

# DISABILITY INSURANCE

The Standard | [www.standard.com](http://www.standard.com) | 1.855.757-4717

Have you ever wondered what would happen to your income if you had an accidental injury, sickness, or pregnancy? That is why you need disability coverage. It replaces a portion of income for the period you are unable to work due to those reasons. You can choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments.

How do you decide if you need disability insurance? Consider these questions when making your decision:

- How much employer leave do you have?
- Do you have savings?
- Do you have other income you can rely on, such as from your spouse or from child support?
- How close are you to retirement?
- Could you go on Social Security Disability or take a Disability Retirement?
- What are your other sources of income?

Standard Insurance Company      **Your Choice Voluntary Long Term Disability Coverage Highlights**  
 Ector County Independent School District

**Maximum benefit to SSNRA for both accident and sickness**

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period				
			Cost Per Month				
			14-14	30-30	60-60	90-90	180-180
3,600	300	200	5.86	4.72	4.00	3.34	2.50
5,400	450	300	8.79	7.08	6.00	5.01	3.75
7,200	600	400	11.72	9.44	8.00	6.68	5.00
9,000	750	500	14.65	11.80	10.00	8.35	6.25
10,800	900	600	17.58	14.16	12.00	10.02	7.50
12,600	1,050	700	20.51	16.52	14.00	11.69	8.75
14,400	1,200	800	23.44	18.88	16.00	13.36	10.00
16,200	1,350	900	26.37	21.24	18.00	15.03	11.25
18,000	1,500	1,000	29.30	23.60	20.00	16.70	12.50
19,800	1,650	1,100	32.23	25.96	22.00	18.37	13.75
21,600	1,800	1,200	35.16	28.32	24.00	20.04	15.00
23,400	1,950	1,300	38.09	30.68	26.00	21.71	16.25
25,200	2,100	1,400	41.02	33.04	28.00	23.38	17.50
27,000	2,250	1,500	43.95	35.40	30.00	25.05	18.75
28,800	2,400	1,600	46.88	37.76	32.00	26.72	20.00
30,600	2,550	1,700	49.81	40.12	34.00	28.39	21.25
32,400	2,700	1,800	52.74	42.48	36.00	30.06	22.50

FOR FULL PREMIUM DETAILS PLEASE VISIT THE EBC SITE: <https://ffbenefits.ffqa.com/ectorcountyisd/disability/>