\$17.64	\$17.64	\$17.64	\$21.56	\$30.38	\$42.14	\$50.96	\$64.68	\$86.24	\$109.76	\$109.76	\$109.76
\$89,996	\$5,000	\$18.00	\$18.00	\$18.00	\$22.00	\$31.00	\$43.00	\$52.00	\$66.00	\$88.00	\$112.00	\$112.00	\$112.00
\$91,795	\$5,100	\$18.36	\$18.36	\$18.36	\$22.44	\$31.62	\$43.86	\$53.04	\$67.32	\$89.76	\$114.24	\$114.24	\$114.24
\$93,595	\$5,200	\$18.72	\$18.72	\$18.72	\$22.88	\$32.24	\$44.72	\$54.08	\$68.64	\$91.52	\$116.48	\$116.48	\$116.48
\$95,395	\$5,300	\$19.08	\$19.08	\$19.08	\$23.32	\$32.86	\$45.58	\$55.12	\$69.96	\$93.28	\$118.72	\$118.72	\$118.72
\$97,195	\$5,400	\$19.44	\$19.44	\$19.44	\$23.76	\$33.48	\$46.44	\$56.16	\$71.28	\$95.04	\$120.96	\$120.96	\$120.96
\$98,995	\$5,500	\$19.80	\$19.80	\$19.80	\$24.20	\$34.10	\$47.30	\$57.20	\$72.60	\$96.80	\$123.20	\$123.20	\$123.20
\$100,795	\$5,600	\$20.16	\$20.16	\$20.16	\$24.64	\$34.72	\$48.16	\$58.24	\$73.92	\$98.56	\$125.44	\$125.44	\$125.44
\$102,595	\$5,700	\$20.52	\$20.52	\$20.52	\$25.08	\$35.34	\$49.02	\$59.28	\$75.24	\$100.32	\$127.68	\$127.68	\$127.68
\$104,395	\$5,800	\$20.88	\$20.88	\$20.88	\$25.52	\$35.96	\$49.88	\$60.32	\$76.56	\$102.08	\$129.92	\$129.92	\$129.92
\$106,195	\$5,900	\$21.24	\$21.24	\$21.24	\$25.96	\$36.58	\$50.74	\$61.36	\$77.88	\$103.84	\$132.16	\$132.16	\$132.16
\$107,995	\$6,000	\$21.60	\$21.60	\$21.60	\$26.40	\$37.20	\$51.60	\$62.40	\$79.20	\$105.60	\$134.40	\$134.40	\$134.40
\$109,795	\$6,100	\$21.96	\$21.96	\$21.96	\$26.84	\$37.82	\$52.46	\$63.44	\$80.52	\$107.36	\$136.64	\$136.64	\$136.64
\$111,594	\$6,200	\$22.32	\$22.32	\$22.32	\$27.28	\$38.44	\$53.32	\$64.48	\$81.84	\$109.12	\$138.88	\$138.88	\$138.88
\$113,394	\$6,300	\$22.68	\$22.68	\$22.68	\$27.72	\$39.06	\$54.18	\$65.52	\$83.16	\$110.88	\$141.12	\$141.12	\$141.12
\$115,194	\$6,400	\$23.04	\$23.04	\$23.04	\$28.16	\$39.68	\$55.04	\$66.56	\$84.48	\$112.64	\$143.36	\$143.36	\$143.36
\$116,994	\$6,500	\$23.40	\$23.40	\$23.40	\$28.60	\$40.30	\$55.90	\$67.60	\$85.80	\$114.40	\$145.60	\$145.60	\$145.60
\$118,794	\$6,600	\$23.76	\$23.76	\$23.76	\$29.04	\$40.92	\$56.76	\$68.64	\$87.12	\$116.16	\$147.84	\$147.84	\$147.84
\$120,594	\$6,700	\$24.12	\$24.12	\$24.12	\$29.48	\$41.54	\$57.62	\$69.68	\$88.44	\$117.92	\$150.08	\$150.08	\$150.08
\$122,394	\$6,800	\$24.48	\$24.48	\$24.48	\$29.92	\$42.16	\$58.48	\$70.72	\$89.76	\$119.68	\$152.32	\$152.32	\$152.32
\$124,194	\$6,900	\$24.84	\$24.84	\$24.84	\$30.36	\$42.78	\$59.34	\$71.76	\$91.08	\$121.44	\$154.56	\$154.56	\$154.56
\$125,994	\$7,000	\$25.20	\$25.20	\$25.20	\$30.80	\$43.40	\$60.20	\$72.80	\$92.40	\$123.20	\$156.80	\$156.80	\$156.80
\$127,794	\$7,100	\$25.56	\$25.56	\$25.56	\$31.24	\$44.02	\$61.06	\$73.84	\$93.72	\$124.96	\$159.04	\$159.04	\$159.04

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

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Group Educator Disability Option 4

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$7,500, in increments of \$100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period

90 days injury / 90 days sickness

Maximum Benefit Duration

Accident: SSFRA / Sickness: 3 years to age 70

Pre-Existing Condition Period

3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:												
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$129,594	\$7,200	\$25.92	\$25.92	\$25.92	\$31.68	\$44.64	\$61.92	\$74.88	\$95.04	\$126.72	\$161.28	\$161.28	\$161.28
\$131,393	\$7,300	\$26.28	\$26.28	\$26.28	\$32.12	\$45.26	\$62.78	\$75.92	\$96.36	\$128.48	\$163.52	\$163.52	\$163.52
\$133,193	\$7,400	\$26.64	\$26.64	\$26.64	\$32.56	\$45.88	\$63.64	\$76.96	\$97.68	\$130.24	\$165.76	\$165.76	\$165.76
\$134,993	\$7,500	\$27.00	\$27.00	\$27.00	\$33.00	\$46.50	\$64.50	\$78.00	\$99.00	\$132.00	\$168.00	\$168.00	\$168.00

Note: Premiums are based on your age as of 02/01 and amount of coverage chosen.

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Confidential Counseling

3 Session Plan

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultantsSM—highly trained master's and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling (up to 3 sessions per issue per year) and other resources for:

- › Stress, anxiety and depression
- › Relationship/marital conflicts
- › Problems with children
- › Job pressures
- › Grief and loss
- › Substance abuse

Financial Information and Resources

Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- › Getting out of debt
- › Credit card or loan problems
- › Tax questions
- › Retirement planning
- › Estate planning
- › Saving for college

Legal Support and Resources

Expert info when you need it.

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

- › Divorce and family law
- › Debt and bankruptcy
- › Landlord/tenant issues
- › Real estate transactions
- › Civil and criminal actions
- › Contracts

Work-Life Solutions

Delegate your "to-do" list.

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- › Child and elder care
- › Moving and relocation
- › Making major purchases
- › College planning
- › Pet care
- › Home repair

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