

Fort Worth Independent School District

Premium Option – Monthly Premium Cost (based on 12 payments per year)

			14 Day Elimination Period – Accident and Sickness to Age 65							
Annual Earnings	Monthly Earnings	Monthly Benefit	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$3,600	\$300	\$200	\$5.64	\$6.72	\$8.14	\$8.98	\$10.36	\$12.94	\$12.98	\$12.36
\$5,400	\$450	\$300	\$8.46	\$10.08	\$12.21	\$13.47	\$15.54	\$19.41	\$19.47	\$18.54
\$7,200	\$600	\$400	\$11.28	\$13.44	\$16.28	\$17.96	\$20.72	\$25.88	\$25.96	\$24.72
\$9,000	\$750	\$500	\$14.10	\$16.80	\$20.35	\$22.45	\$25.90	\$32.35	\$32.45	\$30.90
\$10,800	\$900	\$600	\$16.92	\$20.16	\$24.42	\$26.94	\$31.08	\$38.82	\$38.94	\$37.08
\$12,600	\$1,050	\$700	\$19.74	\$23.52	\$28.49	\$31.43	\$36.26	\$45.29	\$45.43	\$43.26
\$14,400	\$1,200	\$800	\$22.56	\$26.88	\$32.56	\$35.92	\$41.44	\$51.76	\$51.92	\$49.44
\$16,200	\$1,350	\$900	\$25.38	\$30.24	\$36.63	\$40.41	\$46.62	\$58.23	\$58.41	\$55.62
\$18,000	\$1,500	\$1,000	\$28.20	\$33.60	\$40.70	\$44.90	\$51.80	\$64.70	\$64.90	\$61.80
\$19,800	\$1,650	\$1,100	\$31.02	\$36.96	\$44.77	\$49.39	\$56.98	\$71.17	\$71.39	\$67.98
\$21,600	\$1,800	\$1,200	\$33.84	\$40.32	\$48.84	\$53.88	\$62.16	\$77.64	\$77.88	\$74.16
\$23,400	\$1,950	\$1,300	\$36.66	\$43.68	\$52.91	\$58.37	\$67.34	\$84.11	\$84.37	\$80.34
\$25,200	\$2,100	\$1,400	\$39.48	\$47.04	\$56.98	\$62.86	\$72.52	\$90.58	\$90.86	\$86.52
\$27,000	\$2,250	\$1,500	\$42.30	\$50.40	\$61.05	\$67.35	\$77.70	\$97.05	\$97.35	\$92.70
\$28,800	\$2,400	\$1,600	\$45.12	\$53.76	\$65.12	\$71.84	\$82.88	\$103.52	\$103.84	\$98.88
\$30,600	\$2,550	\$1,700	\$47.94	\$57.12	\$69.19	\$76.33	\$88.06	\$109.99	\$110.33	\$105.06
\$32,400	\$2,700	\$1,800	\$50.76	\$60.48	\$73.26	\$80.82	\$93.24	\$116.46	\$116.82	\$111.24
\$34,200	\$2,850	\$1,900	\$53.58	\$63.84	\$77.33	\$85.31	\$98.42	\$122.93	\$123.31	\$117.42
\$36,000	\$3,000	\$2,000	\$56.40	\$67.20	\$81.40	\$89.80	\$103.60	\$129.40	\$129.80	\$123.60
\$37,800	\$3,150	\$2,100	\$59.22	\$70.56	\$85.47	\$94.29	\$108.78	\$135.87	\$136.29	\$129.78
\$39,600	\$3,300	\$2,200	\$62.04	\$73.92	\$89.54	\$98.78	\$113.96	\$142.34	\$142.78	\$135.96
\$41,400	\$3,450	\$2,300	\$64.86	\$77.28	\$93.61	\$103.27	\$119.14	\$148.81	\$149.27	\$142.14
\$43,200	\$3,600	\$2,400	\$67.68	\$80.64	\$97.68	\$107.76	\$124.32	\$155.28	\$155.76	\$148.32
\$45,000	\$3,750	\$2,500	\$70.50	\$84.00	\$101.75	\$112.25	\$129.50	\$161.75	\$162.25	\$154.50
\$46,800	\$3,900	\$2,600	\$73.32	\$87.36	\$105.82	\$116.74	\$134.68	\$168.22	\$168.74	\$160.68
\$48,600	\$4,050	\$2,700	\$76.14	\$90.72	\$109.89	\$121.23	\$139.86	\$174.69	\$175.23	\$166.86
\$50,400	\$4,200	\$2,800	\$78.96	\$94.08	\$113.96	\$125.72	\$145.04	\$181.16	\$181.72	\$173.04
\$52,200	\$4,350	\$2,900	\$81.78	\$97.44	\$118.03	\$130.21	\$150.22	\$187.63	\$188.21	\$179.22
\$54,000	\$4,500	\$3,000	\$84.60	\$100.80	\$122.10	\$134.70	\$155.40	\$194.10	\$194.70	\$185.40
\$55,800	\$4,650	\$3,100	\$87.42	\$104.16	\$126.17	\$139.19	\$160.58	\$200.57	\$201.19	\$191.58
\$57,600	\$4,800	\$3,200	\$90.24	\$107.52	\$130.24	\$143.68	\$165.76	\$207.04	\$207.68	\$197.76
\$59,400	\$4,950	\$3,300	\$93.06	\$110.88	\$134.31	\$148.17	\$170.94	\$213.51	\$214.17	\$203.94
\$61,200	\$5,100	\$3,400	\$95.88	\$114.24	\$138.38	\$152.66	\$176.12	\$219.98	\$220.66	\$210.12
\$63,000	\$5,250	\$3,500	\$98.70	\$117.60	\$142.45	\$157.15	\$181.30	\$226.45	\$227.15	\$216.30
\$64,800	\$5,400	\$3,600	\$101.52	\$120.96	\$146.52	\$161.64	\$186.48	\$232.92	\$233.64	\$222.48
\$66,600	\$5,550	\$3,700	\$104.34	\$124.32	\$150.59	\$166.13	\$191.66	\$239.39	\$240.13	\$228.66
\$68,400	\$5,700	\$3,800	\$107.16	\$127.68	\$154.66	\$170.62	\$196.84	\$245.86	\$246.62	\$234.84
\$70,200	\$5,850	\$3,900	\$109.98	\$131.04	\$158.73	\$175.11	\$202.02	\$252.33	\$253.11	\$241.02
\$72,000	\$6,000	\$4,000	\$112.80	\$134.40	\$162.80	\$179.60	\$207.20	\$258.80	\$259.60	\$247.20
\$73,800	\$6,150	\$4,100	\$115.62	\$137.76	\$166.87	\$184.09	\$212.38	\$265.27	\$266.09	\$253.38
\$75,600	\$6,300	\$4,200	\$118.44	\$141.12	\$170.94	\$188.58	\$217.56	\$271.74	\$272.58	\$259.56
\$77,400	\$6,450	\$4,300	\$121.26	\$144.48	\$175.01	\$193.07	\$222.74	\$278.21	\$279.07	\$265.74
\$79,200	\$6,600	\$4,400	\$124.08	\$147.84	\$179.08	\$197.56	\$227.92	\$284.68	\$285.56	\$271.92
\$81,000	\$6,750	\$4,500	\$126.90	\$151.20	\$183.15	\$202.05	\$233.10	\$291.15	\$292.05	\$278.10
\$82,800	\$6,900	\$4,600	\$129.72	\$154.56	\$187.22	\$206.54	\$238.28	\$297.62	\$298.54	\$284.28
\$84,600	\$7,050	\$4,700	\$132.54	\$157.92	\$191.29	\$211.03	\$243.46	\$304.09	\$305.03	\$290.46
\$86,400	\$7,200	\$4,800	\$135.36	\$161.28	\$195.36	\$215.52	\$248.64	\$310.56	\$311.52	\$296.64
\$88,200	\$7,350	\$4,900	\$138.18	\$164.64	\$199.43	\$220.01	\$253.82	\$317.03	\$318.01	\$302.82
\$90,000	\$7,500	\$5,000	\$141.00	\$168.00	\$203.50	\$224.50	\$259.00	\$323.50	\$324.50	\$309.00
\$91,800	\$7,650	\$5,100	\$143.82	\$171.36	\$207.57	\$228.99	\$264.18	\$329.97	\$330.99	\$315.18

Fort Worth Independent School District

Premium Option – Monthly Premium Cost (based on 12 payments per year)

			14 Day Elimination Period – Accident and Sickness to Age 65							
Annual Earnings	Monthly Earnings	Monthly Benefit	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$93,600	\$7,800	\$5,200	\$146.64	\$174.72	\$211.64	\$233.48	\$269.36	\$336.44	\$337.48	\$321.36
\$95,400	\$7,950	\$5,300	\$149.46	\$178.08	\$215.71	\$237.97	\$274.54	\$342.91	\$343.97	\$327.54
\$97,200	\$8,100	\$5,400	\$152.28	\$181.44	\$219.78	\$242.46	\$279.72	\$349.38	\$350.46	\$333.72
\$99,000	\$8,250	\$5,500	\$155.10	\$184.80	\$223.85	\$246.95	\$284.90	\$355.85	\$356.95	\$339.90
\$100,800	\$8,400	\$5,600	\$157.92	\$188.16	\$227.92	\$251.44	\$290.08	\$362.32	\$363.44	\$346.08
\$102,600	\$8,550	\$5,700	\$160.74	\$191.52	\$231.99	\$255.93	\$295.26	\$368.79	\$369.93	\$352.26
\$104,400	\$8,700	\$5,800	\$163.56	\$194.88	\$236.06	\$260.42	\$300.44	\$375.26	\$376.42	\$358.44
\$106,200	\$8,850	\$5,900	\$166.38	\$198.24	\$240.13	\$264.91	\$305.62	\$381.73	\$382.91	\$364.62
\$108,000	\$9,000	\$6,000	\$169.20	\$201.60	\$244.20	\$269.40	\$310.80	\$388.20	\$389.40	\$370.80
\$109,800	\$9,150	\$6,100	\$172.02	\$204.96	\$248.27	\$273.89	\$315.98	\$394.67	\$395.89	\$376.98
\$111,600	\$9,300	\$6,200	\$174.84	\$208.32	\$252.34	\$278.38	\$321.16	\$401.14	\$402.38	\$383.16
\$113,400	\$9,450	\$6,300	\$177.66	\$211.68	\$256.41	\$282.87	\$326.34	\$407.61	\$408.87	\$389.34
\$115,200	\$9,600	\$6,400	\$180.48	\$215.04	\$260.48	\$287.36	\$331.52	\$414.08	\$415.36	\$395.52
\$117,000	\$9,750	\$6,500	\$183.30	\$218.40	\$264.55	\$291.85	\$336.70	\$420.55	\$421.85	\$401.70
\$118,800	\$9,900	\$6,600	\$186.12	\$221.76	\$268.62	\$296.34	\$341.88	\$427.02	\$428.34	\$407.88
\$120,600	\$10,050	\$6,700	\$188.94	\$225.12	\$272.69	\$300.83	\$347.06	\$433.49	\$434.83	\$414.06
\$122,400	\$10,200	\$6,800	\$191.76	\$228.48	\$276.76	\$305.32	\$352.24	\$439.96	\$441.32	\$420.24
\$124,200	\$10,350	\$6,900	\$194.58	\$231.84	\$280.83	\$309.81	\$357.42	\$446.43	\$447.81	\$426.42
\$126,000	\$10,500	\$7,000	\$197.40	\$235.20	\$284.90	\$314.30	\$362.60	\$452.90	\$454.30	\$432.60
\$127,800	\$10,650	\$7,100	\$200.22	\$238.56	\$288.97	\$318.79	\$367.78	\$459.37	\$460.79	\$438.78
\$129,600	\$10,800	\$7,200	\$203.04	\$241.92	\$293.04	\$323.28	\$372.96	\$465.84	\$467.28	\$444.96
\$131,400	\$10,950	\$7,300	\$205.86	\$245.28	\$297.11	\$327.77	\$378.14	\$472.31	\$473.77	\$451.14
\$133,200	\$11,100	\$7,400	\$208.68	\$248.64	\$301.18	\$332.26	\$383.32	\$478.78	\$480.26	\$457.32
\$135,000	\$11,250	\$7,500	\$211.50	\$252.00	\$305.25	\$336.75	\$388.50	\$485.25	\$486.75	\$463.50
\$136,800	\$11,400	\$7,600	\$214.32	\$255.36	\$309.32	\$341.24	\$393.68	\$491.72	\$493.24	\$469.68
\$138,600	\$11,550	\$7,700	\$217.14	\$258.72	\$313.39	\$345.73	\$398.86	\$498.19	\$499.73	\$475.86
\$140,400	\$11,700	\$7,800	\$219.96	\$262.08	\$317.46	\$350.22	\$404.04	\$504.66	\$506.22	\$482.04
\$142,200	\$11,850	\$7,900	\$222.78	\$265.44	\$321.53	\$354.71	\$409.22	\$511.13	\$512.71	\$488.22
\$144,000	\$12,000	\$8,000	\$225.60	\$268.80	\$325.60	\$359.20	\$414.40	\$517.60	\$519.20	\$494.40
\$145,800	\$12,150	\$8,100	\$228.42	\$272.16	\$329.67	\$363.69	\$419.58	\$524.07	\$525.69	\$500.58
\$147,600	\$12,300	\$8,200	\$231.24	\$275.52	\$333.74	\$368.18	\$424.76	\$530.54	\$532.18	\$506.76
\$149,400	\$12,450	\$8,300	\$234.06	\$278.88	\$337.81	\$372.67	\$429.94	\$537.01	\$538.67	\$512.94
\$151,200	\$12,600	\$8,400	\$236.88	\$282.24	\$341.88	\$377.16	\$435.12	\$543.48	\$545.16	\$519.12
\$153,000	\$12,750	\$8,500	\$239.70	\$285.60	\$345.95	\$381.65	\$440.30	\$549.95	\$551.65	\$525.30
\$154,800	\$12,900	\$8,600	\$242.52	\$288.96	\$350.02	\$386.14	\$445.48	\$556.42	\$558.14	\$531.48
\$156,600	\$13,050	\$8,700	\$245.34	\$292.32	\$354.09	\$390.63	\$450.66	\$562.89	\$564.63	\$537.66
\$158,400	\$13,200	\$8,800	\$248.16	\$295.68	\$358.16	\$395.12	\$455.84	\$569.36	\$571.12	\$543.84
\$160,200	\$13,350	\$8,900	\$250.98	\$299.04	\$362.23	\$399.61	\$461.02	\$575.83	\$577.61	\$550.02
\$162,000	\$13,500	\$9,000	\$253.80	\$302.40	\$366.30	\$404.10	\$466.20	\$582.30	\$584.10	\$556.20
\$163,800	\$13,650	\$9,100	\$256.62	\$305.76	\$370.37	\$408.59	\$471.38	\$588.77	\$590.59	\$562.38
\$165,600	\$13,800	\$9,200	\$259.44	\$309.12	\$374.44	\$413.08	\$476.56	\$595.24	\$597.08	\$568.56
\$167,400	\$13,950	\$9,300	\$262.26	\$312.48	\$378.51	\$417.57	\$481.74	\$601.71	\$603.57	\$574.74
\$169,200	\$14,100	\$9,400	\$265.08	\$315.84	\$382.58	\$422.06	\$486.92	\$608.18	\$610.06	\$580.92
\$171,000	\$14,250	\$9,500	\$267.90	\$319.20	\$386.65	\$426.55	\$492.10	\$614.65	\$616.55	\$587.10
\$172,800	\$14,400	\$9,600	\$270.72	\$322.56	\$390.72	\$431.04	\$497.28	\$621.12	\$623.04	\$593.28
\$174,600	\$14,550	\$9,700	\$273.54	\$325.92	\$394.79	\$435.53	\$502.46	\$627.59	\$629.53	\$599.46
\$176,400	\$14,700	\$9,800	\$276.36	\$329.28	\$398.86	\$440.02	\$507.64	\$634.06	\$636.02	\$605.64
\$178,200	\$14,850	\$9,900	\$279.18	\$332.64	\$402.93	\$444.51	\$512.82	\$640.53	\$642.51	\$611.82
\$180,000	\$15,000	\$10,000	\$282.00	\$336.00	\$407.00	\$449.00	\$518.00	\$647.00	\$649.00	\$618.00

