

Liberty Hill Independent School District

Long Term Disability – Premium Option A

Employee Plan Summary	
Feature	Description
Class Description	All Active Full Time Employees
Maximum Monthly Benefit	Monthly flat amount elected by the employee from \$200 to \$7,500 in \$100 increments, not to exceed 66 2/3% of monthly earnings
Minimum Monthly Benefit	25%
Elimination Period	Employee to elect from the following options 0/7, 14/14, 30/30, 60/60, 90/90, 180/180
Benefit Duration (Sickness)	ADEA I with Social Security Normal Retirement Age
Benefit Duration (Injury)	ADEA I with Social Security Normal Retirement Age
Definition of Disability	2 Years own occupation
Return to Work Incentive	Included
Integration Method	Direct with Family Social Security Offset
Pre-Existing Condition Limitation	Treatment Free/Lookback/Continuously Insured 3/3/12 months
Takeover Provision	No Loss, No Gain
Mental Illness Limitation	24 Month Outpatient
Substance Abuse Limitation	24 Month Outpatient
Family Care Credit	Included
Workplace Modification	Greater of \$1000 of 2x the monthly benefit
Rehabilitation Participation Requirements	Included
Recommended Treatment Requirements	Included
Survivor Income Benefit Option	3 Times last monthly Gross Benefit
Employer Participates in Worker's Compensation	Yes
Employee Contribution	Contributory
Enrollment Type	Annual Open Enrollment
Participation Requirement	25% of Eligible Employees
Number of Eligible Employees	375

<p>Employee Rate Summary Long Term Disability See attached premium rate table Rate Guarantee: 3 Years</p>



