



The following information is provided by Taylor & Taylor especially for ASMP members. Details of contact information are in the Benefits section on ASMP's Web site.

ASMP DISABILITY BENEFITS POLICY

Disability income protection is available to ASMP members on an association group disability plan. The maximum monthly benefit available to members under age 50 is \$4,000 per month. Members age 50-54 may apply for up to \$3,000 maximum per month. Upon attainment of age 65, the maximum monthly benefit is reduced to \$2,000. The standard waiting period before benefits will begin is 90 days. A 180 day and 365 day waiting period is also available for a reduced premium.

Listed below are the four plan benefit options available:

- a. benefits are payable until age 65 for a disability that occurs as a result of an accident or sickness.
- b. benefits are payable for a ten year period for a disability that occurs as a result of an accident or sickness.
- c. benefits are payable for a five year period for a disability that occurs as a result of an accident or sickness.
- d. benefits are payable for a two year period for a disability that occurs as a result of an accident or sickness.

Semi-Annual Rate Schedule per \$100 Monthly Benefit

Attained Age	65/65		10/10		5/5		2/2	
	<u>male</u>	<u>female</u>	<u>male</u>	<u>female</u>	<u>male</u>	<u>female</u>	<u>male</u>	<u>female</u>
Under30	\$ 4.85	\$ 9.40	\$ 3.90	\$ 7.10	\$ 3.15	\$ 5.40	\$ 2.05	\$ 3.25
30-39	\$ 6.70	\$13.40	\$ 6.05	\$ 9.85	\$ 4.50	\$ 7.15	\$ 2.35	\$ 4.35
40-49	\$12.40	\$18.50	\$11.05	\$15.10	\$ 7.70	\$10.45	\$ 4.10	\$ 5.90
50-54	\$22.60	\$25.20	\$19.70	\$22.95	\$13.25	\$15.05	\$ 7.35	\$ 8.05
55-59	\$29.80	\$31.80	\$29.80	\$31.80	\$21.30	\$22.10	\$12.75	\$11.90
60-64	\$27.35	\$21.05	\$27.35	\$21.05	\$27.35	\$21.05	\$23.95	\$19.35
65-69	\$21.40	\$15.95	\$21.40	\$15.95	\$21.40	\$15.95	\$21.40	\$15.95

Ages 55-69 are for renewal premiums only. You may apply for benefits if you are under age 55 and an ASMP member in good-standing actively at work in the field of photography on a full time basis.

\$4.50 must be added to the above premium for the \$10,000 Accidental Death & Dismemberment coverage and the Installment Charge.

THIS HANDOUT IS MERELY A HIGHLIGHT OF THE ASMP DISABILITY BENEFITS POLICY. IT IS NOT INTENDED TO REPLACE OR SUPERSEDE ANY OF THE TERMS AND/OR CONDITIONS OF THE POLICY. PLEASE REFER TO THE ACTUAL POLICY FOR AN EXACT DETERMINATION OF COVERAGE AS THE POLICY CONTAINS SPECIFIC EXCLUSIONS NOT OUTLINED IN THIS HANDOUT.