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Premium Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	30 Day Elimination Period – Accident and Sickness to Age 65							
			Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$3,600	\$300	\$200	\$4.86	\$5.78	\$7.02	\$7.82	\$9.04	\$11.30	\$11.22	\$10.42
\$5,400	\$450	\$300	\$7.29	\$8.67	\$10.53	\$11.73	\$13.56	\$16.95	\$16.83	\$15.63
\$7,200	\$600	\$400	\$9.72	\$11.56	\$14.04	\$15.64	\$18.08	\$22.60	\$22.44	\$20.84
\$9,000	\$750	\$500	\$12.15	\$14.45	\$17.55	\$19.55	\$22.60	\$28.25	\$28.05	\$26.05
\$10,800	\$900	\$600	\$14.58	\$17.34	\$21.06	\$23.46	\$27.12	\$33.90	\$33.66	\$31.26
\$12,600	\$1,050	\$700	\$17.01	\$20.23	\$24.57	\$27.37	\$31.64	\$39.55	\$39.27	\$36.47
\$14,400	\$1,200	\$800	\$19.44	\$23.12	\$28.08	\$31.28	\$36.16	\$45.20	\$44.88	\$41.68
\$16,200	\$1,350	\$900	\$21.87	\$26.01	\$31.59	\$35.19	\$40.68	\$50.85	\$50.49	\$46.89
\$18,000	\$1,500	\$1,000	\$24.30	\$28.90	\$35.10	\$39.10	\$45.20	\$56.50	\$56.10	\$52.10
\$19,800	\$1,650	\$1,100	\$26.73	\$31.79	\$38.61	\$43.01	\$49.72	\$62.15	\$61.71	\$57.31
\$21,600	\$1,800	\$1,200	\$29.16	\$34.68	\$42.12	\$46.92	\$54.24	\$67.80	\$67.32	\$62.52
\$23,400	\$1,950	\$1,300	\$31.59	\$37.57	\$45.63	\$50.83	\$58.76	\$73.45	\$72.93	\$67.73
\$25,200	\$2,100	\$1,400	\$34.02	\$40.46	\$49.14	\$54.74	\$63.28	\$79.10	\$78.54	\$72.94
\$27,000	\$2,250	\$1,500	\$36.45	\$43.35	\$52.65	\$58.65	\$67.80	\$84.75	\$84.15	\$78.15
\$28,800	\$2,400	\$1,600	\$38.88	\$46.24	\$56.16	\$62.56	\$72.32	\$90.40	\$89.76	\$83.36
\$30,600	\$2,550	\$1,700	\$41.31	\$49.13	\$59.67	\$66.47	\$76.84	\$96.05	\$95.37	\$88.57
\$32,400	\$2,700	\$1,800	\$43.74	\$52.02	\$63.18	\$70.38	\$81.36	\$101.70	\$100.98	\$93.78
\$34,200	\$2,850	\$1,900	\$46.17	\$54.91	\$66.69	\$74.29	\$85.88	\$107.35	\$106.59	\$98.99
\$36,000	\$3,000	\$2,000	\$48.60	\$57.80	\$70.20	\$78.20	\$90.40	\$113.00	\$112.20	\$104.20
\$37,800	\$3,150	\$2,100	\$51.03	\$60.69	\$73.71	\$82.11	\$94.92	\$118.65	\$117.81	\$109.41
\$39,600	\$3,300	\$2,200	\$53.46	\$63.58	\$77.22	\$86.02	\$99.44	\$124.30	\$123.42	\$114.62
\$41,400	\$3,450	\$2,300	\$55.89	\$66.47	\$80.73	\$89.93	\$103.96	\$129.95	\$129.03	\$119.83
\$43,200	\$3,600	\$2,400	\$58.32	\$69.36	\$84.24	\$93.84	\$108.48	\$135.60	\$134.64	\$125.04
\$45,000	\$3,750	\$2,500	\$60.75	\$72.25	\$87.75	\$97.75	\$113.00	\$141.25	\$140.25	\$130.25
\$46,800	\$3,900	\$2,600	\$63.18	\$75.14	\$91.26	\$101.66	\$117.52	\$146.90	\$145.86	\$135.46
\$48,600	\$4,050	\$2,700	\$65.61	\$78.03	\$94.77	\$105.57	\$122.04	\$152.55	\$151.47	\$140.67
\$50,400	\$4,200	\$2,800	\$68.04	\$80.92	\$98.28	\$109.48	\$126.56	\$158.20	\$157.08	\$145.88
\$52,200	\$4,350	\$2,900	\$70.47	\$83.81	\$101.79	\$113.39	\$131.08	\$163.85	\$162.69	\$151.09
\$54,000	\$4,500	\$3,000	\$72.90	\$86.70	\$105.30	\$117.30	\$135.60	\$169.50	\$168.30	\$156.30
\$55,800	\$4,650	\$3,100	\$75.33	\$89.59	\$108.81	\$121.21	\$140.12	\$175.15	\$173.91	\$161.51
\$57,600	\$4,800	\$3,200	\$77.76	\$92.48	\$112.32	\$125.12	\$144.64	\$180.80	\$179.52	\$166.72
\$59,400	\$4,950	\$3,300	\$80.19	\$95.37	\$115.83	\$129.03	\$149.16	\$186.45	\$185.13	\$171.93
\$61,200	\$5,100	\$3,400	\$82.62	\$98.26	\$119.34	\$132.94	\$153.68	\$192.10	\$190.74	\$177.14
\$63,000	\$5,250	\$3,500	\$85.05	\$101.15	\$122.85	\$136.85	\$158.20	\$197.75	\$196.35	\$182.35
\$64,800	\$5,400	\$3,600	\$87.48	\$104.04	\$126.36	\$140.76	\$162.72	\$203.40	\$201.96	\$187.56
\$66,600	\$5,550	\$3,700	\$89.91	\$106.93	\$129.87	\$144.67	\$167.24	\$209.05	\$207.57	\$192.77
\$68,400	\$5,700	\$3,800	\$92.34	\$109.82	\$133.38	\$148.58	\$171.76	\$214.70	\$213.18	\$197.98
\$70,200	\$5,850	\$3,900	\$94.77	\$112.71	\$136.89	\$152.49	\$176.28	\$220.35	\$218.79	\$203.19
\$72,000	\$6,000	\$4,000	\$97.20	\$115.60	\$140.40	\$156.40	\$180.80	\$226.00	\$224.40	\$208.40
\$73,800	\$6,150	\$4,100	\$99.63	\$118.49	\$143.91	\$160.31	\$185.32	\$231.65	\$230.01	\$213.61
\$75,600	\$6,300	\$4,200	\$102.06	\$121.38	\$147.42	\$164.22	\$189.84	\$237.30	\$235.62	\$218.82
\$77,400	\$6,450	\$4,300	\$104.49	\$124.27	\$150.93	\$168.13	\$194.36	\$242.95	\$241.23	\$224.03
\$79,200	\$6,600	\$4,400	\$106.92	\$127.16	\$154.44	\$172.04	\$198.88	\$248.60	\$246.84	\$229.24
\$81,000	\$6,750	\$4,500	\$109.35	\$130.05	\$157.95	\$175.95	\$203.40	\$254.25	\$252.45	\$234.45
\$82,800	\$6,900	\$4,600	\$111.78	\$132.94	\$161.46	\$179.86	\$207.92	\$259.90	\$258.06	\$239.66
\$84,600	\$7,050	\$4,700	\$114.21	\$135.83	\$164.97	\$183.77	\$212.44	\$265.55	\$263.67	\$244.87
\$86,400	\$7,200	\$4,800	\$116.64	\$138.72	\$168.48	\$187.68	\$216.96	\$271.20	\$269.28	\$250.08
\$88,200	\$7,350	\$4,900	\$119.07	\$141.61	\$171.99	\$191.59	\$221.48	\$276.85	\$274.89	\$255.29
\$90,000	\$7,500	\$5,000	\$121.50	\$144.50	\$175.50	\$195.50	\$226.00	\$282.50	\$280.50	\$260.50
\$91,800	\$7,650	\$5,100	\$123.93	\$147.39	\$179.01	\$199.41	\$230.52	\$288.15	\$286.11	\$265.71

Fort Worth Independent School District

Premium Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	30 Day Elimination Period – Accident and Sickness to Age 65							
			Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$93,600	\$7,800	\$5,200	\$126.36	\$150.28	\$182.52	\$203.32	\$235.04	\$293.80	\$291.72	\$270.92
\$95,400	\$7,950	\$5,300	\$128.79	\$153.17	\$186.03	\$207.23	\$239.56	\$299.45	\$297.33	\$276.13
\$97,200	\$8,100	\$5,400	\$131.22	\$156.06	\$189.54	\$211.14	\$244.08	\$305.10	\$302.94	\$281.34
\$99,000	\$8,250	\$5,500	\$133.65	\$158.95	\$193.05	\$215.05	\$248.60	\$310.75	\$308.55	\$286.55
\$100,800	\$8,400	\$5,600	\$136.08	\$161.84	\$196.56	\$218.96	\$253.12	\$316.40	\$314.16	\$291.76
\$102,600	\$8,550	\$5,700	\$138.51	\$164.73	\$200.07	\$222.87	\$257.64	\$322.05	\$319.77	\$296.97
\$104,400	\$8,700	\$5,800	\$140.94	\$167.62	\$203.58	\$226.78	\$262.16	\$327.70	\$325.38	\$302.18
\$106,200	\$8,850	\$5,900	\$143.37	\$170.51	\$207.09	\$230.69	\$266.68	\$333.35	\$330.99	\$307.39
\$108,000	\$9,000	\$6,000	\$145.80	\$173.40	\$210.60	\$234.60	\$271.20	\$339.00	\$336.60	\$312.60
\$109,800	\$9,150	\$6,100	\$148.23	\$176.29	\$214.11	\$238.51	\$275.72	\$344.65	\$342.21	\$317.81
\$111,600	\$9,300	\$6,200	\$150.66	\$179.18	\$217.62	\$242.42	\$280.24	\$350.30	\$347.82	\$323.02
\$113,400	\$9,450	\$6,300	\$153.09	\$182.07	\$221.13	\$246.33	\$284.76	\$355.95	\$353.43	\$328.23
\$115,200	\$9,600	\$6,400	\$155.52	\$184.96	\$224.64	\$250.24	\$289.28	\$361.60	\$359.04	\$333.44
\$117,000	\$9,750	\$6,500	\$157.95	\$187.85	\$228.15	\$254.15	\$293.80	\$367.25	\$364.65	\$338.65
\$118,800	\$9,900	\$6,600	\$160.38	\$190.74	\$231.66	\$258.06	\$298.32	\$372.90	\$370.26	\$343.86
\$120,600	\$10,050	\$6,700	\$162.81	\$193.63	\$235.17	\$261.97	\$302.84	\$378.55	\$375.87	\$349.07
\$122,400	\$10,200	\$6,800	\$165.24	\$196.52	\$238.68	\$265.88	\$307.36	\$384.20	\$381.48	\$354.28
\$124,200	\$10,350	\$6,900	\$167.67	\$199.41	\$242.19	\$269.79	\$311.88	\$389.85	\$387.09	\$359.49
\$126,000	\$10,500	\$7,000	\$170.10	\$202.30	\$245.70	\$273.70	\$316.40	\$395.50	\$392.70	\$364.70
\$127,800	\$10,650	\$7,100	\$172.53	\$205.19	\$249.21	\$277.61	\$320.92	\$401.15	\$398.31	\$369.91
\$129,600	\$10,800	\$7,200	\$174.96	\$208.08	\$252.72	\$281.52	\$325.44	\$406.80	\$403.92	\$375.12
\$131,400	\$10,950	\$7,300	\$177.39	\$210.97	\$256.23	\$285.43	\$329.96	\$412.45	\$409.53	\$380.33
\$133,200	\$11,100	\$7,400	\$179.82	\$213.86	\$259.74	\$289.34	\$334.48	\$418.10	\$415.14	\$385.54
\$135,000	\$11,250	\$7,500	\$182.25	\$216.75	\$263.25	\$293.25	\$339.00	\$423.75	\$420.75	\$390.75
\$136,800	\$11,400	\$7,600	\$184.68	\$219.64	\$266.76	\$297.16	\$343.52	\$429.40	\$426.36	\$395.96
\$138,600	\$11,550	\$7,700	\$187.11	\$222.53	\$270.27	\$301.07	\$348.04	\$435.05	\$431.97	\$401.17
\$140,400	\$11,700	\$7,800	\$189.54	\$225.42	\$273.78	\$304.98	\$352.56	\$440.70	\$437.58	\$406.38
\$142,200	\$11,850	\$7,900	\$191.97	\$228.31	\$277.29	\$308.89	\$357.08	\$446.35	\$443.19	\$411.59
\$144,000	\$12,000	\$8,000	\$194.40	\$231.20	\$280.80	\$312.80	\$361.60	\$452.00	\$448.80	\$416.80
\$145,800	\$12,150	\$8,100	\$196.83	\$234.09	\$284.31	\$316.71	\$366.12	\$457.65	\$454.41	\$422.01
\$147,600	\$12,300	\$8,200	\$199.26	\$236.98	\$287.82	\$320.62	\$370.64	\$463.30	\$460.02	\$427.22
\$149,400	\$12,450	\$8,300	\$201.69	\$239.87	\$291.33	\$324.53	\$375.16	\$468.95	\$465.63	\$432.43
\$151,200	\$12,600	\$8,400	\$204.12	\$242.76	\$294.84	\$328.44	\$379.68	\$474.60	\$471.24	\$437.64
\$153,000	\$12,750	\$8,500	\$206.55	\$245.65	\$298.35	\$332.35	\$384.20	\$480.25	\$476.85	\$442.85
\$154,800	\$12,900	\$8,600	\$208.98	\$248.54	\$301.86	\$336.26	\$388.72	\$485.90	\$482.46	\$448.06
\$156,600	\$13,050	\$8,700	\$211.41	\$251.43	\$305.37	\$340.17	\$393.24	\$491.55	\$488.07	\$453.27
\$158,400	\$13,200	\$8,800	\$213.84	\$254.32	\$308.88	\$344.08	\$397.76	\$497.20	\$493.68	\$458.48
\$160,200	\$13,350	\$8,900	\$216.27	\$257.21	\$312.39	\$347.99	\$402.28	\$502.85	\$499.29	\$463.69
\$162,000	\$13,500	\$9,000	\$218.70	\$260.10	\$315.90	\$351.90	\$406.80	\$508.50	\$504.90	\$468.90
\$163,800	\$13,650	\$9,100	\$221.13	\$262.99	\$319.41	\$355.81	\$411.32	\$514.15	\$510.51	\$474.11
\$165,600	\$13,800	\$9,200	\$223.56	\$265.88	\$322.92	\$359.72	\$415.84	\$519.80	\$516.12	\$479.32
\$167,400	\$13,950	\$9,300	\$225.99	\$268.77	\$326.43	\$363.63	\$420.36	\$525.45	\$521.73	\$484.53
\$169,200	\$14,100	\$9,400	\$228.42	\$271.66	\$329.94	\$367.54	\$424.88	\$531.10	\$527.34	\$489.74
\$171,000	\$14,250	\$9,500	\$230.85	\$274.55	\$333.45	\$371.45	\$429.40	\$536.75	\$532.95	\$494.95
\$172,800	\$14,400	\$9,600	\$233.28	\$277.44	\$336.96	\$375.36	\$433.92	\$542.40	\$538.56	\$500.16
\$174,600	\$14,550	\$9,700	\$235.71	\$280.33	\$340.47	\$379.27	\$438.44	\$548.05	\$544.17	\$505.37
\$176,400	\$14,700	\$9,800	\$238.14	\$283.22	\$343.98	\$383.18	\$442.96	\$553.70	\$549.78	\$510.58
\$178,200	\$14,850	\$9,900	\$240.57	\$286.11	\$347.49	\$387.09	\$447.48	\$559.35	\$555.39	\$515.79
\$180,000	\$15,000	\$10,000	\$243.00	\$289.00	\$351.00	\$391.00	\$452.00	\$565.00	\$561.00	\$521.00

Fort Worth Independent School District

Premium Option – Monthly Premium Cost (based on 12 payments per year)