Liberty Hill Independent School District

OPTION A

Annual Earnings	Monthly Earnings	Monthly Benefit	Sickness / Accident Elimination Period in Days					
			0 / 7	14 / 14	30 / 30	60 / 60	90 / 90	180 / 180
\$3,600	\$300	\$200	\$7.48	\$6.46	\$5.32	\$3.80	\$3.28	\$2.66
\$5,400	\$450	\$300	\$11.22	\$9.69	\$7.98	\$5.70	\$4.92	\$3.99
\$7,200	\$600	\$400	\$14.96	\$12.92	\$10.64	\$7.60	\$6.56	\$5.32
\$9,000	\$750	\$500	\$18.70	\$16.15	\$13.30	\$9.50	\$8.20	\$6.65
\$10,800	\$900	\$600	\$22.44	\$19.38	\$15.96	\$11.40	\$9.84	\$7.98
\$12,600	\$1,050	\$700	\$26.18	\$22.61	\$18.62	\$13.30	\$11.48	\$9.31
\$14,400	\$1,200	\$800	\$29.92	\$25.84	\$21.28	\$15.20	\$13.12	\$10.64
\$16,200	\$1,350	\$900	\$33.66	\$29.07	\$23.94	\$17.10	\$14.76	\$11.97
\$18,000	\$1,500	\$1,000	\$37.40	\$32.30	\$26.60	\$19.00	\$16.40	\$13.30
\$19,800	\$1,650	\$1,100	\$41.14	\$35.53	\$29.26	\$20.90	\$18.04	\$14.63
\$21,600	\$1,800	\$1,200	\$44.88	\$38.76	\$31.92	\$22.80	\$19.68	\$15.96
\$23,400	\$1,950	\$1,300	\$48.62	\$41.99	\$34.58	\$24.70	\$21.32	\$17.29
\$25,200	\$2,100	\$1,400	\$52.36	\$45.22	\$37.24	\$26.60	\$22.96	\$18.62
\$27,000	\$2,250	\$1,500	\$56.10	\$48.45	\$39.90	\$28.50	\$24.60	\$19.95
\$28,800	\$2,400	\$1,600	\$59.84	\$51.68	\$42.56	\$30.40	\$26.24	\$21.28
\$30,600	\$2,550	\$1,700	\$63.58	\$54.91	\$45.22	\$32.30	\$27.88	\$22.61
\$32,400	\$2,700	\$1,800	\$67.32	\$58.14	\$47.88	\$34.20	\$29.52	\$23.94
\$34,200	\$2,850	\$1,900	\$71.06	\$61.37	\$50.54	\$36.10	\$31.16	\$25.27
\$36,000	\$3,000	\$2,000	\$74.80	\$64.60	\$53.20	\$38.00	\$32.80	\$26.60
\$37,800	\$3,150	\$2,100	\$78.54	\$67.83	\$55.86	\$39.90	\$34.44	\$27.93
\$39,600	\$3,300	\$2,200	\$82.28	\$71.06	\$58.52	\$41.80	\$36.08	\$29.26
\$41,400	\$3,450	\$2,300	\$86.02	\$74.29	\$61.18	\$43.70	\$37.72	\$30.59
\$43,200	\$3,600	\$2,400	\$89.76	\$77.52	\$63.84	\$45.60	\$39.36	\$31.92
\$45,000	\$3,750	\$2,500	\$93.50	\$80.75	\$66.50	\$47.50	\$41.00	\$33.25
\$46,800	\$3,900	\$2,600	\$97.24	\$83.98	\$69.16	\$49.40	\$42.64	\$34.58
\$48,600	\$4,050	\$2,700	\$100.98	\$87.21	\$71.82	\$51.30	\$44.28	\$35.91
\$50,400	\$4,200	\$2,800	\$104.72	\$90.44	\$74.48	\$53.20	\$45.92	\$37.24
\$52,200	\$4,350	\$2,900	\$108.46	\$93.67	\$77.14	\$55.10	\$47.56	\$38.57
\$54,000	\$4,500	\$3,000	\$112.20	\$96.90	\$79.80	\$57.00	\$49.20	\$39.90
\$55,800	\$4,650	\$3,100	\$115.94	\$100.13	\$82.46	\$58.90	\$50.84	\$41.23
\$57,600	\$4,800	\$3,200	\$119.68	\$103.36	\$85.12	\$60.80	\$52.48	\$42.56
\$59,400	\$4,950	\$3,300	\$123.42	\$106.59	\$87.78	\$62.70	\$54.12	\$43.89
\$61,200	\$5,100	\$3,400	\$127.16	\$109.82	\$90.44	\$64.60	\$55.76	\$45.22
\$63,000	\$5,250	\$3,500	\$130.90	\$113.05	\$93.10	\$66.50	\$57.40	\$46.55
\$64,800	\$5,400	\$3,600	\$134.64	\$116.28	\$95.76	\$68.40	\$59.04	\$47.88
\$66,600	\$5,550	\$3,700	\$138.38	\$119.51	\$98.42	\$70.30	\$60.68	\$49.21
\$68,400	\$5,700	\$3,800	\$142.12	\$122.74	\$101.08	\$72.20	\$62.32	\$50.54



