

Educator Income Protection Plan

Prepare for the unexpected with a policy that can be used to help cover expenses arising from accidents or illnesses.

Here's what a plan could cost you.



Duration of Benefits Social Security Normal Retirement Age

Costs effective as of September 1, 2024 and based on a monthly payroll deduction.

Injury (Days)	Elimination Period (Days)					
	0*	14*	30*	60	90	180
Sickness (Days)	7*	14*	30*	60	90	180

Annual Earnings	Monthly Earnings	Maximum Monthly Benefits	0*	14*	30*	60	90	180
\$3,600	\$300	\$200	\$6.64	\$5.64	\$4.88	\$3.98	\$2.30	\$1.68
\$5,400	\$450	\$300	\$9.96	\$8.46	\$7.32	\$5.97	\$3.45	\$2.52
\$7,200	\$600	\$400	\$13.28	\$11.28	\$9.76	\$7.96	\$4.60	\$3.36
\$9,000	\$750	\$500	\$16.60	\$14.10	\$12.20	\$9.95	\$5.75	\$4.20
\$10,800	\$900	\$600	\$19.92	\$16.92	\$14.64	\$11.94	\$6.90	\$5.04
\$12,600	\$1,050	\$700	\$23.24	\$19.74	\$17.08	\$13.93	\$8.05	\$5.88
\$14,400	\$1,200	\$800	\$26.56	\$22.56	\$19.52	\$15.92	\$9.20	\$6.72
\$16,200	\$1,350	\$900	\$29.88	\$25.38	\$21.96	\$17.91	\$10.35	\$7.56
\$18,000	\$1,500	\$1,000	\$33.20	\$28.20	\$24.40	\$19.90	\$11.50	\$8.40
\$19,800	\$1,650	\$1,100	\$36.52	\$31.02	\$26.84	\$21.89	\$12.65	\$9.24
\$21,600	\$1,800	\$1,200	\$39.84	\$33.84	\$29.28	\$23.88	\$13.80	\$10.08
\$23,400	\$1,950	\$1,300	\$43.16	\$36.66	\$31.72	\$25.87	\$14.95	\$10.92
\$25,200	\$2,100	\$1,400	\$46.48	\$39.48	\$34.16	\$27.86	\$16.10	\$11.76
\$27,000	\$2,250	\$1,500	\$49.80	\$42.30	\$36.60	\$29.85	\$17.25	\$12.60
\$28,800	\$2,400	\$1,600	\$53.12	\$45.12	\$39.04	\$31.84	\$18.40	\$13.44
\$30,600	\$2,550	\$1,700	\$56.44	\$47.94	\$41.48	\$33.83	\$19.55	\$14.28
\$32,400	\$2,700	\$1,800	\$59.76	\$50.76	\$43.92	\$35.82	\$20.70	\$15.12
\$34,200	\$2,850	\$1,900	\$63.08	\$53.58	\$46.36	\$37.81	\$21.85	\$15.96
\$36,000	\$3,000	\$2,000	\$66.40	\$56.40	\$48.80	\$39.80	\$23.00	\$16.80
\$37,800	\$3,150	\$2,100	\$69.72	\$59.22	\$51.24	\$41.79	\$24.15	\$17.64
\$39,600	\$3,300	\$2,200	\$73.04	\$62.04	\$53.68	\$43.78	\$25.30	\$18.48
\$41,400	\$3,450	\$2,300	\$76.36	\$64.86	\$56.12	\$45.77	\$26.45	\$19.32
\$43,200	\$3,600	\$2,400	\$79.68	\$67.68	\$58.56	\$47.76	\$27.60	\$20.16
\$45,000	\$3,750	\$2,500	\$83.00	\$70.50	\$61.00	\$49.75	\$28.75	\$21.00
\$46,800	\$3,900	\$2,600	\$86.32	\$73.32	\$63.44	\$51.74	\$29.90	\$21.84
\$48,600	\$4,050	\$2,700	\$89.64	\$76.14	\$65.88	\$53.73	\$31.05	\$22.68
\$50,400	\$4,200	\$2,800	\$92.96	\$78.96	\$68.32	\$55.72	\$32.20	\$23.52
\$52,200	\$4,350	\$2,900	\$96.28	\$81.78	\$70.76	\$57.71	\$33.35	\$24.36
\$54,000	\$4,500	\$3,000	\$99.60	\$84.60	\$73.20	\$59.70	\$34.50	\$25.20
\$55,800	\$4,650	\$3,100	\$102.92	\$87.42	\$75.64	\$61.69	\$35.65	\$26.04
\$57,600	\$4,800	\$3,200	\$106.24	\$90.24	\$78.08	\$63.68	\$36.80	\$26.88
\$59,400	\$4,950	\$3,300	\$109.56	\$93.06	\$80.52	\$65.67	\$37.95	\$27.72
\$61,200	\$5,100	\$3,400	\$112.88	\$95.88	\$82.96	\$67.66	\$39.10	\$28.56
\$63,000	\$5,250	\$3,500	\$116.20	\$98.70	\$85.40	\$69.65	\$40.25	\$29.40
\$64,800	\$5,400	\$3,600	\$119.52	\$101.52	\$87.84	\$71.64	\$41.40	\$30.24
\$66,600	\$5,550	\$3,700	\$122.84	\$104.34	\$90.28	\$73.63	\$42.55	\$31.08
\$68,400	\$5,700	\$3,800	\$126.16	\$107.16	\$92.72	\$75.62	\$43.70	\$31.92

*If you are confined in a hospital as an inpatient due to your disability, your benefits will commence on the first day of your hospital confinement. Your maximum monthly benefit can be found by locating the annual or monthly earning amounts closest to, but not greater than, your earnings.