			45 Day Elimination Period – Accident and Sickness to Age 65							
Annual Earnings	Monthly Earnings	Monthly Benefit	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$3,600	\$300	\$200	\$4.06	\$4.82	\$5.90	\$6.66	\$7.70	\$9.60	\$9.46	\$8.46
\$5,400	\$450	\$300	\$6.09	\$7.23	\$8.85	\$9.99	\$11.55	\$14.40	\$14.19	\$12.69
\$7,200	\$600	\$400	\$8.12	\$9.64	\$11.80	\$13.32	\$15.40	\$19.20	\$18.92	\$16.92
\$9,000	\$750	\$500	\$10.15	\$12.05	\$14.75	\$16.65	\$19.25	\$24.00	\$23.65	\$21.15
\$10,800	\$900	\$600	\$12.18	\$14.46	\$17.70	\$19.98	\$23.10	\$28.80	\$28.38	\$25.38
\$12,600	\$1,050	\$700	\$14.21	\$16.87	\$20.65	\$23.31	\$26.95	\$33.60	\$33.11	\$29.61
\$14,400	\$1,200	\$800	\$16.24	\$19.28	\$23.60	\$26.64	\$30.80	\$38.40	\$37.84	\$33.84
\$16,200	\$1,350	\$900	\$18.27	\$21.69	\$26.55	\$29.97	\$34.65	\$43.20	\$42.57	\$38.07
\$18,000	\$1,500	\$1,000	\$20.30	\$24.10	\$29.50	\$33.30	\$38.50	\$48.00	\$47.30	\$42.30
\$19,800	\$1,650	\$1,100	\$22.33	\$26.51	\$32.45	\$36.63	\$42.35	\$52.80	\$52.03	\$46.53
\$21,600	\$1,800	\$1,200	\$24.36	\$28.92	\$35.40	\$39.96	\$46.20	\$57.60	\$56.76	\$50.76
\$23,400	\$1,950	\$1,300	\$26.39	\$31.33	\$38.35	\$43.29	\$50.05	\$62.40	\$61.49	\$54.99
\$25,200	\$2,100	\$1,400	\$28.42	\$33.74	\$41.30	\$46.62	\$53.90	\$67.20	\$66.22	\$59.22
\$27,000	\$2,250	\$1,500	\$30.45	\$36.15	\$44.25	\$49.95	\$57.75	\$72.00	\$70.95	\$63.45
\$28,800	\$2,400	\$1,600	\$32.48	\$38.56	\$47.20	\$53.28	\$61.60	\$76.80	\$75.68	\$67.68
\$30,600	\$2,550	\$1,700	\$34.51	\$40.97	\$50.15	\$56.61	\$65.45	\$81.60	\$80.41	\$71.91
\$32,400	\$2,700	\$1,800	\$36.54	\$43.38	\$53.10	\$59.94	\$69.30	\$86.40	\$85.14	\$76.14
\$34,200	\$2,850	\$1,900	\$38.57	\$45.79	\$56.05	\$63.27	\$73.15	\$91.20	\$89.87	\$80.37
\$36,000	\$3,000	\$2,000	\$40.60	\$48.20	\$59.00	\$66.60	\$77.00	\$96.00	\$94.60	\$84.60
\$37,800	\$3,150	\$2,100	\$42.63	\$50.61	\$61.95	\$69.93	\$80.85	\$100.80	\$99.33	\$88.83
\$39,600	\$3,300	\$2,200	\$44.66	\$53.02	\$64.90	\$73.26	\$84.70	\$105.60	\$104.06	\$93.06
\$41,400	\$3,450	\$2,300	\$46.69	\$55.43	\$67.85	\$76.59	\$88.55	\$110.40	\$108.79	\$97.29
\$43,200	\$3,600	\$2,400	\$48.72	\$57.84	\$70.80	\$79.92	\$92.40	\$115.20	\$113.52	\$101.52
\$45,000	\$3,750	\$2,500	\$50.75	\$60.25	\$73.75	\$83.25	\$96.25	\$120.00	\$118.25	\$105.75
\$46,800	\$3,900	\$2,600	\$52.78	\$62.66	\$76.70	\$86.58	\$100.10	\$124.80	\$122.98	\$109.98
\$48,600	\$4,050	\$2,700	\$54.81	\$65.07	\$79.65	\$89.91	\$103.95	\$129.60	\$127.71	\$114.21
\$50,400	\$4,200	\$2,800	\$56.84	\$67.48	\$82.60	\$93.24	\$107.80	\$134.40	\$132.44	\$118.44
\$52,200	\$4,350	\$2,900	\$58.87	\$69.89	\$85.55	\$96.57	\$111.65	\$139.20	\$137.17	\$122.67
\$54,000	\$4,500	\$3,000	\$60.90	\$72.30	\$88.50	\$99.90	\$115.50	\$144.00	\$141.90	\$126.90
\$55,800	\$4,650	\$3,100	\$62.93	\$74.71	\$91.45	\$103.23	\$119.35	\$148.80	\$146.63	\$131.13
\$57,600	\$4,800	\$3,200	\$64.96	\$77.12	\$94.40	\$106.56	\$123.20	\$153.60	\$151.36	\$135.36
\$59,400	\$4,950	\$3,300	\$66.99	\$79.53	\$97.35	\$109.89	\$127.05	\$158.40	\$156.09	\$139.59
\$61,200	\$5,100	\$3,400	\$69.02	\$81.94	\$100.30	\$113.22	\$130.90	\$163.20	\$160.82	\$143.82
\$63,000	\$5,250	\$3,500	\$71.05	\$84.35	\$103.25	\$116.55	\$134.75	\$168.00	\$165.55	\$148.05
\$64,800	\$5,400	\$3,600	\$73.08	\$86.76	\$106.20	\$119.88	\$138.60	\$172.80	\$170.28	\$152.28
\$66,600	\$5,550	\$3,700	\$75.11	\$89.17	\$109.15	\$123.21	\$142.45	\$177.60	\$175.01	\$156.51
\$68,400	\$5,700	\$3,800	\$77.14	\$91.58	\$112.10	\$126.54	\$146.30	\$182.40	\$179.74	\$160.74
\$70,200	\$5,850	\$3,900	\$79.17	\$93.99	\$115.05	\$129.87	\$150.15	\$187.20	\$184.47	\$164.97
\$72,000	\$6,000	\$4,000	\$81.20	\$96.40	\$118.00	\$133.20	\$154.00	\$192.00	\$189.20	\$169.20
\$73,800	\$6,150	\$4,100	\$83.23	\$98.81	\$120.95	\$136.53	\$157.85	\$196.80	\$193.93	\$173.43
\$75,600	\$6,300	\$4,200	\$85.26	\$101.22	\$123.90	\$139.86	\$161.70	\$201.60	\$198.66	\$177.66
\$77,400	\$6,450	\$4,300	\$87.29	\$103.63	\$126.85	\$143.19	\$165.55	\$206.40	\$203.39	\$181.89
\$79,200	\$6,600	\$4,400	\$89.32	\$106.04	\$129.80	\$146.52	\$169.40	\$211.20	\$208.12	\$186.12
\$81,000	\$6,750	\$4,500	\$91.35	\$108.45	\$132.75	\$149.85	\$173.25	\$216.00	\$212.85	\$190.35
\$82,800	\$6,900	\$4,600	\$93.38	\$110.86	\$135.70	\$153.18	\$177.10	\$220.80	\$217.58	\$194.58
\$84,600	\$7,050	\$4,700	\$95.41	\$113.27	\$138.65	\$156.51	\$180.95	\$225.60	\$222.31	\$198.81
\$86,400	\$7,200	\$4,800	\$97.44	\$115.68	\$141.60	\$159.84	\$184.80	\$230.40	\$227.04	\$203.04
\$88,200	\$7,350	\$4,900	\$99.47	\$118.09	\$144.55	\$163.17	\$188.65	\$235.20	\$231.77	\$207.27
\$90,000	\$7,500	\$5,000	\$101.50	\$120.50	\$147.50	\$166.50	\$192.50	\$240.00	\$236.50	\$211.50
\$91,800	\$7,650	\$5,100	\$103.53	\$122.91	\$150.45	\$169.83	\$196.35	\$244.80	\$241.23	\$215.73

Fort Worth Independent School District

Premium Option – Monthly Premium Cost (based on 12 payments per year)

			45 Day Elimination Period – Accident and Sickness to Age 65							
Annual Earnings	Monthly Earnings	Monthly Benefit	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$93,600	\$7,800	\$5,200	\$105.56	\$125.32	\$153.40	\$173.16	\$200.20	\$249.60	\$245.96	\$219.96
\$95,400	\$7,950	\$5,300	\$107.59	\$127.73	\$156.35	\$176.49	\$204.05	\$254.40	\$250.69	\$224.19
\$97,200	\$8,100	\$5,400	\$109.62	\$130.14	\$159.30	\$179.82	\$207.90	\$259.20	\$255.42	\$228.42
\$99,000	\$8,250	\$5,500	\$111.65	\$132.55	\$162.25	\$183.15	\$211.75	\$264.00	\$260.15	\$232.65
\$100,800	\$8,400	\$5,600	\$113.68	\$134.96	\$165.20	\$186.48	\$215.60	\$268.80	\$264.88	\$236.88
\$102,600	\$8,550	\$5,700	\$115.71	\$137.37	\$168.15	\$189.81	\$219.45	\$273.60	\$269.61	\$241.11
\$104,400	\$8,700	\$5,800	\$117.74	\$139.78	\$171.10	\$193.14	\$223.30	\$278.40	\$274.34	\$245.34
\$106,200	\$8,850	\$5,900	\$119.77	\$142.19	\$174.05	\$196.47	\$227.15	\$283.20	\$279.07	\$249.57
\$108,000	\$9,000	\$6,000	\$121.80	\$144.60	\$177.00	\$199.80	\$231.00	\$288.00	\$283.80	\$253.80
\$109,800	\$9,150	\$6,100	\$123.83	\$147.01	\$179.95	\$203.13	\$234.85	\$292.80	\$288.53	\$258.03
\$111,600	\$9,300	\$6,200	\$125.86	\$149.42	\$182.90	\$206.46	\$238.70	\$297.60	\$293.26	\$262.26
\$113,400	\$9,450	\$6,300	\$127.89	\$151.83	\$185.85	\$209.79	\$242.55	\$302.40	\$297.99	\$266.49
\$115,200	\$9,600	\$6,400	\$129.92	\$154.24	\$188.80	\$213.12	\$246.40	\$307.20	\$302.72	\$270.72
\$117,000	\$9,750	\$6,500	\$131.95	\$156.65	\$191.75	\$216.45	\$250.25	\$312.00	\$307.45	\$274.95
\$118,800	\$9,900	\$6,600	\$133.98	\$159.06	\$194.70	\$219.78	\$254.10	\$316.80	\$312.18	\$279.18
\$120,600	\$10,050	\$6,700	\$136.01	\$161.47	\$197.65	\$223.11	\$257.95	\$321.60	\$316.91	\$283.41
\$122,400	\$10,200	\$6,800	\$138.04	\$163.88	\$200.60	\$226.44	\$261.80	\$326.40	\$321.64	\$287.64
\$124,200	\$10,350	\$6,900	\$140.07	\$166.29	\$203.55	\$229.77	\$265.65	\$331.20	\$326.37	\$291.87
\$126,000	\$10,500	\$7,000	\$142.10	\$168.70	\$206.50	\$233.10	\$269.50	\$336.00	\$331.10	\$296.10
\$127,800	\$10,650	\$7,100	\$144.13	\$171.11	\$209.45	\$236.43	\$273.35	\$340.80	\$335.83	\$300.33
\$129,600	\$10,800	\$7,200	\$146.16	\$173.52	\$212.40	\$239.76	\$277.20	\$345.60	\$340.56	\$304.56
\$131,400	\$10,950	\$7,300	\$148.19	\$175.93	\$215.35	\$243.09	\$281.05	\$350.40	\$345.29	\$308.79
\$133,200	\$11,100	\$7,400	\$150.22	\$178.34	\$218.30	\$246.42	\$284.90	\$355.20	\$350.02	\$313.02
\$135,000	\$11,250	\$7,500	\$152.25	\$180.75	\$221.25	\$249.75	\$288.75	\$360.00	\$354.75	\$317.25
\$136,800	\$11,400	\$7,600	\$154.28	\$183.16	\$224.20	\$253.08	\$292.60	\$364.80	\$359.48	\$321.48
\$138,600	\$11,550	\$7,700	\$156.31	\$185.57	\$227.15	\$256.41	\$296.45	\$369.60	\$364.21	\$325.71
\$140,400	\$11,700	\$7,800	\$158.34	\$187.98	\$230.10	\$259.74	\$300.30	\$374.40	\$368.94	\$329.94
\$142,200	\$11,850	\$7,900	\$160.37	\$190.39	\$233.05	\$263.07	\$304.15	\$379.20	\$373.67	\$334.17
\$144,000	\$12,000	\$8,000	\$162.40	\$192.80	\$236.00	\$266.40	\$308.00	\$384.00	\$378.40	\$338.40
\$145,800	\$12,150	\$8,100	\$164.43	\$195.21	\$238.95	\$269.73	\$311.85	\$388.80	\$383.13	\$342.63
\$147,600	\$12,300	\$8,200	\$166.46	\$197.62	\$241.90	\$273.06	\$315.70	\$393.60	\$387.86	\$346.86
\$149,400	\$12,450	\$8,300	\$168.49	\$200.03	\$244.85	\$276.39	\$319.55	\$398.40	\$392.59	\$351.09
\$151,200	\$12,600	\$8,400	\$170.52	\$202.44	\$247.80	\$279.72	\$323.40	\$403.20	\$397.32	\$355.32
\$153,000	\$12,750	\$8,500	\$172.55	\$204.85	\$250.75	\$283.05	\$327.25	\$408.00	\$402.05	\$359.55
\$154,800	\$12,900	\$8,600	\$174.58	\$207.26	\$253.70	\$286.38	\$331.10	\$412.80	\$406.78	\$363.78
\$156,600	\$13,050	\$8,700	\$176.61	\$209.67	\$256.65	\$289.71	\$334.95	\$417.60	\$411.51	\$368.01
\$158,400	\$13,200	\$8,800	\$178.64	\$212.08	\$259.60	\$293.04	\$338.80	\$422.40	\$416.24	\$372.24
\$160,200	\$13,350	\$8,900	\$180.67	\$214.49	\$262.55	\$296.37	\$342.65	\$427.20	\$420.97	\$376.47
\$162,000	\$13,500	\$9,000	\$182.70	\$216.90	\$265.50	\$299.70	\$346.50	\$432.00	\$425.70	\$380.70
\$163,800	\$13,650	\$9,100	\$184.73	\$219.31	\$268.45	\$303.03	\$350.35	\$436.80	\$430.43	\$384.93
\$165,600	\$13,800	\$9,200	\$186.76	\$221.72	\$271.40	\$306.36	\$354.20	\$441.60	\$435.16	\$389.16
\$167,400	\$13,950	\$9,300	\$188.79	\$224.13	\$274.35	\$309.69	\$358.05	\$446.40	\$439.89	\$393.39
\$169,200	\$14,100	\$9,400	\$190.82	\$226.54	\$277.30	\$313.02	\$361.90	\$451.20	\$444.62	\$397.62
\$171,000	\$14,250	\$9,500	\$192.85	\$228.95	\$280.25	\$316.35	\$365.75	\$456.00	\$449.35	\$401.85
\$172,800	\$14,400	\$9,600	\$194.88	\$231.36	\$283.20	\$319.68	\$369.60	\$460.80	\$454.08	\$406.08
\$174,600	\$14,550	\$9,700	\$196.91	\$233.77	\$286.15	\$323.01	\$373.45	\$465.60	\$458.81	\$410.31
\$176,400	\$14,700	\$9,800	\$198.94	\$236.18	\$289.10	\$326.34	\$377.30	\$470.40	\$463.54	\$414.54
\$178,200	\$14,850	\$9,900	\$200.97	\$238.59	\$292.05	\$329.67	\$381.15	\$475.20	\$468.27	\$418.77
\$180,000	\$15,000	\$10,000	\$203.00	\$241.00	\$295.00	\$333.00	\$385.00	\$480.00	\$473.00	\$423.00

