



MSEA INCOME PROTECTION PLAN APPLICATION
 5 Community Drive, Augusta, ME 04330 622-3151 / Fax 621-1475

Name: _____ Soc Sec # _____

Address: _____ City/State: _____ Zip: _____

Date of Birth: _____ Work Phone: _____ Home/Cell Phone: _____

New Income Protection Member: Yes No Current Date of Hire: _____

Salary Increase: Yes No First check date showing pay increase: _____

I certify that I am regularly scheduled to work at least six (6) months (1040 hours) per calendar year and I am in Salary Class _____ as shown on the Eligibility Class Chart. I desire to be covered for \$_____ of monthly income benefit and hereby authorize my employer to withhold, from my payroll, the amount necessary to make my coverage effective.

I hereby acknowledge that the MSEA Income Protection Plan does not provide benefits for absences arising from work-related or military-related illnesses or injuries. In addition, I acknowledge that, if I need to retire from a disability, benefits will be paid in accordance with the Plan Document.

Signature (Handwritten only): _____ Date: _____

Employer (Company) : _____ Department/Division: _____

6.1.2024

Income Protection premiums are set at a flat rate of \$0.40 per week for each \$100.00 of monthly coverage. For example, if you select \$1,200.00 of monthly coverage, the premiums would be calculated as \$0.40 x 12 = \$4.80 per week. Calculate on Base Salary and guaranteed income only. No Overtime. If you are paid bi-weekly, you would double this amount to determine the deduction from your paycheck.

Eligibility Class Chart

Salary Class	If Your Salary is		Your Income Protection is in \$100 increments		
				From	To
A	Up	to	\$9,000.00	\$100.00	\$400.00
B	\$9,000.00	to	\$10,800.00	\$100.00	\$500.00
C	\$10,800.00	to	\$12,600.00	\$100.00	\$600.00
D	\$12,600.00	to	\$14,400.00	\$100.00	\$700.00
E	\$14,400.00	to	\$16,200.00	\$100.00	\$800.00
F	\$16,200.00	to	\$18,000.00	\$100.00	\$900.00
G	\$18,000.00	to	\$19,800.00	\$100.00	\$1,000.00
H	\$19,800.00	to	\$21,600.00	\$100.00	\$1,100.00
J	\$21,600.00	to	\$23,400.00	\$100.00	\$1,200.00
K	\$23,400.00	to	\$25,200.00	\$100.00	\$1,300.00
L	\$25,200.00	to	\$27,000.00	\$100.00	\$1,400.00
M	\$27,000.00	to	\$28,800.00	\$100.00	\$1,500.00
N	\$28,800.00	to	\$30,600.00	\$100.00	\$1,600.00
P	\$30,600.00	to	\$32,400.00	\$100.00	\$1,700.00
Q	\$32,400.00	to	\$34,200.00	\$100.00	\$1,800.00
R	\$34,200.00	to	\$38,000.00	\$100.00	\$1,900.00
S	\$38,000.00	to	\$41,000.00	\$100.00	\$2,000.00
T	\$41,000.00	to	\$44,000.00	\$100.00	\$2,100.00
U	\$44,000.00	to	\$47,000.00	\$100.00	\$2,200.00
V	\$47,000.00	to	\$50,000.00	\$100.00	\$2,300.00
W	\$50,000.00	to	\$54,000.00	\$100.00	\$2,400.00
X	\$54,000.00	to	\$58,000.00	\$100.00	\$2,500.00
Y	\$58,000.00	to	\$62,000.00	\$100.00	\$2,600.00
Z	\$62,000.00	to	\$66,000.00	\$100.00	\$2,700.00
AA	\$66,000.00	to	\$70,000.00	\$100.00	\$2,800.00
BB	\$70,000.00	to	\$75,000.00	\$100.00	\$2,900.00
CC	\$75,000.00	and	over	\$100.00	\$3,000.00