LONG-TERM DISABILITY PLUS
MEMBER SCHEDULE OF BENEFITS AND QUARTERLY PREMIUMS
Rate Per $100 Benefit • Current rates effective as of 2022
For a personalized rate quote, visit abendowment.org.

When comparing rates, please keep in mind that although not promised or guaranteed, this insurance is designed to generate dividends that an insured is asked to donate to support ABE’s charitable mission. If you do so, you are eligible for a charitable contribution deduction on your individual tax return. Members may also annually request that any available dividends be refunded to them. For further details, see “How Your Assignment of Dividends Works” on page 3.

MEMBER SCHEDULE OF PREMIUM WITH COLA

MEMBER SCHEDULE OF PREMIUM WITHOUT COLA

MEMBER SCHEDULE OF PREMIUM WITH CATASTROPHIC BENEFIT, WITHOUT COLA

How to Calculate Member’s Maximum Benefit Amount:

\[ \text{Monthly Disability Benefits member is eligible to apply for} \]

Benefits available in increments of $100 up to a maximum of $12,000.

How to Calculate Member’s Premium Amount:

1. Determine what monthly benefit amount that you are eligible to apply for, and divide this amount by 100.
2. Find the member premium on the chart (if you want the COLA Benefit, refer to the rate chart “Schedule of Premium with COLA”) for your current age, and multiply that amount by the answer to the calculation in #1 above. This is the amount of your quarterly premium.
3. To pay monthly, divide the quarterly premium by 3.
4. To pay semiannually, multiply the quarterly premium by 2.
5. To pay annually, multiply the quarterly premium by 4.

* Monthly billing only available with our ACH option (ABE Automatic Payment Plan).

Notes:

- Insured members under the age of 40 are eligible to apply with coverage available to individuals who are permanently, totally disabled prior to age 45.
- For renewal purposes only.

SCHEDULE OF PREMIUM FOR LAW SCHOOL LOAN REPAYMENT OPTIONS

For benefits in excess of $7,500 divide by 20

Note: Insured members under the age of 40 are eligible to apply with coverage available to individuals who are permanently, totally disabled prior to age 45.