Fort Worth Independent School District

Premium Option – Monthly Premium Cost (based on 12 payments per year)

			90 Day Elimination Period – Accident and Sickness to Age 65							
Annual Earnings	Monthly Earnings	Monthly Benefit	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$3,600	\$300	\$200	\$3.52	\$4.18	\$5.08	\$5.78	\$6.74	\$8.38	\$8.26	\$7.00
\$5,400	\$450	\$300	\$5.28	\$6.27	\$7.62	\$8.67	\$10.11	\$12.57	\$12.39	\$10.50
\$7,200	\$600	\$400	\$7.04	\$8.36	\$10.16	\$11.56	\$13.48	\$16.76	\$16.52	\$14.00
\$9,000	\$750	\$500	\$8.80	\$10.45	\$12.70	\$14.45	\$16.85	\$20.95	\$20.65	\$17.50
\$10,800	\$900	\$600	\$10.56	\$12.54	\$15.24	\$17.34	\$20.22	\$25.14	\$24.78	\$21.00
\$12,600	\$1,050	\$700	\$12.32	\$14.63	\$17.78	\$20.23	\$23.59	\$29.33	\$28.91	\$24.50
\$14,400	\$1,200	\$800	\$14.08	\$16.72	\$20.32	\$23.12	\$26.96	\$33.52	\$33.04	\$28.00
\$16,200	\$1,350	\$900	\$15.84	\$18.81	\$22.86	\$26.01	\$30.33	\$37.71	\$37.17	\$31.50
\$18,000	\$1,500	\$1,000	\$17.60	\$20.90	\$25.40	\$28.90	\$33.70	\$41.90	\$41.30	\$35.00
\$19,800	\$1,650	\$1,100	\$19.36	\$22.99	\$27.94	\$31.79	\$37.07	\$46.09	\$45.43	\$38.50
\$21,600	\$1,800	\$1,200	\$21.12	\$25.08	\$30.48	\$34.68	\$40.44	\$50.28	\$49.56	\$42.00
\$23,400	\$1,950	\$1,300	\$22.88	\$27.17	\$33.02	\$37.57	\$43.81	\$54.47	\$53.69	\$45.50
\$25,200	\$2,100	\$1,400	\$24.64	\$29.26	\$35.56	\$40.46	\$47.18	\$58.66	\$57.82	\$49.00
\$27,000	\$2,250	\$1,500	\$26.40	\$31.35	\$38.10	\$43.35	\$50.55	\$62.85	\$61.95	\$52.50
\$28,800	\$2,400	\$1,600	\$28.16	\$33.44	\$40.64	\$46.24	\$53.92	\$67.04	\$66.08	\$56.00
\$30,600	\$2,550	\$1,700	\$29.92	\$35.53	\$43.18	\$49.13	\$57.29	\$71.23	\$70.21	\$59.50
\$32,400	\$2,700	\$1,800	\$31.68	\$37.62	\$45.72	\$52.02	\$60.66	\$75.42	\$74.34	\$63.00
\$34,200	\$2,850	\$1,900	\$33.44	\$39.71	\$48.26	\$54.91	\$64.03	\$79.61	\$78.47	\$66.50
\$36,000	\$3,000	\$2,000	\$35.20	\$41.80	\$50.80	\$57.80	\$67.40	\$83.80	\$82.60	\$70.00
\$37,800	\$3,150	\$2,100	\$36.96	\$43.89	\$53.34	\$60.69	\$70.77	\$87.99	\$86.73	\$73.50
\$39,600	\$3,300	\$2,200	\$38.72	\$45.98	\$55.88	\$63.58	\$74.14	\$92.18	\$90.86	\$77.00
\$41,400	\$3,450	\$2,300	\$40.48	\$48.07	\$58.42	\$66.47	\$77.51	\$96.37	\$94.99	\$80.50
\$43,200	\$3,600	\$2,400	\$42.24	\$50.16	\$60.96	\$69.36	\$80.88	\$100.56	\$99.12	\$84.00
\$45,000	\$3,750	\$2,500	\$44.00	\$52.25	\$63.50	\$72.25	\$84.25	\$104.75	\$103.25	\$87.50
\$46,800	\$3,900	\$2,600	\$45.76	\$54.34	\$66.04	\$75.14	\$87.62	\$108.94	\$107.38	\$91.00
\$48,600	\$4,050	\$2,700	\$47.52	\$56.43	\$68.58	\$78.03	\$90.99	\$113.13	\$111.51	\$94.50
\$50,400	\$4,200	\$2,800	\$49.28	\$58.52	\$71.12	\$80.92	\$94.36	\$117.32	\$115.64	\$98.00
\$52,200	\$4,350	\$2,900	\$51.04	\$60.61	\$73.66	\$83.81	\$97.73	\$121.51	\$119.77	\$101.50
\$54,000	\$4,500	\$3,000	\$52.80	\$62.70	\$76.20	\$86.70	\$101.10	\$125.70	\$123.90	\$105.00
\$55,800	\$4,650	\$3,100	\$54.56	\$64.79	\$78.74	\$89.59	\$104.47	\$129.89	\$128.03	\$108.50
\$57,600	\$4,800	\$3,200	\$56.32	\$66.88	\$81.28	\$92.48	\$107.84	\$134.08	\$132.16	\$112.00
\$59,400	\$4,950	\$3,300	\$58.08	\$68.97	\$83.82	\$95.37	\$111.21	\$138.27	\$136.29	\$115.50
\$61,200	\$5,100	\$3,400	\$59.84	\$71.06	\$86.36	\$98.26	\$114.58	\$142.46	\$140.42	\$119.00
\$63,000	\$5,250	\$3,500	\$61.60	\$73.15	\$88.90	\$101.15	\$117.95	\$146.65	\$144.55	\$122.50
\$64,800	\$5,400	\$3,600	\$63.36	\$75.24	\$91.44	\$104.04	\$121.32	\$150.84	\$148.68	\$126.00
\$66,600	\$5,550	\$3,700	\$65.12	\$77.33	\$93.98	\$106.93	\$124.69	\$155.03	\$152.81	\$129.50
\$68,400	\$5,700	\$3,800	\$66.88	\$79.42	\$96.52	\$109.82	\$128.06	\$159.22	\$156.94	\$133.00
\$70,200	\$5,850	\$3,900	\$68.64	\$81.51	\$99.06	\$112.71	\$131.43	\$163.41	\$161.07	\$136.50
\$72,000	\$6,000	\$4,000	\$70.40	\$83.60	\$101.60	\$115.60	\$134.80	\$167.60	\$165.20	\$140.00
\$73,800	\$6,150	\$4,100	\$72.16	\$85.69	\$104.14	\$118.49	\$138.17	\$171.79	\$169.33	\$143.50
\$75,600	\$6,300	\$4,200	\$73.92	\$87.78	\$106.68	\$121.38	\$141.54	\$175.98	\$173.46	\$147.00
\$77,400	\$6,450	\$4,300	\$75.68	\$89.87	\$109.22	\$124.27	\$144.91	\$180.17	\$177.59	\$150.50
\$79,200	\$6,600	\$4,400	\$77.44	\$91.96	\$111.76	\$127.16	\$148.28	\$184.36	\$181.72	\$154.00
\$81,000	\$6,750	\$4,500	\$79.20	\$94.05	\$114.30	\$130.05	\$151.65	\$188.55	\$185.85	\$157.50
\$82,800	\$6,900	\$4,600	\$80.96	\$96.14	\$116.84	\$132.94	\$155.02	\$192.74	\$189.98	\$161.00
\$84,600	\$7,050	\$4,700	\$82.72	\$98.23	\$119.38	\$135.83	\$158.39	\$196.93	\$194.11	\$164.50
\$86,400	\$7,200	\$4,800	\$84.48	\$100.32	\$121.92	\$138.72	\$161.76	\$201.12	\$198.24	\$168.00
\$88,200	\$7,350	\$4,900	\$86.24	\$102.41	\$124.46	\$141.61	\$165.13	\$205.31	\$202.37	\$171.50
\$90,000	\$7,500	\$5,000	\$88.00	\$104.50	\$127.00	\$144.50	\$168.50	\$209.50	\$206.50	\$175.00
\$91,800	\$7,650	\$5,100	\$89.76	\$106.59	\$129.54	\$147.39	\$171.87	\$213.69	\$210.63	\$178.50

Fort Worth Independent School District

Premium Option – Monthly Premium Cost (based on 12 payments per year)

			90 Day Elimination Period – Accident and Sickness to Age 65							
Annual Earnings	Monthly Earnings	Monthly Benefit	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$93,600	\$7,800	\$5,200	\$91.52	\$108.68	\$132.08	\$150.28	\$175.24	\$217.88	\$214.76	\$182.00
\$95,400	\$7,950	\$5,300	\$93.28	\$110.77	\$134.62	\$153.17	\$178.61	\$222.07	\$218.89	\$185.50
\$97,200	\$8,100	\$5,400	\$95.04	\$112.86	\$137.16	\$156.06	\$181.98	\$226.26	\$223.02	\$189.00
\$99,000	\$8,250	\$5,500	\$96.80	\$114.95	\$139.70	\$158.95	\$185.35	\$230.45	\$227.15	\$192.50
\$100,800	\$8,400	\$5,600	\$98.56	\$117.04	\$142.24	\$161.84	\$188.72	\$234.64	\$231.28	\$196.00
\$102,600	\$8,550	\$5,700	\$100.32	\$119.13	\$144.78	\$164.73	\$192.09	\$238.83	\$235.41	\$199.50
\$104,400	\$8,700	\$5,800	\$102.08	\$121.22	\$147.32	\$167.62	\$195.46	\$243.02	\$239.54	\$203.00
\$106,200	\$8,850	\$5,900	\$103.84	\$123.31	\$149.86	\$170.51	\$198.83	\$247.21	\$243.67	\$206.50
\$108,000	\$9,000	\$6,000	\$105.60	\$125.40	\$152.40	\$173.40	\$202.20	\$251.40	\$247.80	\$210.00
\$109,800	\$9,150	\$6,100	\$107.36	\$127.49	\$154.94	\$176.29	\$205.57	\$255.59	\$251.93	\$213.50
\$111,600	\$9,300	\$6,200	\$109.12	\$129.58	\$157.48	\$179.18	\$208.94	\$259.78	\$256.06	\$217.00
\$113,400	\$9,450	\$6,300	\$110.88	\$131.67	\$160.02	\$182.07	\$212.31	\$263.97	\$260.19	\$220.50
\$115,200	\$9,600	\$6,400	\$112.64	\$133.76	\$162.56	\$184.96	\$215.68	\$268.16	\$264.32	\$224.00
\$117,000	\$9,750	\$6,500	\$114.40	\$135.85	\$165.10	\$187.85	\$219.05	\$272.35	\$268.45	\$227.50
\$118,800	\$9,900	\$6,600	\$116.16	\$137.94	\$167.64	\$190.74	\$222.42	\$276.54	\$272.58	\$231.00
\$120,600	\$10,050	\$6,700	\$117.92	\$140.03	\$170.18	\$193.63	\$225.79	\$280.73	\$276.71	\$234.50
\$122,400	\$10,200	\$6,800	\$119.68	\$142.12	\$172.72	\$196.52	\$229.16	\$284.92	\$280.84	\$238.00
\$124,200	\$10,350	\$6,900	\$121.44	\$144.21	\$175.26	\$199.41	\$232.53	\$289.11	\$284.97	\$241.50
\$126,000	\$10,500	\$7,000	\$123.20	\$146.30	\$177.80	\$202.30	\$235.90	\$293.30	\$289.10	\$245.00
\$127,800	\$10,650	\$7,100	\$124.96	\$148.39	\$180.34	\$205.19	\$239.27	\$297.49	\$293.23	\$248.50
\$129,600	\$10,800	\$7,200	\$126.72	\$150.48	\$182.88	\$208.08	\$242.64	\$301.68	\$297.36	\$252.00
\$131,400	\$10,950	\$7,300	\$128.48	\$152.57	\$185.42	\$210.97	\$246.01	\$305.87	\$301.49	\$255.50
\$133,200	\$11,100	\$7,400	\$130.24	\$154.66	\$187.96	\$213.86	\$249.38	\$310.06	\$305.62	\$259.00
\$135,000	\$11,250	\$7,500	\$132.00	\$156.75	\$190.50	\$216.75	\$252.75	\$314.25	\$309.75	\$262.50
\$136,800	\$11,400	\$7,600	\$133.76	\$158.84	\$193.04	\$219.64	\$256.12	\$318.44	\$313.88	\$266.00
\$138,600	\$11,550	\$7,700	\$135.52	\$160.93	\$195.58	\$222.53	\$259.49	\$322.63	\$318.01	\$269.50
\$140,400	\$11,700	\$7,800	\$137.28	\$163.02	\$198.12	\$225.42	\$262.86	\$326.82	\$322.14	\$273.00
\$142,200	\$11,850	\$7,900	\$139.04	\$165.11	\$200.66	\$228.31	\$266.23	\$331.01	\$326.27	\$276.50
\$144,000	\$12,000	\$8,000	\$140.80	\$167.20	\$203.20	\$231.20	\$269.60	\$335.20	\$330.40	\$280.00
\$145,800	\$12,150	\$8,100	\$142.56	\$169.29	\$205.74	\$234.09	\$272.97	\$339.39	\$334.53	\$283.50
\$147,600	\$12,300	\$8,200	\$144.32	\$171.38	\$208.28	\$236.98	\$276.34	\$343.58	\$338.66	\$287.00
\$149,400	\$12,450	\$8,300	\$146.08	\$173.47	\$210.82	\$239.87	\$279.71	\$347.77	\$342.79	\$290.50
\$151,200	\$12,600	\$8,400	\$147.84	\$175.56	\$213.36	\$242.76	\$283.08	\$351.96	\$346.92	\$294.00
\$153,000	\$12,750	\$8,500	\$149.60	\$177.65	\$215.90	\$245.65	\$286.45	\$356.15	\$351.05	\$297.50
\$154,800	\$12,900	\$8,600	\$151.36	\$179.74	\$218.44	\$248.54	\$289.82	\$360.34	\$355.18	\$301.00
\$156,600	\$13,050	\$8,700	\$153.12	\$181.83	\$220.98	\$251.43	\$293.19	\$364.53	\$359.31	\$304.50
\$158,400	\$13,200	\$8,800	\$154.88	\$183.92	\$223.52	\$254.32	\$296.56	\$368.72	\$363.44	\$308.00
\$160,200	\$13,350	\$8,900	\$156.64	\$186.01	\$226.06	\$257.21	\$299.93	\$372.91	\$367.57	\$311.50
\$162,000	\$13,500	\$9,000	\$158.40	\$188.10	\$228.60	\$260.10	\$303.30	\$377.10	\$371.70	\$315.00
\$163,800	\$13,650	\$9,100	\$160.16	\$190.19	\$231.14	\$262.99	\$306.67	\$381.29	\$375.83	\$318.50
\$165,600	\$13,800	\$9,200	\$161.92	\$192.28	\$233.68	\$265.88	\$310.04	\$385.48	\$379.96	\$322.00
\$167,400	\$13,950	\$9,300	\$163.68	\$194.37	\$236.22	\$268.77	\$313.41	\$389.67	\$384.09	\$325.50
\$169,200	\$14,100	\$9,400	\$165.44	\$196.46	\$238.76	\$271.66	\$316.78	\$393.86	\$388.22	\$329.00
\$171,000	\$14,250	\$9,500	\$167.20	\$198.55	\$241.30	\$274.55	\$320.15	\$398.05	\$392.35	\$332.50
\$172,800	\$14,400	\$9,600	\$168.96	\$200.64	\$243.84	\$277.44	\$323.52	\$402.24	\$396.48	\$336.00
\$174,600	\$14,550	\$9,700	\$170.72	\$202.73	\$246.38	\$280.33	\$326.89	\$406.43	\$400.61	\$339.50
\$176,400	\$14,700	\$9,800	\$172.48	\$204.82	\$248.92	\$283.22	\$330.26	\$410.62	\$404.74	\$343.00
\$178,200	\$14,850	\$9,900	\$174.24	\$206.91	\$251.46	\$286.11	\$333.63	\$414.81	\$408.87	\$346.50
\$180,000	\$15,000	\$10,000	\$176.00	\$209.00	\$254.00	\$289.00	\$337.00	\$419.00	\$413.00	\$350.00

