

**YOAKUM INDEPENDENT SCHOOL DISTRICT
PREMIUM OPTION - MONTHLY PREMIUM COST**

(based on 12 payments per year)

Rates per \$100 of Monthly Benefit

45% Benefit Elimination Period	0 days / 7 days	14 days / 14 days	30 days / 30 days	60 days / 60 days
RATES 0-29	1.76	1.17	0.69	0.49
RATES 30-34	2.26	1.51	0.92	0.60
RATES 35-39	2.67	1.86	1.19	0.79
RATES 40-44	3.07	2.18	1.47	1.01
RATES 45-49	3.29	2.34	1.62	1.18
RATES 50-54	3.50	2.47	1.74	1.38
RATES 55-59	3.89	2.77	2.04	1.73
RATES 60+	4.69	3.26	2.55	2.20

55% Benefit Elimination Period	0 days / 7 days	14 days / 14 days	30 days / 30 days	60 days / 60 days
RATES 0-29	1.94	1.28	0.77	0.54
RATES 30-34	2.48	1.67	1.01	0.66
RATES 35-39	2.95	2.04	1.30	0.87
RATES 40-44	3.39	2.40	1.61	1.12
RATES 45-49	3.62	2.59	1.79	1.29
RATES 50-54	3.86	2.71	1.93	1.52
RATES 55-59	4.29	3.05	2.26	1.90
RATES 60+	5.18	3.59	2.81	2.42

65% Benefit Elimination Period	0 days / 7 days	14 days / 14 days	30 days / 30 days	60 days / 60 days
RATES 0-29	2.24	1.48	0.88	0.62
RATES 30-34	2.86	1.92	1.17	0.76
RATES 35-39	3.40	2.36	1.50	1.00
RATES 40-44	3.91	2.77	1.86	1.30
RATES 45-49	4.18	2.99	2.07	1.49
RATES 50-54	4.45	3.13	2.23	1.76
RATES 55-59	4.95	3.51	2.60	2.19
RATES 60+	5.98	4.15	3.25	2.79