Duration of Benefits Social Security Normal Retirement Age

Costs effective as of September 1, 2024 and based on a monthly payroll deduction.

Injury (Days)	Elimination Period (Days)					
	0*	14*	30*	60	90	180
Sickness (Days)	7*	14*	30*	60	90	180

Annual Earnings	Monthly Earnings	Maximum Monthly Benefits	0*	14*	30*	60	90	180
\$70,200	\$5,850	\$3,900	\$129.48	\$109.98	\$95.16	\$77.61	\$44.85	\$32.76
\$72,000	\$6,000	\$4,000	\$132.80	\$112.80	\$97.60	\$79.60	\$46.00	\$33.60
\$73,800	\$6,150	\$4,100	\$136.12	\$115.62	\$100.04	\$81.59	\$47.15	\$34.44
\$75,600	\$6,300	\$4,200	\$139.44	\$118.44	\$102.48	\$83.58	\$48.30	\$35.28
\$77,400	\$6,450	\$4,300	\$142.76	\$121.26	\$104.92	\$85.57	\$49.45	\$36.12
\$79,200	\$6,600	\$4,400	\$146.08	\$124.08	\$107.36	\$87.56	\$50.60	\$36.96
\$81,000	\$6,750	\$4,500	\$149.40	\$126.90	\$109.80	\$89.55	\$51.75	\$37.80
\$82,800	\$6,900	\$4,600	\$152.72	\$129.72	\$112.24	\$91.54	\$52.90	\$38.64
\$84,600	\$7,050	\$4,700	\$156.04	\$132.54	\$114.68	\$93.53	\$54.05	\$39.48
\$86,400	\$7,200	\$4,800	\$159.36	\$135.36	\$117.12	\$95.52	\$55.20	\$40.32
\$88,200	\$7,350	\$4,900	\$162.68	\$138.18	\$119.56	\$97.51	\$56.35	\$41.16
\$90,000	\$7,500	\$5,000	\$166.00	\$141.00	\$122.00	\$99.50	\$57.50	\$42.00
\$91,800	\$7,650	\$5,100	\$169.32	\$143.82	\$124.44	\$101.49	\$58.65	\$42.84
\$93,600	\$7,800	\$5,200	\$172.64	\$146.64	\$126.88	\$103.48	\$59.80	\$43.68
\$95,400	\$7,950	\$5,300	\$175.96	\$149.46	\$129.32	\$105.47	\$60.95	\$44.52
\$97,200	\$8,100	\$5,400	\$179.28	\$152.28	\$131.76	\$107.46	\$62.10	\$45.36
\$99,000	\$8,250	\$5,500	\$182.60	\$155.10	\$134.20	\$109.45	\$63.25	\$46.20
\$100,800	\$8,400	\$5,600	\$185.92	\$157.92	\$136.64	\$111.44	\$64.40	\$47.04
\$102,600	\$8,550	\$5,700	\$189.24	\$160.74	\$139.08	\$113.43	\$65.55	\$47.88
\$104,400	\$8,700	\$5,800	\$192.56	\$163.56	\$141.52	\$115.42	\$66.70	\$48.72
\$106,200	\$8,850	\$5,900	\$195.88	\$166.38	\$143.96	\$117.41	\$67.85	\$49.56
\$108,000	\$9,000	\$6,000	\$199.20	\$169.20	\$146.40	\$119.40	\$69.00	\$50.40
\$109,800	\$9,150	\$6,100	\$202.52	\$172.02	\$148.84	\$121.39	\$70.15	\$51.24
\$111,600	\$9,300	\$6,200	\$205.84	\$174.84	\$151.28	\$123.38	\$71.30	\$52.08
\$113,400	\$9,450	\$6,300	\$209.16	\$177.66	\$153.72	\$125.37	\$72.45	\$52.92
\$115,200	\$9,600	\$6,400	\$212.48	\$180.48	\$156.16	\$127.36	\$73.60	\$53.76
\$117,000	\$9,750	\$6,500	\$215.80	\$183.30	\$158.60	\$129.35	\$74.75	\$54.60
\$118,800	\$9,900	\$6,600	\$219.12	\$186.12	\$161.04	\$131.34	\$75.90	\$55.44
\$120,600	\$10,050	\$6,700	\$222.44	\$188.94	\$163.48	\$133.33	\$77.05	\$56.28
\$122,400	\$10,200	\$6,800	\$225.76	\$191.76	\$165.92	\$135.32	\$78.20	\$57.12
\$124,200	\$10,350	\$6,900	\$229.08	\$194.58	\$168.36	\$137.31	\$79.35	\$57.96
\$126,000	\$10,500	\$7,000	\$232.40	\$197.40	\$170.80	\$139.30	\$80.50	\$58.80
\$127,800	\$10,650	\$7,100	\$235.72	\$200.22	\$173.24	\$141.29	\$81.65	\$59.64
\$129,600	\$10,800	\$7,200	\$239.04	\$203.04	\$175.68	\$143.28	\$82.80	\$60.48
\$131,400	\$10,950	\$7,300	\$242.36	\$205.86	\$178.12	\$145.27	\$83.95	\$61.32
\$133,200	\$11,100	\$7,400	\$245.68	\$208.68	\$180.56	\$147.26	\$85.10	\$62.16
\$135,000	\$11,250	\$7,500	\$249.00	\$211.50	\$183.00	\$149.25	\$86.25	\$63.00
\$136,800	\$11,400	\$7,600	\$252.32	\$214.32	\$185.44	\$151.24	\$87.40	\$63.84
\$138,600	\$11,550	\$7,700	\$255.64	\$217.14	\$187.88	\$153.23	\$88.55	\$64.68
\$140,400	\$11,700	\$7,800	\$258.96	\$219.96	\$190.32	\$155.22	\$89.70	\$65.52
\$142,200	\$11,850	\$7,900	\$262.28	\$222.78	\$192.76	\$157.21	\$90.85	\$66.36
\$144,000	\$12,000	\$8,000	\$265.60	\$225.60	\$195.20	\$159.20	\$92.00	\$67.20
\$145,800	\$12,150	\$8,100	\$268.92	\$228.42	\$197.64	\$161.19	\$93.15	\$68.04
\$147,600	\$12,300	\$8,200	\$272.24	\$231.24	\$200.08	\$163.18	\$94.30	\$68.88
\$149,400	\$12,450	\$8,300	\$275.56	\$234.06	\$202.52	\$165.17	\$95.45	\$69.72
\$151,200	\$12,600	\$8,400	\$278.88	\$236.88	\$204.96	\$167.16	\$96.60	\$70.56
\$153,000	\$12,750	\$8,500	\$282.20	\$239.70	\$207.40	\$169.15	\$97.75	\$71.40
\$154,800	\$12,900	\$8,600	\$285.52	\$242.52	\$209.84	\$171.14	\$98.90	\$72.24
\$156,600	\$13,050	\$8,700	\$288.84	\$245.34	\$212.28	\$173.13	\$100.05	\$73.08
\$158,400	\$13,200	\$8,800	\$292.16	\$248.16	\$214.72	\$175.12	\$101.20	\$73.92
\$160,200	\$13,350	\$8,900	\$295.48	\$250.98	\$217.16	\$177.11	\$102.35	\$74.76
\$162,000	\$13,500	\$9,000	\$298.80	\$253.80	\$219.60	\$179.10	\$103.50	\$75.60