Fort Worth Independent School District

Select Option – Monthly Premium Cost (based on 12 payments per year)

			14 Day Elimination Period – Accident to Age 65 or Sickness 5 Yr							
Annual Earnings	Monthly Earnings	Monthly Benefit	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$3,600	\$300	\$200	\$4.44	\$5.24	\$6.34	\$6.66	\$7.46	\$9.34	\$10.04	\$11.52
\$5,400	\$450	\$300	\$6.66	\$7.86	\$9.51	\$9.99	\$11.19	\$14.01	\$15.06	\$17.28
\$7,200	\$600	\$400	\$8.88	\$10.48	\$12.68	\$13.32	\$14.92	\$18.68	\$20.08	\$23.04
\$9,000	\$750	\$500	\$11.10	\$13.10	\$15.85	\$16.65	\$18.65	\$23.35	\$25.10	\$28.80
\$10,800	\$900	\$600	\$13.32	\$15.72	\$19.02	\$19.98	\$22.38	\$28.02	\$30.12	\$34.56
\$12,600	\$1,050	\$700	\$15.54	\$18.34	\$22.19	\$23.31	\$26.11	\$32.69	\$35.14	\$40.32
\$14,400	\$1,200	\$800	\$17.76	\$20.96	\$25.36	\$26.64	\$29.84	\$37.36	\$40.16	\$46.08
\$16,200	\$1,350	\$900	\$19.98	\$23.58	\$28.53	\$29.97	\$33.57	\$42.03	\$45.18	\$51.84
\$18,000	\$1,500	\$1,000	\$22.20	\$26.20	\$31.70	\$33.30	\$37.30	\$46.70	\$50.20	\$57.60
\$19,800	\$1,650	\$1,100	\$24.42	\$28.82	\$34.87	\$36.63	\$41.03	\$51.37	\$55.22	\$63.36
\$21,600	\$1,800	\$1,200	\$26.64	\$31.44	\$38.04	\$39.96	\$44.76	\$56.04	\$60.24	\$69.12
\$23,400	\$1,950	\$1,300	\$28.86	\$34.06	\$41.21	\$43.29	\$48.49	\$60.71	\$65.26	\$74.88
\$25,200	\$2,100	\$1,400	\$31.08	\$36.68	\$44.38	\$46.62	\$52.22	\$65.38	\$70.28	\$80.64
\$27,000	\$2,250	\$1,500	\$33.30	\$39.30	\$47.55	\$49.95	\$55.95	\$70.05	\$75.30	\$86.40
\$28,800	\$2,400	\$1,600	\$35.52	\$41.92	\$50.72	\$53.28	\$59.68	\$74.72	\$80.32	\$92.16
\$30,600	\$2,550	\$1,700	\$37.74	\$44.54	\$53.89	\$56.61	\$63.41	\$79.39	\$85.34	\$97.92
\$32,400	\$2,700	\$1,800	\$39.96	\$47.16	\$57.06	\$59.94	\$67.14	\$84.06	\$90.36	\$103.68
\$34,200	\$2,850	\$1,900	\$42.18	\$49.78	\$60.23	\$63.27	\$70.87	\$88.73	\$95.38	\$109.44
\$36,000	\$3,000	\$2,000	\$44.40	\$52.40	\$63.40	\$66.60	\$74.60	\$93.40	\$100.40	\$115.20
\$37,800	\$3,150	\$2,100	\$46.62	\$55.02	\$66.57	\$69.93	\$78.33	\$98.07	\$105.42	\$120.96
\$39,600	\$3,300	\$2,200	\$48.84	\$57.64	\$69.74	\$73.26	\$82.06	\$102.74	\$110.44	\$126.72
\$41,400	\$3,450	\$2,300	\$51.06	\$60.26	\$72.91	\$76.59	\$85.79	\$107.41	\$115.46	\$132.48
\$43,200	\$3,600	\$2,400	\$53.28	\$62.88	\$76.08	\$79.92	\$89.52	\$112.08	\$120.48	\$138.24
\$45,000	\$3,750	\$2,500	\$55.50	\$65.50	\$79.25	\$83.25	\$93.25	\$116.75	\$125.50	\$144.00
\$46,800	\$3,900	\$2,600	\$57.72	\$68.12	\$82.42	\$86.58	\$96.98	\$121.42	\$130.52	\$149.76
\$48,600	\$4,050	\$2,700	\$59.94	\$70.74	\$85.59	\$89.91	\$100.71	\$126.09	\$135.54	\$155.52
\$50,400	\$4,200	\$2,800	\$62.16	\$73.36	\$88.76	\$93.24	\$104.44	\$130.76	\$140.56	\$161.28
\$52,200	\$4,350	\$2,900	\$64.38	\$75.98	\$91.93	\$96.57	\$108.17	\$135.43	\$145.58	\$167.04
\$54,000	\$4,500	\$3,000	\$66.60	\$78.60	\$95.10	\$99.90	\$111.90	\$140.10	\$150.60	\$172.80
\$55,800	\$4,650	\$3,100	\$68.82	\$81.22	\$98.27	\$103.23	\$115.63	\$144.77	\$155.62	\$178.56
\$57,600	\$4,800	\$3,200	\$71.04	\$83.84	\$101.44	\$106.56	\$119.36	\$149.44	\$160.64	\$184.32
\$59,400	\$4,950	\$3,300	\$73.26	\$86.46	\$104.61	\$109.89	\$123.09	\$154.11	\$165.66	\$190.08
\$61,200	\$5,100	\$3,400	\$75.48	\$89.08	\$107.78	\$113.22	\$126.82	\$158.78	\$170.68	\$195.84
\$63,000	\$5,250	\$3,500	\$77.70	\$91.70	\$110.95	\$116.55	\$130.55	\$163.45	\$175.70	\$201.60
\$64,800	\$5,400	\$3,600	\$79.92	\$94.32	\$114.12	\$119.88	\$134.28	\$168.12	\$180.72	\$207.36
\$66,600	\$5,550	\$3,700	\$82.14	\$96.94	\$117.29	\$123.21	\$138.01	\$172.79	\$185.74	\$213.12
\$68,400	\$5,700	\$3,800	\$84.36	\$99.56	\$120.46	\$126.54	\$141.74	\$177.46	\$190.76	\$218.88
\$70,200	\$5,850	\$3,900	\$86.58	\$102.18	\$123.63	\$129.87	\$145.47	\$182.13	\$195.78	\$224.64
\$72,000	\$6,000	\$4,000	\$88.80	\$104.80	\$126.80	\$133.20	\$149.20	\$186.80	\$200.80	\$230.40
\$73,800	\$6,150	\$4,100	\$91.02	\$107.42	\$129.97	\$136.53	\$152.93	\$191.47	\$205.82	\$236.16
\$75,600	\$6,300	\$4,200	\$93.24	\$110.04	\$133.14	\$139.86	\$156.66	\$196.14	\$210.84	\$241.92
\$77,400	\$6,450	\$4,300	\$95.46	\$112.66	\$136.31	\$143.19	\$160.39	\$200.81	\$215.86	\$247.68
\$79,200	\$6,600	\$4,400	\$97.68	\$115.28	\$139.48	\$146.52	\$164.12	\$205.48	\$220.88	\$253.44
\$81,000	\$6,750	\$4,500	\$99.90	\$117.90	\$142.65	\$149.85	\$167.85	\$210.15	\$225.90	\$259.20
\$82,800	\$6,900	\$4,600	\$102.12	\$120.52	\$145.82	\$153.18	\$171.58	\$214.82	\$230.92	\$264.96
\$84,600	\$7,050	\$4,700	\$104.34	\$123.14	\$148.99	\$156.51	\$175.31	\$219.49	\$235.94	\$270.72
\$86,400	\$7,200	\$4,800	\$106.56	\$125.76	\$152.16	\$159.84	\$179.04	\$224.16	\$240.96	\$276.48
\$88,200	\$7,350	\$4,900	\$108.78	\$128.38	\$155.33	\$163.17	\$182.77	\$228.83	\$245.98	\$282.24
\$90,000	\$7,500	\$5,000	\$111.00	\$131.00	\$158.50	\$166.50	\$186.50	\$233.50	\$251.00	\$288.00
\$91,800	\$7,650	\$5,100	\$113.22	\$133.62	\$161.67	\$169.83	\$190.23	\$238.17	\$256.02	\$293.76

Fort Worth Independent School District

Select Option – Monthly Premium Cost (based on 12 payments per year)

			14 Day Elimination Period – Accident to Age 65 or Sickness 5 Yr							
Annual Earnings	Monthly Earnings	Monthly Benefit	Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$93,600	\$7,800	\$5,200	\$115.44	\$136.24	\$164.84	\$173.16	\$193.96	\$242.84	\$261.04	\$299.52
\$95,400	\$7,950	\$5,300	\$117.66	\$138.86	\$168.01	\$176.49	\$197.69	\$247.51	\$266.06	\$305.28
\$97,200	\$8,100	\$5,400	\$119.88	\$141.48	\$171.18	\$179.82	\$201.42	\$252.18	\$271.08	\$311.04
\$99,000	\$8,250	\$5,500	\$122.10	\$144.10	\$174.35	\$183.15	\$205.15	\$256.85	\$276.10	\$316.80
\$100,800	\$8,400	\$5,600	\$124.32	\$146.72	\$177.52	\$186.48	\$208.88	\$261.52	\$281.12	\$322.56
\$102,600	\$8,550	\$5,700	\$126.54	\$149.34	\$180.69	\$189.81	\$212.61	\$266.19	\$286.14	\$328.32
\$104,400	\$8,700	\$5,800	\$128.76	\$151.96	\$183.86	\$193.14	\$216.34	\$270.86	\$291.16	\$334.08
\$106,200	\$8,850	\$5,900	\$130.98	\$154.58	\$187.03	\$196.47	\$220.07	\$275.53	\$296.18	\$339.84
\$108,000	\$9,000	\$6,000	\$133.20	\$157.20	\$190.20	\$199.80	\$223.80	\$280.20	\$301.20	\$345.60
\$109,800	\$9,150	\$6,100	\$135.42	\$159.82	\$193.37	\$203.13	\$227.53	\$284.87	\$306.22	\$351.36
\$111,600	\$9,300	\$6,200	\$137.64	\$162.44	\$196.54	\$206.46	\$231.26	\$289.54	\$311.24	\$357.12
\$113,400	\$9,450	\$6,300	\$139.86	\$165.06	\$199.71	\$209.79	\$234.99	\$294.21	\$316.26	\$362.88
\$115,200	\$9,600	\$6,400	\$142.08	\$167.68	\$202.88	\$213.12	\$238.72	\$298.88	\$321.28	\$368.64
\$117,000	\$9,750	\$6,500	\$144.30	\$170.30	\$206.05	\$216.45	\$242.45	\$303.55	\$326.30	\$374.40
\$118,800	\$9,900	\$6,600	\$146.52	\$172.92	\$209.22	\$219.78	\$246.18	\$308.22	\$331.32	\$380.16
\$120,600	\$10,050	\$6,700	\$148.74	\$175.54	\$212.39	\$223.11	\$249.91	\$312.89	\$336.34	\$385.92
\$122,400	\$10,200	\$6,800	\$150.96	\$178.16	\$215.56	\$226.44	\$253.64	\$317.56	\$341.36	\$391.68
\$124,200	\$10,350	\$6,900	\$153.18	\$180.78	\$218.73	\$229.77	\$257.37	\$322.23	\$346.38	\$397.44
\$126,000	\$10,500	\$7,000	\$155.40	\$183.40	\$221.90	\$233.10	\$261.10	\$326.90	\$351.40	\$403.20
\$127,800	\$10,650	\$7,100	\$157.62	\$186.02	\$225.07	\$236.43	\$264.83	\$331.57	\$356.42	\$408.96
\$129,600	\$10,800	\$7,200	\$159.84	\$188.64	\$228.24	\$239.76	\$268.56	\$336.24	\$361.44	\$414.72
\$131,400	\$10,950	\$7,300	\$162.06	\$191.26	\$231.41	\$243.09	\$272.29	\$340.91	\$366.46	\$420.48
\$133,200	\$11,100	\$7,400	\$164.28	\$193.88	\$234.58	\$246.42	\$276.02	\$345.58	\$371.48	\$426.24
\$135,000	\$11,250	\$7,500	\$166.50	\$196.50	\$237.75	\$249.75	\$279.75	\$350.25	\$376.50	\$432.00
\$136,800	\$11,400	\$7,600	\$168.72	\$199.12	\$240.92	\$253.08	\$283.48	\$354.92	\$381.52	\$437.76
\$138,600	\$11,550	\$7,700	\$170.94	\$201.74	\$244.09	\$256.41	\$287.21	\$359.59	\$386.54	\$443.52
\$140,400	\$11,700	\$7,800	\$173.16	\$204.36	\$247.26	\$259.74	\$290.94	\$364.26	\$391.56	\$449.28
\$142,200	\$11,850	\$7,900	\$175.38	\$206.98	\$250.43	\$263.07	\$294.67	\$368.93	\$396.58	\$455.04
\$144,000	\$12,000	\$8,000	\$177.60	\$209.60	\$253.60	\$266.40	\$298.40	\$373.60	\$401.60	\$460.80
\$145,800	\$12,150	\$8,100	\$179.82	\$212.22	\$256.77	\$269.73	\$302.13	\$378.27	\$406.62	\$466.56
\$147,600	\$12,300	\$8,200	\$182.04	\$214.84	\$259.94	\$273.06	\$305.86	\$382.94	\$411.64	\$472.32
\$149,400	\$12,450	\$8,300	\$184.26	\$217.46	\$263.11	\$276.39	\$309.59	\$387.61	\$416.66	\$478.08
\$151,200	\$12,600	\$8,400	\$186.48	\$220.08	\$266.28	\$279.72	\$313.32	\$392.28	\$421.68	\$483.84
\$153,000	\$12,750	\$8,500	\$188.70	\$222.70	\$269.45	\$283.05	\$317.05	\$396.95	\$426.70	\$489.60
\$154,800	\$12,900	\$8,600	\$190.92	\$225.32	\$272.62	\$286.38	\$320.78	\$401.62	\$431.72	\$495.36
\$156,600	\$13,050	\$8,700	\$193.14	\$227.94	\$275.79	\$289.71	\$324.51	\$406.29	\$436.74	\$501.12
\$158,400	\$13,200	\$8,800	\$195.36	\$230.56	\$278.96	\$293.04	\$328.24	\$410.96	\$441.76	\$506.88
\$160,200	\$13,350	\$8,900	\$197.58	\$233.18	\$282.13	\$296.37	\$331.97	\$415.63	\$446.78	\$512.64
\$162,000	\$13,500	\$9,000	\$199.80	\$235.80	\$285.30	\$299.70	\$335.70	\$420.30	\$451.80	\$518.40
\$163,800	\$13,650	\$9,100	\$202.02	\$238.42	\$288.47	\$303.03	\$339.43	\$424.97	\$456.82	\$524.16
\$165,600	\$13,800	\$9,200	\$204.24	\$241.04	\$291.64	\$306.36	\$343.16	\$429.64	\$461.84	\$529.92
\$167,400	\$13,950	\$9,300	\$206.46	\$243.66	\$294.81	\$309.69	\$346.89	\$434.31	\$466.86	\$535.68
\$169,200	\$14,100	\$9,400	\$208.68	\$246.28	\$297.98	\$313.02	\$350.62	\$438.98	\$471.88	\$541.44
\$171,000	\$14,250	\$9,500	\$210.90	\$248.90	\$301.15	\$316.35	\$354.35	\$443.65	\$476.90	\$547.20
\$172,800	\$14,400	\$9,600	\$213.12	\$251.52	\$304.32	\$319.68	\$358.08	\$448.32	\$481.92	\$552.96
\$174,600	\$14,550	\$9,700	\$215.34	\$254.14	\$307.49	\$323.01	\$361.81	\$452.99	\$486.94	\$558.72
\$176,400	\$14,700	\$9,800	\$217.56	\$256.76	\$310.66	\$326.34	\$365.54	\$457.66	\$491.96	\$564.48
\$178,200	\$14,850	\$9,900	\$219.78	\$259.38	\$313.83	\$329.67	\$369.27	\$462.33	\$496.98	\$570.24
\$180,000	\$15,000	\$10,000	\$222.00	\$262.00	\$317.00	\$333.00	\$373.00	\$467.00	\$502.00	\$576.00