Liberty Hill Independent School District

\$70,200	\$5,850	\$3,900	\$145.86	\$125.97	\$103.74	\$74.10	\$63.96	\$51.87
\$72,000	\$6,000	\$4,000	\$149.60	\$129.20	\$106.40	\$76.00	\$65.60	\$53.20
\$73,800	\$6,150	\$4,100	\$153.34	\$132.43	\$109.06	\$77.90	\$67.24	\$54.53
\$75,600	\$6,300	\$4,200	\$157.08	\$135.66	\$111.72	\$79.80	\$68.88	\$55.86
\$77,400	\$6,450	\$4,300	\$160.82	\$138.89	\$114.38	\$81.70	\$70.52	\$57.19
\$79,200	\$6,600	\$4,400	\$164.56	\$142.12	\$117.04	\$83.60	\$72.16	\$58.52
\$81,000	\$6,750	\$4,500	\$168.30	\$145.35	\$119.70	\$85.50	\$73.80	\$59.85
\$82,800	\$6,900	\$4,600	\$172.04	\$148.58	\$122.36	\$87.40	\$75.44	\$61.18
\$84,600	\$7,050	\$4,700	\$175.78	\$151.81	\$125.02	\$89.30	\$77.08	\$62.51
\$86,400	\$7,200	\$4,800	\$179.52	\$155.04	\$127.68	\$91.20	\$78.72	\$63.84
\$88,200	\$7,350	\$4,900	\$183.26	\$158.27	\$130.34	\$93.10	\$80.36	\$65.17
\$90,000	\$7,500	\$5,000	\$187.00	\$161.50	\$133.00	\$95.00	\$82.00	\$66.50
\$91,800	\$7,650	\$5,100	\$190.74	\$164.73	\$135.66	\$96.90	\$83.64	\$67.83
\$93,600	\$7,800	\$5,200	\$194.48	\$167.96	\$138.32	\$98.80	\$85.28	\$69.16
\$95,400	\$7,950	\$5,300	\$198.22	\$171.19	\$140.98	\$100.70	\$86.92	\$70.49
\$97,200	\$8,100	\$5,400	\$201.96	\$174.42	\$143.64	\$102.60	\$88.56	\$71.82
\$99,000	\$8,250	\$5,500	\$205.70	\$177.65	\$146.30	\$104.50	\$90.20	\$73.15
\$100,800	\$8,400	\$5,600	\$209.44	\$180.88	\$148.96	\$106.40	\$91.84	\$74.48
\$102,600	\$8,550	\$5,700	\$213.18	\$184.11	\$151.62	\$108.30	\$93.48	\$75.81
\$104,400	\$8,700	\$5,800	\$216.92	\$187.34	\$154.28	\$110.20	\$95.12	\$77.14
\$106,200	\$8,850	\$5,900	\$220.66	\$190.57	\$156.94	\$112.10	\$96.76	\$78.47
\$108,000	\$9,000	\$6,000	\$224.40	\$193.80	\$159.60	\$114.00	\$98.40	\$79.80
\$109,800	\$9,150	\$6,100	\$228.14	\$197.03	\$162.26	\$115.90	\$100.04	\$81.13
\$111,600	\$9,300	\$6,200	\$231.88	\$200.26	\$164.92	\$117.80	\$101.68	\$82.46
\$113,400	\$9,450	\$6,300	\$235.62	\$203.49	\$167.58	\$119.70	\$103.32	\$83.79
\$115,200	\$9,600	\$6,400	\$239.36	\$206.72	\$170.24	\$121.60	\$104.96	\$85.12
\$117,000	\$9,750	\$6,500	\$243.10	\$209.95	\$172.90	\$123.50	\$106.60	\$86.45
\$118,800	\$9,900	\$6,600	\$246.84	\$213.18	\$175.56	\$125.40	\$108.24	\$87.78
\$120,600	\$10,050	\$6,700	\$250.58	\$216.41	\$178.22	\$127.30	\$109.88	\$89.11
\$122,400	\$10,200	\$6,800	\$254.32	\$219.64	\$180.88	\$129.20	\$111.52	\$90.44
\$124,200	\$10,350	\$6,900	\$258.06	\$222.87	\$183.54	\$131.10	\$113.16	\$91.77
\$126,000	\$10,500	\$7,000	\$261.80	\$226.10	\$186.20	\$133.00	\$114.80	\$93.10
\$127,800	\$10,650	\$7,100	\$265.54	\$229.33	\$188.86	\$134.90	\$116.44	\$94.43
\$129,600	\$10,800	\$7,200	\$269.28	\$232.56	\$191.52	\$136.80	\$118.08	\$95.76
\$131,400	\$10,950	\$7,300	\$273.02	\$235.79	\$194.18	\$138.70	\$119.72	\$97.09
\$133,200	\$11,100	\$7,400	\$276.76	\$239.02	\$196.84	\$140.60	\$121.36	\$98.42
\$135,000	\$11,250	\$7,500	\$280.50	\$242.25	\$199.50	\$142.50	\$123.00	\$99.75



