How to Calculate Maximum Benefit Amount:
(Separate calculations must be made for member and spouse)

$__________ Annual earned income (after business expenses)

= $__________

– $__________ Less monthly benefits from other Disability Insurance Policies (if any).

= $__________ Monthly Disability Benefits eligible to apply for

Spouse benefit cannot exceed 9 times the member’s benefit

Benefits available in increments of $100 up to a maximum of $12,000 for members and up to a maximum of $5,000 for spouses.

How to Calculate Premium Amount:
1. Determine what monthly benefit amount you or your spouse are eligible to apply for and divide this amount by 100.

2. Find the premium on the chart for your or your spouse’s current age and multiply that amount by the answer to the calculation in #1 above.

This is the amount of the quarterly premium.

EXAMPLE: A 39-year-old member is applying for a monthly benefit of $1,200 with a 90-day waiting period.

$1,200 ÷ 100 = 12 x $1.12 = $13.44 quarterly premium

To pay monthly, * divide the quarterly premium by 3.
To pay semiannually multiply the quarterly premium by 2.
To pay annually multiply the quarterly premium by 4.

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