Fort Worth Independent School District

Select Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	30 Day Elimination Period – Accident to Age 65 or Sickness 5 Yr							
			Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$3,600	\$300	\$200	\$3.68	\$4.34	\$5.26	\$5.56	\$6.20	\$7.78	\$8.34	\$9.60
\$5,400	\$450	\$300	\$5.52	\$6.51	\$7.89	\$8.34	\$9.30	\$11.67	\$12.51	\$14.40
\$7,200	\$600	\$400	\$7.36	\$8.68	\$10.52	\$11.12	\$12.40	\$15.56	\$16.68	\$19.20
\$9,000	\$750	\$500	\$9.20	\$10.85	\$13.15	\$13.90	\$15.50	\$19.45	\$20.85	\$24.00
\$10,800	\$900	\$600	\$11.04	\$13.02	\$15.78	\$16.68	\$18.60	\$23.34	\$25.02	\$28.80
\$12,600	\$1,050	\$700	\$12.88	\$15.19	\$18.41	\$19.46	\$21.70	\$27.23	\$29.19	\$33.60
\$14,400	\$1,200	\$800	\$14.72	\$17.36	\$21.04	\$22.24	\$24.80	\$31.12	\$33.36	\$38.40
\$16,200	\$1,350	\$900	\$16.56	\$19.53	\$23.67	\$25.02	\$27.90	\$35.01	\$37.53	\$43.20
\$18,000	\$1,500	\$1,000	\$18.40	\$21.70	\$26.30	\$27.80	\$31.00	\$38.90	\$41.70	\$48.00
\$19,800	\$1,650	\$1,100	\$20.24	\$23.87	\$28.93	\$30.58	\$34.10	\$42.79	\$45.87	\$52.80
\$21,600	\$1,800	\$1,200	\$22.08	\$26.04	\$31.56	\$33.36	\$37.20	\$46.68	\$50.04	\$57.60
\$23,400	\$1,950	\$1,300	\$23.92	\$28.21	\$34.19	\$36.14	\$40.30	\$50.57	\$54.21	\$62.40
\$25,200	\$2,100	\$1,400	\$25.76	\$30.38	\$36.82	\$38.92	\$43.40	\$54.46	\$58.38	\$67.20
\$27,000	\$2,250	\$1,500	\$27.60	\$32.55	\$39.45	\$41.70	\$46.50	\$58.35	\$62.55	\$72.00
\$28,800	\$2,400	\$1,600	\$29.44	\$34.72	\$42.08	\$44.48	\$49.60	\$62.24	\$66.72	\$76.80
\$30,600	\$2,550	\$1,700	\$31.28	\$36.89	\$44.71	\$47.26	\$52.70	\$66.13	\$70.89	\$81.60
\$32,400	\$2,700	\$1,800	\$33.12	\$39.06	\$47.34	\$50.04	\$55.80	\$70.02	\$75.06	\$86.40
\$34,200	\$2,850	\$1,900	\$34.96	\$41.23	\$49.97	\$52.82	\$58.90	\$73.91	\$79.23	\$91.20
\$36,000	\$3,000	\$2,000	\$36.80	\$43.40	\$52.60	\$55.60	\$62.00	\$77.80	\$83.40	\$96.00
\$37,800	\$3,150	\$2,100	\$38.64	\$45.57	\$55.23	\$58.38	\$65.10	\$81.69	\$87.57	\$100.80
\$39,600	\$3,300	\$2,200	\$40.48	\$47.74	\$57.86	\$61.16	\$68.20	\$85.58	\$91.74	\$105.60
\$41,400	\$3,450	\$2,300	\$42.32	\$49.91	\$60.49	\$63.94	\$71.30	\$89.47	\$95.91	\$110.40
\$43,200	\$3,600	\$2,400	\$44.16	\$52.08	\$63.12	\$66.72	\$74.40	\$93.36	\$100.08	\$115.20
\$45,000	\$3,750	\$2,500	\$46.00	\$54.25	\$65.75	\$69.50	\$77.50	\$97.25	\$104.25	\$120.00
\$46,800	\$3,900	\$2,600	\$47.84	\$56.42	\$68.38	\$72.28	\$80.60	\$101.14	\$108.42	\$124.80
\$48,600	\$4,050	\$2,700	\$49.68	\$58.59	\$71.01	\$75.06	\$83.70	\$105.03	\$112.59	\$129.60
\$50,400	\$4,200	\$2,800	\$51.52	\$60.76	\$73.64	\$77.84	\$86.80	\$108.92	\$116.76	\$134.40
\$52,200	\$4,350	\$2,900	\$53.36	\$62.93	\$76.27	\$80.62	\$89.90	\$112.81	\$120.93	\$139.20
\$54,000	\$4,500	\$3,000	\$55.20	\$65.10	\$78.90	\$83.40	\$93.00	\$116.70	\$125.10	\$144.00
\$55,800	\$4,650	\$3,100	\$57.04	\$67.27	\$81.53	\$86.18	\$96.10	\$120.59	\$129.27	\$148.80
\$57,600	\$4,800	\$3,200	\$58.88	\$69.44	\$84.16	\$88.96	\$99.20	\$124.48	\$133.44	\$153.60
\$59,400	\$4,950	\$3,300	\$60.72	\$71.61	\$86.79	\$91.74	\$102.30	\$128.37	\$137.61	\$158.40
\$61,200	\$5,100	\$3,400	\$62.56	\$73.78	\$89.42	\$94.52	\$105.40	\$132.26	\$141.78	\$163.20
\$63,000	\$5,250	\$3,500	\$64.40	\$75.95	\$92.05	\$97.30	\$108.50	\$136.15	\$145.95	\$168.00
\$64,800	\$5,400	\$3,600	\$66.24	\$78.12	\$94.68	\$100.08	\$111.60	\$140.04	\$150.12	\$172.80
\$66,600	\$5,550	\$3,700	\$68.08	\$80.29	\$97.31	\$102.86	\$114.70	\$143.93	\$154.29	\$177.60
\$68,400	\$5,700	\$3,800	\$69.92	\$82.46	\$99.94	\$105.64	\$117.80	\$147.82	\$158.46	\$182.40
\$70,200	\$5,850	\$3,900	\$71.76	\$84.63	\$102.57	\$108.42	\$120.90	\$151.71	\$162.63	\$187.20
\$72,000	\$6,000	\$4,000	\$73.60	\$86.80	\$105.20	\$111.20	\$124.00	\$155.60	\$166.80	\$192.00
\$73,800	\$6,150	\$4,100	\$75.44	\$88.97	\$107.83	\$113.98	\$127.10	\$159.49	\$170.97	\$196.80
\$75,600	\$6,300	\$4,200	\$77.28	\$91.14	\$110.46	\$116.76	\$130.20	\$163.38	\$175.14	\$201.60
\$77,400	\$6,450	\$4,300	\$79.12	\$93.31	\$113.09	\$119.54	\$133.30	\$167.27	\$179.31	\$206.40
\$79,200	\$6,600	\$4,400	\$80.96	\$95.48	\$115.72	\$122.32	\$136.40	\$171.16	\$183.48	\$211.20
\$81,000	\$6,750	\$4,500	\$82.80	\$97.65	\$118.35	\$125.10	\$139.50	\$175.05	\$187.65	\$216.00
\$82,800	\$6,900	\$4,600	\$84.64	\$99.82	\$120.98	\$127.88	\$142.60	\$178.94	\$191.82	\$220.80
\$84,600	\$7,050	\$4,700	\$86.48	\$101.99	\$123.61	\$130.66	\$145.70	\$182.83	\$195.99	\$225.60
\$86,400	\$7,200	\$4,800	\$88.32	\$104.16	\$126.24	\$133.44	\$148.80	\$186.72	\$200.16	\$230.40
\$88,200	\$7,350	\$4,900	\$90.16	\$106.33	\$128.87	\$136.22	\$151.90	\$190.61	\$204.33	\$235.20
\$90,000	\$7,500	\$5,000	\$92.00	\$108.50	\$131.50	\$139.00	\$155.00	\$194.50	\$208.50	\$240.00
\$91,800	\$7,650	\$5,100	\$93.84	\$110.67	\$134.13	\$141.78	\$158.10	\$198.39	\$212.67	\$244.80

Fort Worth Independent School District

Select Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	30 Day Elimination Period – Accident to Age 65 or Sickness 5 Yr							
			Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$93,600	\$7,800	\$5,200	\$95.68	\$112.84	\$136.76	\$144.56	\$161.20	\$202.28	\$216.84	\$249.60
\$95,400	\$7,950	\$5,300	\$97.52	\$115.01	\$139.39	\$147.34	\$164.30	\$206.17	\$221.01	\$254.40
\$97,200	\$8,100	\$5,400	\$99.36	\$117.18	\$142.02	\$150.12	\$167.40	\$210.06	\$225.18	\$259.20
\$99,000	\$8,250	\$5,500	\$101.20	\$119.35	\$144.65	\$152.90	\$170.50	\$213.95	\$229.35	\$264.00
\$100,800	\$8,400	\$5,600	\$103.04	\$121.52	\$147.28	\$155.68	\$173.60	\$217.84	\$233.52	\$268.80
\$102,600	\$8,550	\$5,700	\$104.88	\$123.69	\$149.91	\$158.46	\$176.70	\$221.73	\$237.69	\$273.60
\$104,400	\$8,700	\$5,800	\$106.72	\$125.86	\$152.54	\$161.24	\$179.80	\$225.62	\$241.86	\$278.40
\$106,200	\$8,850	\$5,900	\$108.56	\$128.03	\$155.17	\$164.02	\$182.90	\$229.51	\$246.03	\$283.20
\$108,000	\$9,000	\$6,000	\$110.40	\$130.20	\$157.80	\$166.80	\$186.00	\$233.40	\$250.20	\$288.00
\$109,800	\$9,150	\$6,100	\$112.24	\$132.37	\$160.43	\$169.58	\$189.10	\$237.29	\$254.37	\$292.80
\$111,600	\$9,300	\$6,200	\$114.08	\$134.54	\$163.06	\$172.36	\$192.20	\$241.18	\$258.54	\$297.60
\$113,400	\$9,450	\$6,300	\$115.92	\$136.71	\$165.69	\$175.14	\$195.30	\$245.07	\$262.71	\$302.40
\$115,200	\$9,600	\$6,400	\$117.76	\$138.88	\$168.32	\$177.92	\$198.40	\$248.96	\$266.88	\$307.20
\$117,000	\$9,750	\$6,500	\$119.60	\$141.05	\$170.95	\$180.70	\$201.50	\$252.85	\$271.05	\$312.00
\$118,800	\$9,900	\$6,600	\$121.44	\$143.22	\$173.58	\$183.48	\$204.60	\$256.74	\$275.22	\$316.80
\$120,600	\$10,050	\$6,700	\$123.28	\$145.39	\$176.21	\$186.26	\$207.70	\$260.63	\$279.39	\$321.60
\$122,400	\$10,200	\$6,800	\$125.12	\$147.56	\$178.84	\$189.04	\$210.80	\$264.52	\$283.56	\$326.40
\$124,200	\$10,350	\$6,900	\$126.96	\$149.73	\$181.47	\$191.82	\$213.90	\$268.41	\$287.73	\$331.20
\$126,000	\$10,500	\$7,000	\$128.80	\$151.90	\$184.10	\$194.60	\$217.00	\$272.30	\$291.90	\$336.00
\$127,800	\$10,650	\$7,100	\$130.64	\$154.07	\$186.73	\$197.38	\$220.10	\$276.19	\$296.07	\$340.80
\$129,600	\$10,800	\$7,200	\$132.48	\$156.24	\$189.36	\$200.16	\$223.20	\$280.08	\$300.24	\$345.60
\$131,400	\$10,950	\$7,300	\$134.32	\$158.41	\$191.99	\$202.94	\$226.30	\$283.97	\$304.41	\$350.40
\$133,200	\$11,100	\$7,400	\$136.16	\$160.58	\$194.62	\$205.72	\$229.40	\$287.86	\$308.58	\$355.20
\$135,000	\$11,250	\$7,500	\$138.00	\$162.75	\$197.25	\$208.50	\$232.50	\$291.75	\$312.75	\$360.00
\$136,800	\$11,400	\$7,600	\$139.84	\$164.92	\$199.88	\$211.28	\$235.60	\$295.64	\$316.92	\$364.80
\$138,600	\$11,550	\$7,700	\$141.68	\$167.09	\$202.51	\$214.06	\$238.70	\$299.53	\$321.09	\$369.60
\$140,400	\$11,700	\$7,800	\$143.52	\$169.26	\$205.14	\$216.84	\$241.80	\$303.42	\$325.26	\$374.40
\$142,200	\$11,850	\$7,900	\$145.36	\$171.43	\$207.77	\$219.62	\$244.90	\$307.31	\$329.43	\$379.20
\$144,000	\$12,000	\$8,000	\$147.20	\$173.60	\$210.40	\$222.40	\$248.00	\$311.20	\$333.60	\$384.00
\$145,800	\$12,150	\$8,100	\$149.04	\$175.77	\$213.03	\$225.18	\$251.10	\$315.09	\$337.77	\$388.80
\$147,600	\$12,300	\$8,200	\$150.88	\$177.94	\$215.66	\$227.96	\$254.20	\$318.98	\$341.94	\$393.60
\$149,400	\$12,450	\$8,300	\$152.72	\$180.11	\$218.29	\$230.74	\$257.30	\$322.87	\$346.11	\$398.40
\$151,200	\$12,600	\$8,400	\$154.56	\$182.28	\$220.92	\$233.52	\$260.40	\$326.76	\$350.28	\$403.20
\$153,000	\$12,750	\$8,500	\$156.40	\$184.45	\$223.55	\$236.30	\$263.50	\$330.65	\$354.45	\$408.00
\$154,800	\$12,900	\$8,600	\$158.24	\$186.62	\$226.18	\$239.08	\$266.60	\$334.54	\$358.62	\$412.80
\$156,600	\$13,050	\$8,700	\$160.08	\$188.79	\$228.81	\$241.86	\$269.70	\$338.43	\$362.79	\$417.60
\$158,400	\$13,200	\$8,800	\$161.92	\$190.96	\$231.44	\$244.64	\$272.80	\$342.32	\$366.96	\$422.40
\$160,200	\$13,350	\$8,900	\$163.76	\$193.13	\$234.07	\$247.42	\$275.90	\$346.21	\$371.13	\$427.20
\$162,000	\$13,500	\$9,000	\$165.60	\$195.30	\$236.70	\$250.20	\$279.00	\$350.10	\$375.30	\$432.00
\$163,800	\$13,650	\$9,100	\$167.44	\$197.47	\$239.33	\$252.98	\$282.10	\$353.99	\$379.47	\$436.80
\$165,600	\$13,800	\$9,200	\$169.28	\$199.64	\$241.96	\$255.76	\$285.20	\$357.88	\$383.64	\$441.60
\$167,400	\$13,950	\$9,300	\$171.12	\$201.81	\$244.59	\$258.54	\$288.30	\$361.77	\$387.81	\$446.40
\$169,200	\$14,100	\$9,400	\$172.96	\$203.98	\$247.22	\$261.32	\$291.40	\$365.66	\$391.98	\$451.20
\$171,000	\$14,250	\$9,500	\$174.80	\$206.15	\$249.85	\$264.10	\$294.50	\$369.55	\$396.15	\$456.00
\$172,800	\$14,400	\$9,600	\$176.64	\$208.32	\$252.48	\$266.88	\$297.60	\$373.44	\$400.32	\$460.80
\$174,600	\$14,550	\$9,700	\$178.48	\$210.49	\$255.11	\$269.66	\$300.70	\$377.33	\$404.49	\$465.60
\$176,400	\$14,700	\$9,800	\$180.32	\$212.66	\$257.74	\$272.44	\$303.80	\$381.22	\$408.66	\$470.40
\$178,200	\$14,850	\$9,900	\$182.16	\$214.83	\$260.37	\$275.22	\$306.90	\$385.11	\$412.83	\$475.20
\$180,000	\$15,000	\$10,000	\$184.00	\$217.00	\$263.00	\$278.00	\$310.00	\$389.00	\$417.00	\$480.00

