

ISMA Disability Insurance Issue & Participation Worksheet

- 1) Your total monthly disability (including all coverage's individual, group LTD, and this new plan) cannot exceed 100% of your gross monthly income.
- 2) Issued monthly benefits will not exceed age:
 50 and under - \$10,000 50-54 - \$6,000 55-59 - \$3,000
- 3) The maximum monthly benefit you can purchase from the ISMA disability plan is \$10,000. But cannot exceed the maximum benefit based on income from the chart at the bottom of this page.

Please complete the following worksheet to determine the monthly benefit you are eligible for.

- A. Find your maximum monthly benefit based on annual \$_____A earnings from the table below.
- B. Current Individual Disability Insurance Monthly Benefit \$_____B (if any)
- C. 75 % of current Group LTD Disability Monthly Benefit \$_____C (provided by practice)
- D. Add any other coverage through American General(AMA) \$_____D
- E. Add lines B, C and D to determine total current disability benefit \$_____E
- F. Subtract line E from line A to determine the maximum monthly benefit. You are eligible for under the ISMA Disability Plan
 (Not to exceed \$10,000, see table below) \$_____F

ISMA DISABILITY/UNITED STATES LIFE ISSUE & PARTICIPATION TABLE

Annual Earnings	Maximum Monthly Benefit	Annual Earnings	Maximum Monthly Benefit
\$ 50,000	\$2,900	\$160,000	\$ 8,700
60,000	3,500	170,000	9,300
70,000	4,100	180,000	9,600
80,000	4,650	190,000	10,000
90,000	5,250	200,000	10,400
100,000	5,800	225,000	11,400
110,000	6,300	250,000	12,400
120,000	6,800	275,000	13,500
130,000	7,500	300,000	14,500
140,000	7,800	400,000	15,000
150,000	8,300	500,000	15,000

- 1) Applications:
 \$3,000 and less NO blood, Urine specimen: (Underwriting may request later)
 \$3,000 + Blood, Urine and Paramed
 Underwriting: Accept or Decline – No Ratings – Will Rider (exclusions)
 Income Tax verification will be needed on benefits of \$7500 or over