Liberty Hill Independent School District

Long Term Disability – Select Option B

Employee Plan Summary	
Feature	Description
Class Description	All Active Full Time Employees
Maximum Monthly Benefit	Monthly flat amount elected by the employee from \$200 to \$7,500 in \$100 increments, not to exceed 66 2/3% of monthly earnings
Minimum Monthly Benefit	25%
Elimination Period	Employee to elect from the following options 0/7, 14/14, 30/30, 60/60, 90/90, 180/180
Benefit Duration (Sickness)	5 Year Duration Maximum
Benefit Duration (Injury)	ADEA I with Social Security Normal Retirement Age
Definition of Disability	2 Years own occupation
Return to Work Incentive	Included
Integration Method	Direct with Family Social Security Offset
Pre-Existing Condition Limitation	Treatment Free/Lookback/Continuously Insured 3/3/12 months
Takeover Provision	No Loss, No Gain
Mental Illness Limitation	24 Month Outpatient
Substance Abuse Limitation	24 Month Outpatient
Family Care Credit	Included
Workplace Modification	Greater of \$1000 of 2x the monthly benefit
Rehabilitation Participation Requirements	Included
Recommended Treatment Requirements	Included
Survivor Income Benefit Option	3 Times last monthly Gross Benefit
Employer Participates in Worker's Compensation	Yes
Employee Contribution	Contributory
Enrollment Type	Annual Open Enrollment
Participation Requirement	25% of Eligible Employees
Number of Eligible Employees	375

<p>Employee Rate Summary Long Term Disability See attached premium rate table Rate Guarantee: 3 Years</p>