Fort Worth Independent School District

Select Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	45 Day Elimination Period – Accident to Age 65 or Sickness 5 Yr							
			Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$3,600	\$300	\$200	\$2.92	\$3.42	\$4.18	\$4.44	\$4.94	\$6.20	\$6.62	\$7.66
\$5,400	\$450	\$300	\$4.38	\$5.13	\$6.27	\$6.66	\$7.41	\$9.30	\$9.93	\$11.49
\$7,200	\$600	\$400	\$5.84	\$6.84	\$8.36	\$8.88	\$9.88	\$12.40	\$13.24	\$15.32
\$9,000	\$750	\$500	\$7.30	\$8.55	\$10.45	\$11.10	\$12.35	\$15.50	\$16.55	\$19.15
\$10,800	\$900	\$600	\$8.76	\$10.26	\$12.54	\$13.32	\$14.82	\$18.60	\$19.86	\$22.98
\$12,600	\$1,050	\$700	\$10.22	\$11.97	\$14.63	\$15.54	\$17.29	\$21.70	\$23.17	\$26.81
\$14,400	\$1,200	\$800	\$11.68	\$13.68	\$16.72	\$17.76	\$19.76	\$24.80	\$26.48	\$30.64
\$16,200	\$1,350	\$900	\$13.14	\$15.39	\$18.81	\$19.98	\$22.23	\$27.90	\$29.79	\$34.47
\$18,000	\$1,500	\$1,000	\$14.60	\$17.10	\$20.90	\$22.20	\$24.70	\$31.00	\$33.10	\$38.30
\$19,800	\$1,650	\$1,100	\$16.06	\$18.81	\$22.99	\$24.42	\$27.17	\$34.10	\$36.41	\$42.13
\$21,600	\$1,800	\$1,200	\$17.52	\$20.52	\$25.08	\$26.64	\$29.64	\$37.20	\$39.72	\$45.96
\$23,400	\$1,950	\$1,300	\$18.98	\$22.23	\$27.17	\$28.86	\$32.11	\$40.30	\$43.03	\$49.79
\$25,200	\$2,100	\$1,400	\$20.44	\$23.94	\$29.26	\$31.08	\$34.58	\$43.40	\$46.34	\$53.62
\$27,000	\$2,250	\$1,500	\$21.90	\$25.65	\$31.35	\$33.30	\$37.05	\$46.50	\$49.65	\$57.45
\$28,800	\$2,400	\$1,600	\$23.36	\$27.36	\$33.44	\$35.52	\$39.52	\$49.60	\$52.96	\$61.28
\$30,600	\$2,550	\$1,700	\$24.82	\$29.07	\$35.53	\$37.74	\$41.99	\$52.70	\$56.27	\$65.11
\$32,400	\$2,700	\$1,800	\$26.28	\$30.78	\$37.62	\$39.96	\$44.46	\$55.80	\$59.58	\$68.94
\$34,200	\$2,850	\$1,900	\$27.74	\$32.49	\$39.71	\$42.18	\$46.93	\$58.90	\$62.89	\$72.77
\$36,000	\$3,000	\$2,000	\$29.20	\$34.20	\$41.80	\$44.40	\$49.40	\$62.00	\$66.20	\$76.60
\$37,800	\$3,150	\$2,100	\$30.66	\$35.91	\$43.89	\$46.62	\$51.87	\$65.10	\$69.51	\$80.43
\$39,600	\$3,300	\$2,200	\$32.12	\$37.62	\$45.98	\$48.84	\$54.34	\$68.20	\$72.82	\$84.26
\$41,400	\$3,450	\$2,300	\$33.58	\$39.33	\$48.07	\$51.06	\$56.81	\$71.30	\$76.13	\$88.09
\$43,200	\$3,600	\$2,400	\$35.04	\$41.04	\$50.16	\$53.28	\$59.28	\$74.40	\$79.44	\$91.92
\$45,000	\$3,750	\$2,500	\$36.50	\$42.75	\$52.25	\$55.50	\$61.75	\$77.50	\$82.75	\$95.75
\$46,800	\$3,900	\$2,600	\$37.96	\$44.46	\$54.34	\$57.72	\$64.22	\$80.60	\$86.06	\$99.58
\$48,600	\$4,050	\$2,700	\$39.42	\$46.17	\$56.43	\$59.94	\$66.69	\$83.70	\$89.37	\$103.41
\$50,400	\$4,200	\$2,800	\$40.88	\$47.88	\$58.52	\$62.16	\$69.16	\$86.80	\$92.68	\$107.24
\$52,200	\$4,350	\$2,900	\$42.34	\$49.59	\$60.61	\$64.38	\$71.63	\$89.90	\$95.99	\$111.07
\$54,000	\$4,500	\$3,000	\$43.80	\$51.30	\$62.70	\$66.60	\$74.10	\$93.00	\$99.30	\$114.90
\$55,800	\$4,650	\$3,100	\$45.26	\$53.01	\$64.79	\$68.82	\$76.57	\$96.10	\$102.61	\$118.73
\$57,600	\$4,800	\$3,200	\$46.72	\$54.72	\$66.88	\$71.04	\$79.04	\$99.20	\$105.92	\$122.56
\$59,400	\$4,950	\$3,300	\$48.18	\$56.43	\$68.97	\$73.26	\$81.51	\$102.30	\$109.23	\$126.39
\$61,200	\$5,100	\$3,400	\$49.64	\$58.14	\$71.06	\$75.48	\$83.98	\$105.40	\$112.54	\$130.22
\$63,000	\$5,250	\$3,500	\$51.10	\$59.85	\$73.15	\$77.70	\$86.45	\$108.50	\$115.85	\$134.05
\$64,800	\$5,400	\$3,600	\$52.56	\$61.56	\$75.24	\$79.92	\$88.92	\$111.60	\$119.16	\$137.88
\$66,600	\$5,550	\$3,700	\$54.02	\$63.27	\$77.33	\$82.14	\$91.39	\$114.70	\$122.47	\$141.71
\$68,400	\$5,700	\$3,800	\$55.48	\$64.98	\$79.42	\$84.36	\$93.86	\$117.80	\$125.78	\$145.54
\$70,200	\$5,850	\$3,900	\$56.94	\$66.69	\$81.51	\$86.58	\$96.33	\$120.90	\$129.09	\$149.37
\$72,000	\$6,000	\$4,000	\$58.40	\$68.40	\$83.60	\$88.80	\$98.80	\$124.00	\$132.40	\$153.20
\$73,800	\$6,150	\$4,100	\$59.86	\$70.11	\$85.69	\$91.02	\$101.27	\$127.10	\$135.71	\$157.03
\$75,600	\$6,300	\$4,200	\$61.32	\$71.82	\$87.78	\$93.24	\$103.74	\$130.20	\$139.02	\$160.86
\$77,400	\$6,450	\$4,300	\$62.78	\$73.53	\$89.87	\$95.46	\$106.21	\$133.30	\$142.33	\$164.69
\$79,200	\$6,600	\$4,400	\$64.24	\$75.24	\$91.96	\$97.68	\$108.68	\$136.40	\$145.64	\$168.52
\$81,000	\$6,750	\$4,500	\$65.70	\$76.95	\$94.05	\$99.90	\$111.15	\$139.50	\$148.95	\$172.35
\$82,800	\$6,900	\$4,600	\$67.16	\$78.66	\$96.14	\$102.12	\$113.62	\$142.60	\$152.26	\$176.18
\$84,600	\$7,050	\$4,700	\$68.62	\$80.37	\$98.23	\$104.34	\$116.09	\$145.70	\$155.57	\$180.01
\$86,400	\$7,200	\$4,800	\$70.08	\$82.08	\$100.32	\$106.56	\$118.56	\$148.80	\$158.88	\$183.84
\$88,200	\$7,350	\$4,900	\$71.54	\$83.79	\$102.41	\$108.78	\$121.03	\$151.90	\$162.19	\$187.67
\$90,000	\$7,500	\$5,000	\$73.00	\$85.50	\$104.50	\$111.00	\$123.50	\$155.00	\$165.50	\$191.50
\$91,800	\$7,650	\$5,100	\$74.46	\$87.21	\$106.59	\$113.22	\$125.97	\$158.10	\$168.81	\$195.33

Fort Worth Independent School District

Select Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	45 Day Elimination Period – Accident to Age 65 or Sickness 5 Yr							
			Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$93,600	\$7,800	\$5,200	\$75.92	\$88.92	\$108.68	\$115.44	\$128.44	\$161.20	\$172.12	\$199.16
\$95,400	\$7,950	\$5,300	\$77.38	\$90.63	\$110.77	\$117.66	\$130.91	\$164.30	\$175.43	\$202.99
\$97,200	\$8,100	\$5,400	\$78.84	\$92.34	\$112.86	\$119.88	\$133.38	\$167.40	\$178.74	\$206.82
\$99,000	\$8,250	\$5,500	\$80.30	\$94.05	\$114.95	\$122.10	\$135.85	\$170.50	\$182.05	\$210.65
\$100,800	\$8,400	\$5,600	\$81.76	\$95.76	\$117.04	\$124.32	\$138.32	\$173.60	\$185.36	\$214.48
\$102,600	\$8,550	\$5,700	\$83.22	\$97.47	\$119.13	\$126.54	\$140.79	\$176.70	\$188.67	\$218.31
\$104,400	\$8,700	\$5,800	\$84.68	\$99.18	\$121.22	\$128.76	\$143.26	\$179.80	\$191.98	\$222.14
\$106,200	\$8,850	\$5,900	\$86.14	\$100.89	\$123.31	\$130.98	\$145.73	\$182.90	\$195.29	\$225.97
\$108,000	\$9,000	\$6,000	\$87.60	\$102.60	\$125.40	\$133.20	\$148.20	\$186.00	\$198.60	\$229.80
\$109,800	\$9,150	\$6,100	\$89.06	\$104.31	\$127.49	\$135.42	\$150.67	\$189.10	\$201.91	\$233.63
\$111,600	\$9,300	\$6,200	\$90.52	\$106.02	\$129.58	\$137.64	\$153.14	\$192.20	\$205.22	\$237.46
\$113,400	\$9,450	\$6,300	\$91.98	\$107.73	\$131.67	\$139.86	\$155.61	\$195.30	\$208.53	\$241.29
\$115,200	\$9,600	\$6,400	\$93.44	\$109.44	\$133.76	\$142.08	\$158.08	\$198.40	\$211.84	\$245.12
\$117,000	\$9,750	\$6,500	\$94.90	\$111.15	\$135.85	\$144.30	\$160.55	\$201.50	\$215.15	\$248.95
\$118,800	\$9,900	\$6,600	\$96.36	\$112.86	\$137.94	\$146.52	\$163.02	\$204.60	\$218.46	\$252.78
\$120,600	\$10,050	\$6,700	\$97.82	\$114.57	\$140.03	\$148.74	\$165.49	\$207.70	\$221.77	\$256.61
\$122,400	\$10,200	\$6,800	\$99.28	\$116.28	\$142.12	\$150.96	\$167.96	\$210.80	\$225.08	\$260.44
\$124,200	\$10,350	\$6,900	\$100.74	\$117.99	\$144.21	\$153.18	\$170.43	\$213.90	\$228.39	\$264.27
\$126,000	\$10,500	\$7,000	\$102.20	\$119.70	\$146.30	\$155.40	\$172.90	\$217.00	\$231.70	\$268.10
\$127,800	\$10,650	\$7,100	\$103.66	\$121.41	\$148.39	\$157.62	\$175.37	\$220.10	\$235.01	\$271.93
\$129,600	\$10,800	\$7,200	\$105.12	\$123.12	\$150.48	\$159.84	\$177.84	\$223.20	\$238.32	\$275.76
\$131,400	\$10,950	\$7,300	\$106.58	\$124.83	\$152.57	\$162.06	\$180.31	\$226.30	\$241.63	\$279.59
\$133,200	\$11,100	\$7,400	\$108.04	\$126.54	\$154.66	\$164.28	\$182.78	\$229.40	\$244.94	\$283.42
\$135,000	\$11,250	\$7,500	\$109.50	\$128.25	\$156.75	\$166.50	\$185.25	\$232.50	\$248.25	\$287.25
\$136,800	\$11,400	\$7,600	\$110.96	\$129.96	\$158.84	\$168.72	\$187.72	\$235.60	\$251.56	\$291.08
\$138,600	\$11,550	\$7,700	\$112.42	\$131.67	\$160.93	\$170.94	\$190.19	\$238.70	\$254.87	\$294.91
\$140,400	\$11,700	\$7,800	\$113.88	\$133.38	\$163.02	\$173.16	\$192.66	\$241.80	\$258.18	\$298.74
\$142,200	\$11,850	\$7,900	\$115.34	\$135.09	\$165.11	\$175.38	\$195.13	\$244.90	\$261.49	\$302.57
\$144,000	\$12,000	\$8,000	\$116.80	\$136.80	\$167.20	\$177.60	\$197.60	\$248.00	\$264.80	\$306.40
\$145,800	\$12,150	\$8,100	\$118.26	\$138.51	\$169.29	\$179.82	\$200.07	\$251.10	\$268.11	\$310.23
\$147,600	\$12,300	\$8,200	\$119.72	\$140.22	\$171.38	\$182.04	\$202.54	\$254.20	\$271.42	\$314.06
\$149,400	\$12,450	\$8,300	\$121.18	\$141.93	\$173.47	\$184.26	\$205.01	\$257.30	\$274.73	\$317.89
\$151,200	\$12,600	\$8,400	\$122.64	\$143.64	\$175.56	\$186.48	\$207.48	\$260.40	\$278.04	\$321.72
\$153,000	\$12,750	\$8,500	\$124.10	\$145.35	\$177.65	\$188.70	\$209.95	\$263.50	\$281.35	\$325.55
\$154,800	\$12,900	\$8,600	\$125.56	\$147.06	\$179.74	\$190.92	\$212.42	\$266.60	\$284.66	\$329.38
\$156,600	\$13,050	\$8,700	\$127.02	\$148.77	\$181.83	\$193.14	\$214.89	\$269.70	\$287.97	\$333.21
\$158,400	\$13,200	\$8,800	\$128.48	\$150.48	\$183.92	\$195.36	\$217.36	\$272.80	\$291.28	\$337.04
\$160,200	\$13,350	\$8,900	\$129.94	\$152.19	\$186.01	\$197.58	\$219.83	\$275.90	\$294.59	\$340.87
\$162,000	\$13,500	\$9,000	\$131.40	\$153.90	\$188.10	\$199.80	\$222.30	\$279.00	\$297.90	\$344.70
\$163,800	\$13,650	\$9,100	\$132.86	\$155.61	\$190.19	\$202.02	\$224.77	\$282.10	\$301.21	\$348.53
\$165,600	\$13,800	\$9,200	\$134.32	\$157.32	\$192.28	\$204.24	\$227.24	\$285.20	\$304.52	\$352.36
\$167,400	\$13,950	\$9,300	\$135.78	\$159.03	\$194.37	\$206.46	\$229.71	\$288.30	\$307.83	\$356.19
\$169,200	\$14,100	\$9,400	\$137.24	\$160.74	\$196.46	\$208.68	\$232.18	\$291.40	\$311.14	\$360.02
\$171,000	\$14,250	\$9,500	\$138.70	\$162.45	\$198.55	\$210.90	\$234.65	\$294.50	\$314.45	\$363.85
\$172,800	\$14,400	\$9,600	\$140.16	\$164.16	\$200.64	\$213.12	\$237.12	\$297.60	\$317.76	\$367.68
\$174,600	\$14,550	\$9,700	\$141.62	\$165.87	\$202.73	\$215.34	\$239.59	\$300.70	\$321.07	\$371.51
\$176,400	\$14,700	\$9,800	\$143.08	\$167.58	\$204.82	\$217.56	\$242.06	\$303.80	\$324.38	\$375.34
\$178,200	\$14,850	\$9,900	\$144.54	\$169.29	\$206.91	\$219.78	\$244.53	\$306.90	\$327.69	\$379.17
\$180,000	\$15,000	\$10,000	\$146.00	\$171.00	\$209.00	\$222.00	\$247.00	\$310.00	\$331.00	\$383.00