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Injury (Days)	Elimination Period (Days)					
	0*	14*	30*	60	90	180
Sickness (Days)	7*	14*	30*	60	90	180

Annual Earnings	Monthly Earnings	Maximum Monthly Benefits						
\$163,800	\$13,650	\$9,100	\$302.12	\$256.62	\$222.04	\$181.09	\$104.65	\$76.44
\$165,600	\$13,800	\$9,200	\$305.44	\$259.44	\$224.48	\$183.08	\$105.80	\$77.28
\$167,400	\$13,950	\$9,300	\$308.76	\$262.26	\$226.92	\$185.07	\$106.95	\$78.12
\$169,200	\$14,100	\$9,400	\$312.08	\$265.08	\$229.36	\$187.06	\$108.10	\$78.96
\$171,000	\$14,250	\$9,500	\$315.40	\$267.90	\$231.80	\$189.05	\$109.25	\$79.80
\$172,800	\$14,400	\$9,600	\$318.72	\$270.72	\$234.24	\$191.04	\$110.40	\$80.64
\$174,600	\$14,550	\$9,700	\$322.04	\$273.54	\$236.68	\$193.03	\$111.55	\$81.48
\$176,400	\$14,700	\$9,800	\$325.36	\$276.36	\$239.12	\$195.02	\$112.70	\$82.32
\$178,200	\$14,850	\$9,900	\$328.68	\$279.18	\$241.56	\$197.01	\$113.85	\$83.16
\$180,000	\$15,000	\$10,000	\$332.00	\$282.00	\$244.00	\$199.00	\$115.00	\$84.00

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Please refer to your Certificate of Insurance for a complete listing of available services, service limitations and exclusions. Actual premiums and face amounts may vary slightly due to administrative system rounding. A detailed illustration will be provided upon delivery of the coverage certificate or earlier upon request.

Rates shown are for illustrative purposes only. Do not send money to the carrier. Coverage is not available until an application is completed and accepted.

Underwritten by ACE Property & Casualty Company, a Chubb company.