Liberty Hill Independent School District

OPTION B

Annual Earnings	Monthly Earnings	Monthly Benefit	Sickness / Accident Elimination Period in Days					
			0 / 7	14 / 14	30 / 30	60 / 60	90 / 90	180 / 180
\$3,600	\$300	\$200	\$6.94	\$5.66	\$4.56	\$3.26	\$2.84	\$2.28
\$5,400	\$450	\$300	\$10.41	\$8.49	\$6.84	\$4.89	\$4.26	\$3.42
\$7,200	\$600	\$400	\$13.88	\$11.32	\$9.12	\$6.52	\$5.68	\$4.56
\$9,000	\$750	\$500	\$17.35	\$14.15	\$11.40	\$8.15	\$7.10	\$5.70
\$10,800	\$900	\$600	\$20.82	\$16.98	\$13.68	\$9.78	\$8.52	\$6.84
\$12,600	\$1,050	\$700	\$24.29	\$19.81	\$15.96	\$11.41	\$9.94	\$7.98
\$14,400	\$1,200	\$800	\$27.76	\$22.64	\$18.24	\$13.04	\$11.36	\$9.12
\$16,200	\$1,350	\$900	\$31.23	\$25.47	\$20.52	\$14.67	\$12.78	\$10.26
\$18,000	\$1,500	\$1,000	\$34.70	\$28.30	\$22.80	\$16.30	\$14.20	\$11.40
\$19,800	\$1,650	\$1,100	\$38.17	\$31.13	\$25.08	\$17.93	\$15.62	\$12.54
\$21,600	\$1,800	\$1,200	\$41.64	\$33.96	\$27.36	\$19.56	\$17.04	\$13.68
\$23,400	\$1,950	\$1,300	\$45.11	\$36.79	\$29.64	\$21.19	\$18.46	\$14.82
\$25,200	\$2,100	\$1,400	\$48.58	\$39.62	\$31.92	\$22.82	\$19.88	\$15.96
\$27,000	\$2,250	\$1,500	\$52.05	\$42.45	\$34.20	\$24.45	\$21.30	\$17.10
\$28,800	\$2,400	\$1,600	\$55.52	\$45.28	\$36.48	\$26.08	\$22.72	\$18.24
\$30,600	\$2,550	\$1,700	\$58.99	\$48.11	\$38.76	\$27.71	\$24.14	\$19.38
\$32,400	\$2,700	\$1,800	\$62.46	\$50.94	\$41.04	\$29.34	\$25.56	\$20.52
\$34,200	\$2,850	\$1,900	\$65.93	\$53.77	\$43.32	\$30.97	\$26.98	\$21.66
\$36,000	\$3,000	\$2,000	\$69.40	\$56.60	\$45.60	\$32.60	\$28.40	\$22.80
\$37,800	\$3,150	\$2,100	\$72.87	\$59.43	\$47.88	\$34.23	\$29.82	\$23.94
\$39,600	\$3,300	\$2,200	\$76.34	\$62.26	\$50.16	\$35.86	\$31.24	\$25.08
\$41,400	\$3,450	\$2,300	\$79.81	\$65.09	\$52.44	\$37.49	\$32.66	\$26.22
\$43,200	\$3,600	\$2,400	\$83.28	\$67.92	\$54.72	\$39.12	\$34.08	\$27.36
\$45,000	\$3,750	\$2,500	\$86.75	\$70.75	\$57.00	\$40.75	\$35.50	\$28.50
\$46,800	\$3,900	\$2,600	\$90.22	\$73.58	\$59.28	\$42.38	\$36.92	\$29.64
\$48,600	\$4,050	\$2,700	\$93.69	\$76.41	\$61.56	\$44.01	\$38.34	\$30.78
\$50,400	\$4,200	\$2,800	\$97.16	\$79.24	\$63.84	\$45.64	\$39.76	\$31.92
\$52,200	\$4,350	\$2,900	\$100.63	\$82.07	\$66.12	\$47.27	\$41.18	\$33.06
\$54,000	\$4,500	\$3,000	\$104.10	\$84.90	\$68.40	\$48.90	\$42.60	\$34.20
\$55,800	\$4,650	\$3,100	\$107.57	\$87.73	\$70.68	\$50.53	\$44.02	\$35.34
\$57,600	\$4,800	\$3,200	\$111.04	\$90.56	\$72.96	\$52.16	\$45.44	\$36.48
\$59,400	\$4,950	\$3,300	\$114.51	\$93.39	\$75.24	\$53.79	\$46.86	\$37.62
\$61,200	\$5,100	\$3,400	\$117.98	\$96.22	\$77.52	\$55.42	\$48.28	\$38.76
\$63,000	\$5,250	\$3,500	\$121.45	\$99.05	\$79.80	\$57.05	\$49.70	\$39.90
\$64,800	\$5,400	\$3,600	\$124.92	\$101.88	\$82.08	\$58.68	\$51.12	\$41.04
\$66,600	\$5,550	\$3,700	\$128.39	\$104.71	\$84.36	\$60.31	\$52.54	\$42.18
\$68,400	\$5,700	\$3,800	\$131.86	\$107.54	\$86.64	\$61.94	\$53.96	\$43.32