Fort Worth Independent School District

Select Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	90 Day Elimination Period – Accident to Age 65 or Sickness 5 Yr							
			Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$3,600	\$300	\$200	\$2.38	\$2.76	\$3.38	\$3.56	\$3.98	\$4.98	\$5.44	\$6.20
\$5,400	\$450	\$300	\$3.57	\$4.14	\$5.07	\$5.34	\$5.97	\$7.47	\$8.16	\$9.30
\$7,200	\$600	\$400	\$4.76	\$5.52	\$6.76	\$7.12	\$7.96	\$9.96	\$10.88	\$12.40
\$9,000	\$750	\$500	\$5.95	\$6.90	\$8.45	\$8.90	\$9.95	\$12.45	\$13.60	\$15.50
\$10,800	\$900	\$600	\$7.14	\$8.28	\$10.14	\$10.68	\$11.94	\$14.94	\$16.32	\$18.60
\$12,600	\$1,050	\$700	\$8.33	\$9.66	\$11.83	\$12.46	\$13.93	\$17.43	\$19.04	\$21.70
\$14,400	\$1,200	\$800	\$9.52	\$11.04	\$13.52	\$14.24	\$15.92	\$19.92	\$21.76	\$24.80
\$16,200	\$1,350	\$900	\$10.71	\$12.42	\$15.21	\$16.02	\$17.91	\$22.41	\$24.48	\$27.90
\$18,000	\$1,500	\$1,000	\$11.90	\$13.80	\$16.90	\$17.80	\$19.90	\$24.90	\$27.20	\$31.00
\$19,800	\$1,650	\$1,100	\$13.09	\$15.18	\$18.59	\$19.58	\$21.89	\$27.39	\$29.92	\$34.10
\$21,600	\$1,800	\$1,200	\$14.28	\$16.56	\$20.28	\$21.36	\$23.88	\$29.88	\$32.64	\$37.20
\$23,400	\$1,950	\$1,300	\$15.47	\$17.94	\$21.97	\$23.14	\$25.87	\$32.37	\$35.36	\$40.30
\$25,200	\$2,100	\$1,400	\$16.66	\$19.32	\$23.66	\$24.92	\$27.86	\$34.86	\$38.08	\$43.40
\$27,000	\$2,250	\$1,500	\$17.85	\$20.70	\$25.35	\$26.70	\$29.85	\$37.35	\$40.80	\$46.50
\$28,800	\$2,400	\$1,600	\$19.04	\$22.08	\$27.04	\$28.48	\$31.84	\$39.84	\$43.52	\$49.60
\$30,600	\$2,550	\$1,700	\$20.23	\$23.46	\$28.73	\$30.26	\$33.83	\$42.33	\$46.24	\$52.70
\$32,400	\$2,700	\$1,800	\$21.42	\$24.84	\$30.42	\$32.04	\$35.82	\$44.82	\$48.96	\$55.80
\$34,200	\$2,850	\$1,900	\$22.61	\$26.22	\$32.11	\$33.82	\$37.81	\$47.31	\$51.68	\$58.90
\$36,000	\$3,000	\$2,000	\$23.80	\$27.60	\$33.80	\$35.60	\$39.80	\$49.80	\$54.40	\$62.00
\$37,800	\$3,150	\$2,100	\$24.99	\$28.98	\$35.49	\$37.38	\$41.79	\$52.29	\$57.12	\$65.10
\$39,600	\$3,300	\$2,200	\$26.18	\$30.36	\$37.18	\$39.16	\$43.78	\$54.78	\$59.84	\$68.20
\$41,400	\$3,450	\$2,300	\$27.37	\$31.74	\$38.87	\$40.94	\$45.77	\$57.27	\$62.56	\$71.30
\$43,200	\$3,600	\$2,400	\$28.56	\$33.12	\$40.56	\$42.72	\$47.76	\$59.76	\$65.28	\$74.40
\$45,000	\$3,750	\$2,500	\$29.75	\$34.50	\$42.25	\$44.50	\$49.75	\$62.25	\$68.00	\$77.50
\$46,800	\$3,900	\$2,600	\$30.94	\$35.88	\$43.94	\$46.28	\$51.74	\$64.74	\$70.72	\$80.60
\$48,600	\$4,050	\$2,700	\$32.13	\$37.26	\$45.63	\$48.06	\$53.73	\$67.23	\$73.44	\$83.70
\$50,400	\$4,200	\$2,800	\$33.32	\$38.64	\$47.32	\$49.84	\$55.72	\$69.72	\$76.16	\$86.80
\$52,200	\$4,350	\$2,900	\$34.51	\$40.02	\$49.01	\$51.62	\$57.71	\$72.21	\$78.88	\$89.90
\$54,000	\$4,500	\$3,000	\$35.70	\$41.40	\$50.70	\$53.40	\$59.70	\$74.70	\$81.60	\$93.00
\$55,800	\$4,650	\$3,100	\$36.89	\$42.78	\$52.39	\$55.18	\$61.69	\$77.19	\$84.32	\$96.10
\$57,600	\$4,800	\$3,200	\$38.08	\$44.16	\$54.08	\$56.96	\$63.68	\$79.68	\$87.04	\$99.20
\$59,400	\$4,950	\$3,300	\$39.27	\$45.54	\$55.77	\$58.74	\$65.67	\$82.17	\$89.76	\$102.30
\$61,200	\$5,100	\$3,400	\$40.46	\$46.92	\$57.46	\$60.52	\$67.66	\$84.66	\$92.48	\$105.40
\$63,000	\$5,250	\$3,500	\$41.65	\$48.30	\$59.15	\$62.30	\$69.65	\$87.15	\$95.20	\$108.50
\$64,800	\$5,400	\$3,600	\$42.84	\$49.68	\$60.84	\$64.08	\$71.64	\$89.64	\$97.92	\$111.60
\$66,600	\$5,550	\$3,700	\$44.03	\$51.06	\$62.53	\$65.86	\$73.63	\$92.13	\$100.64	\$114.70
\$68,400	\$5,700	\$3,800	\$45.22	\$52.44	\$64.22	\$67.64	\$75.62	\$94.62	\$103.36	\$117.80
\$70,200	\$5,850	\$3,900	\$46.41	\$53.82	\$65.91	\$69.42	\$77.61	\$97.11	\$106.08	\$120.90
\$72,000	\$6,000	\$4,000	\$47.60	\$55.20	\$67.60	\$71.20	\$79.60	\$99.60	\$108.80	\$124.00
\$73,800	\$6,150	\$4,100	\$48.79	\$56.58	\$69.29	\$72.98	\$81.59	\$102.09	\$111.52	\$127.10
\$75,600	\$6,300	\$4,200	\$49.98	\$57.96	\$70.98	\$74.76	\$83.58	\$104.58	\$114.24	\$130.20
\$77,400	\$6,450	\$4,300	\$51.17	\$59.34	\$72.67	\$76.54	\$85.57	\$107.07	\$116.96	\$133.30
\$79,200	\$6,600	\$4,400	\$52.36	\$60.72	\$74.36	\$78.32	\$87.56	\$109.56	\$119.68	\$136.40
\$81,000	\$6,750	\$4,500	\$53.55	\$62.10	\$76.05	\$80.10	\$89.55	\$112.05	\$122.40	\$139.50
\$82,800	\$6,900	\$4,600	\$54.74	\$63.48	\$77.74	\$81.88	\$91.54	\$114.54	\$125.12	\$142.60
\$84,600	\$7,050	\$4,700	\$55.93	\$64.86	\$79.43	\$83.66	\$93.53	\$117.03	\$127.84	\$145.70
\$86,400	\$7,200	\$4,800	\$57.12	\$66.24	\$81.12	\$85.44	\$95.52	\$119.52	\$130.56	\$148.80
\$88,200	\$7,350	\$4,900	\$58.31	\$67.62	\$82.81	\$87.22	\$97.51	\$122.01	\$133.28	\$151.90
\$90,000	\$7,500	\$5,000	\$59.50	\$69.00	\$84.50	\$89.00	\$99.50	\$124.50	\$136.00	\$155.00
\$91,800	\$7,650	\$5,100	\$60.69	\$70.38	\$86.19	\$90.78	\$101.49	\$126.99	\$138.72	\$158.10

Fort Worth Independent School District

Select Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	90 Day Elimination Period – Accident to Age 65 or Sickness 5 Yr							
			Under Age 30	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60+
\$93,600	\$7,800	\$5,200	\$61.88	\$71.76	\$87.88	\$92.56	\$103.48	\$129.48	\$141.44	\$161.20
\$95,400	\$7,950	\$5,300	\$63.07	\$73.14	\$89.57	\$94.34	\$105.47	\$131.97	\$144.16	\$164.30
\$97,200	\$8,100	\$5,400	\$64.26	\$74.52	\$91.26	\$96.12	\$107.46	\$134.46	\$146.88	\$167.40
\$99,000	\$8,250	\$5,500	\$65.45	\$75.90	\$92.95	\$97.90	\$109.45	\$136.95	\$149.60	\$170.50
\$100,800	\$8,400	\$5,600	\$66.64	\$77.28	\$94.64	\$99.68	\$111.44	\$139.44	\$152.32	\$173.60
\$102,600	\$8,550	\$5,700	\$67.83	\$78.66	\$96.33	\$101.46	\$113.43	\$141.93	\$155.04	\$176.70
\$104,400	\$8,700	\$5,800	\$69.02	\$80.04	\$98.02	\$103.24	\$115.42	\$144.42	\$157.76	\$179.80
\$106,200	\$8,850	\$5,900	\$70.21	\$81.42	\$99.71	\$105.02	\$117.41	\$146.91	\$160.48	\$182.90
\$108,000	\$9,000	\$6,000	\$71.40	\$82.80	\$101.40	\$106.80	\$119.40	\$149.40	\$163.20	\$186.00
\$109,800	\$9,150	\$6,100	\$72.59	\$84.18	\$103.09	\$108.58	\$121.39	\$151.89	\$165.92	\$189.10
\$111,600	\$9,300	\$6,200	\$73.78	\$85.56	\$104.78	\$110.36	\$123.38	\$154.38	\$168.64	\$192.20
\$113,400	\$9,450	\$6,300	\$74.97	\$86.94	\$106.47	\$112.14	\$125.37	\$156.87	\$171.36	\$195.30
\$115,200	\$9,600	\$6,400	\$76.16	\$88.32	\$108.16	\$113.92	\$127.36	\$159.36	\$174.08	\$198.40
\$117,000	\$9,750	\$6,500	\$77.35	\$89.70	\$109.85	\$115.70	\$129.35	\$161.85	\$176.80	\$201.50
\$118,800	\$9,900	\$6,600	\$78.54	\$91.08	\$111.54	\$117.48	\$131.34	\$164.34	\$179.52	\$204.60
\$120,600	\$10,050	\$6,700	\$79.73	\$92.46	\$113.23	\$119.26	\$133.33	\$166.83	\$182.24	\$207.70
\$122,400	\$10,200	\$6,800	\$80.92	\$93.84	\$114.92	\$121.04	\$135.32	\$169.32	\$184.96	\$210.80
\$124,200	\$10,350	\$6,900	\$82.11	\$95.22	\$116.61	\$122.82	\$137.31	\$171.81	\$187.68	\$213.90
\$126,000	\$10,500	\$7,000	\$83.30	\$96.60	\$118.30	\$124.60	\$139.30	\$174.30	\$190.40	\$217.00
\$127,800	\$10,650	\$7,100	\$84.49	\$97.98	\$119.99	\$126.38	\$141.29	\$176.79	\$193.12	\$220.10
\$129,600	\$10,800	\$7,200	\$85.68	\$99.36	\$121.68	\$128.16	\$143.28	\$179.28	\$195.84	\$223.20
\$131,400	\$10,950	\$7,300	\$86.87	\$100.74	\$123.37	\$129.94	\$145.27	\$181.77	\$198.56	\$226.30
\$133,200	\$11,100	\$7,400	\$88.06	\$102.12	\$125.06	\$131.72	\$147.26	\$184.26	\$201.28	\$229.40
\$135,000	\$11,250	\$7,500	\$89.25	\$103.50	\$126.75	\$133.50	\$149.25	\$186.75	\$204.00	\$232.50
\$136,800	\$11,400	\$7,600	\$90.44	\$104.88	\$128.44	\$135.28	\$151.24	\$189.24	\$206.72	\$235.60
\$138,600	\$11,550	\$7,700	\$91.63	\$106.26	\$130.13	\$137.06	\$153.23	\$191.73	\$209.44	\$238.70
\$140,400	\$11,700	\$7,800	\$92.82	\$107.64	\$131.82	\$138.84	\$155.22	\$194.22	\$212.16	\$241.80
\$142,200	\$11,850	\$7,900	\$94.01	\$109.02	\$133.51	\$140.62	\$157.21	\$196.71	\$214.88	\$244.90
\$144,000	\$12,000	\$8,000	\$95.20	\$110.40	\$135.20	\$142.40	\$159.20	\$199.20	\$217.60	\$248.00
\$145,800	\$12,150	\$8,100	\$96.39	\$111.78	\$136.89	\$144.18	\$161.19	\$201.69	\$220.32	\$251.10
\$147,600	\$12,300	\$8,200	\$97.58	\$113.16	\$138.58	\$145.96	\$163.18	\$204.18	\$223.04	\$254.20
\$149,400	\$12,450	\$8,300	\$98.77	\$114.54	\$140.27	\$147.74	\$165.17	\$206.67	\$225.76	\$257.30
\$151,200	\$12,600	\$8,400	\$99.96	\$115.92	\$141.96	\$149.52	\$167.16	\$209.16	\$228.48	\$260.40
\$153,000	\$12,750	\$8,500	\$101.15	\$117.30	\$143.65	\$151.30	\$169.15	\$211.65	\$231.20	\$263.50
\$154,800	\$12,900	\$8,600	\$102.34	\$118.68	\$145.34	\$153.08	\$171.14	\$214.14	\$233.92	\$266.60
\$156,600	\$13,050	\$8,700	\$103.53	\$120.06	\$147.03	\$154.86	\$173.13	\$216.63	\$236.64	\$269.70
\$158,400	\$13,200	\$8,800	\$104.72	\$121.44	\$148.72	\$156.64	\$175.12	\$219.12	\$239.36	\$272.80
\$160,200	\$13,350	\$8,900	\$105.91	\$122.82	\$150.41	\$158.42	\$177.11	\$221.61	\$242.08	\$275.90
\$162,000	\$13,500	\$9,000	\$107.10	\$124.20	\$152.10	\$160.20	\$179.10	\$224.10	\$244.80	\$279.00
\$163,800	\$13,650	\$9,100	\$108.29	\$125.58	\$153.79	\$161.98	\$181.09	\$226.59	\$247.52	\$282.10
\$165,600	\$13,800	\$9,200	\$109.48	\$126.96	\$155.48	\$163.76	\$183.08	\$229.08	\$250.24	\$285.20
\$167,400	\$13,950	\$9,300	\$110.67	\$128.34	\$157.17	\$165.54	\$185.07	\$231.57	\$252.96	\$288.30
\$169,200	\$14,100	\$9,400	\$111.86	\$129.72	\$158.86	\$167.32	\$187.06	\$234.06	\$255.68	\$291.40
\$171,000	\$14,250	\$9,500	\$113.05	\$131.10	\$160.55	\$169.10	\$189.05	\$236.55	\$258.40	\$294.50
\$172,800	\$14,400	\$9,600	\$114.24	\$132.48	\$162.24	\$170.88	\$191.04	\$239.04	\$261.12	\$297.60
\$174,600	\$14,550	\$9,700	\$115.43	\$133.86	\$163.93	\$172.66	\$193.03	\$241.53	\$263.84	\$300.70
\$176,400	\$14,700	\$9,800	\$116.62	\$135.24	\$165.62	\$174.44	\$195.02	\$244.02	\$266.56	\$303.80
\$178,200	\$14,850	\$9,900	\$117.81	\$136.62	\$167.31	\$176.22	\$197.01	\$246.51	\$269.28	\$306.90
\$180,000	\$15,000	\$10,000	\$119.00	\$138.00	\$169.00	\$178.00	\$199.00	\$249.00	\$272.00	\$310.00