

2022-23 Monthly Optional Rate Sheet

Disability

Classified / ESP
Short Term Disability - Plan 14 Premium = your average month wage x 0.00299
Long Term Disability - Plan 6 Premium = your average month wage x 0.00415

Licensed

Short Term Disability - Plan 7 Premium = your average month wage x 0.00154
Long Term Disability - Plan 17 - MANDATORY Premium = your average month wage x 0.00265

Confidential

Short Term Disability - Plan 13 Premium = your average month wage x 0.00270
Long Term Disability - Plan 5 Premium = your average month wage x 0.00335

Professional Technical

Short Term Disability - Plan 14 Premium = your average month wage x 0.00299
Long Term Disability - Plan 6 Premium = your average month wage x 0.00415

Administrator

Short Term Disability - Plan 13 Premium = your average month wage x 0.00270
Long Term Disability - Plan 5 Premium = your average month wage x 0.00335

Optional Life Insurance Plans

Optional Employee Life Plan		
Rate per \$10,000 of benefit \$10,000 - \$500,000 Max Benefit		
	Tobacco Usage	
Age as of each October 1	No Tob	Use Tob
Under 25	\$0.15	\$0.23
25-29	\$0.17	\$0.27
30-34	\$0.19	\$0.36
35-39	\$0.27	\$0.41
40-44	\$0.38	\$0.55
45-49	\$0.58	\$0.81
50-54	\$0.88	\$1.24
55-59	\$1.65	\$2.27
60-64	\$2.52	\$3.46
65-69	\$4.86	\$6.51
70-74	\$5.66	\$9.27
75+	\$7.88	\$10.10
Optional Employee AD&D		
\$10,000 - \$500,000 Max Benefit		
Rate per \$10,000 of Benefit = \$0.15		

Optional Child Life/AD&D
\$2,000 - \$10,000 Max Benefit
Rate per \$2000 of benefit (Life) = \$0.10
Rate per \$2000 of benefit (AD&D) = \$0.04

Optional Spouse Life Plan		
Rate per \$10,000 of benefit \$10,000 - \$500,000 Max Benefit		
	Tobacco Usage	
Age as of each October 1	No Tob	Use Tob
Under 25	\$0.38	\$0.54
25-29	\$0.45	\$0.64
30-34	\$0.60	\$0.86
35-39	\$0.68	\$0.98
40-44	\$0.80	\$1.19
45-49	\$1.20	\$1.82
50-54	\$1.84	\$2.67
55-59	\$3.40	\$4.70
60-64	\$5.14	\$7.04
65-69	\$9.82	\$13.17
70-74	\$11.77	\$16.48
75+	\$16.48	\$34.83
Optional Spouse AD&D		
\$10,000 - \$500,000 Max Benefit		
Rate per \$10,000 of Benefit = \$0.15		

PLEASE NOTE: District Contribution does not pay for any optional insurances. All optional insurances are Employee Paid.