OPTION B cont. **Liberty Hill Independent School District**

\$70,200	\$5,850	\$3,900	\$135.33	\$110.37	\$88.92	\$63.57	\$55.38	\$44.46
\$72,000	\$6,000	\$4,000	\$138.80	\$113.20	\$91.20	\$65.20	\$56.80	\$45.60
\$73,800	\$6,150	\$4,100	\$142.27	\$116.03	\$93.48	\$66.83	\$58.22	\$46.74
\$75,600	\$6,300	\$4,200	\$145.74	\$118.86	\$95.76	\$68.46	\$59.64	\$47.88
\$77,400	\$6,450	\$4,300	\$149.21	\$121.69	\$98.04	\$70.09	\$61.06	\$49.02
\$79,200	\$6,600	\$4,400	\$152.68	\$124.52	\$100.32	\$71.72	\$62.48	\$50.16
\$81,000	\$6,750	\$4,500	\$156.15	\$127.35	\$102.60	\$73.35	\$63.90	\$51.30
\$82,800	\$6,900	\$4,600	\$159.62	\$130.18	\$104.88	\$74.98	\$65.32	\$52.44
\$84,600	\$7,050	\$4,700	\$163.09	\$133.01	\$107.16	\$76.61	\$66.74	\$53.58
\$86,400	\$7,200	\$4,800	\$166.56	\$135.84	\$109.44	\$78.24	\$68.16	\$54.72
\$88,200	\$7,350	\$4,900	\$170.03	\$138.67	\$111.72	\$79.87	\$69.58	\$55.86
\$90,000	\$7,500	\$5,000	\$173.50	\$141.50	\$114.00	\$81.50	\$71.00	\$57.00
\$91,800	\$7,650	\$5,100	\$176.97	\$144.33	\$116.28	\$83.13	\$72.42	\$58.14
\$93,600	\$7,800	\$5,200	\$180.44	\$147.16	\$118.56	\$84.76	\$73.84	\$59.28
\$95,400	\$7,950	\$5,300	\$183.91	\$149.99	\$120.84	\$86.39	\$75.26	\$60.42
\$97,200	\$8,100	\$5,400	\$187.38	\$152.82	\$123.12	\$88.02	\$76.68	\$61.56
\$99,000	\$8,250	\$5,500	\$190.85	\$155.65	\$125.40	\$89.65	\$78.10	\$62.70
\$100,800	\$8,400	\$5,600	\$194.32	\$158.48	\$127.68	\$91.28	\$79.52	\$63.84
\$102,600	\$8,550	\$5,700	\$197.79	\$161.31	\$129.96	\$92.91	\$80.94	\$64.98
\$104,400	\$8,700	\$5,800	\$201.26	\$164.14	\$132.24	\$94.54	\$82.36	\$66.12
\$106,200	\$8,850	\$5,900	\$204.73	\$166.97	\$134.52	\$96.17	\$83.78	\$67.26
\$108,000	\$9,000	\$6,000	\$208.20	\$169.80	\$136.80	\$97.80	\$85.20	\$68.40
\$109,800	\$9,150	\$6,100	\$211.67	\$172.63	\$139.08	\$99.43	\$86.62	\$69.54
\$111,600	\$9,300	\$6,200	\$215.14	\$175.46	\$141.36	\$101.06	\$88.04	\$70.68
\$113,400	\$9,450	\$6,300	\$218.61	\$178.29	\$143.64	\$102.69	\$89.46	\$71.82
\$115,200	\$9,600	\$6,400	\$222.08	\$181.12	\$145.92	\$104.32	\$90.88	\$72.96
\$117,000	\$9,750	\$6,500	\$225.55	\$183.95	\$148.20	\$105.95	\$92.30	\$74.10
\$118,800	\$9,900	\$6,600	\$229.02	\$186.78	\$150.48	\$107.58	\$93.72	\$75.24
\$120,600	\$10,050	\$6,700	\$232.49	\$189.61	\$152.76	\$109.21	\$95.14	\$76.38
\$122,400	\$10,200	\$6,800	\$235.96	\$192.44	\$155.04	\$110.84	\$96.56	\$77.52
\$124,200	\$10,350	\$6,900	\$239.43	\$195.27	\$157.32	\$112.47	\$97.98	\$78.66
\$126,000	\$10,500	\$7,000	\$242.90	\$198.10	\$159.60	\$114.10	\$99.40	\$79.80
\$127,800	\$10,650	\$7,100	\$246.37	\$200.93	\$161.88	\$115.73	\$100.82	\$80.94
\$129,600	\$10,800	\$7,200	\$249.84	\$203.76	\$164.16	\$117.36	\$102.24	\$82.08
\$131,400	\$10,950	\$7,300	\$253.31	\$206.59	\$166.44	\$118.99	\$103.66	\$83.22
\$133,200	\$11,100	\$7,400	\$256.78	\$209.42	\$168.72	\$120.62	\$105.08	\$84.36
\$135,000	\$11,250	\$7,500	\$260.25	\$212.25	\$171.00	\$122.25	\$106.50	\$85.50

