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WHAT IS SMART DISCIPLINE INCOME PROTECTION PROGRAM (DIPP)?

SMART Discipline Income Protection provides financial support to SMART members who are suspended, dismissed or removed from service by a carrier for alleged *violations of rules.

WHAT BENEFITS ARE PAID?

You choose the level of benefits you want to support your financial needs, from \$6 to \$300 per day, all at low monthly assessments. Newly enrolled members are eligible for up to 365 days of benefit on Day 1!

WHERE DOES THE MONEY COME FROM?

This is a by the members for the members program. All DIPP dues are allocated to members in need, that participate in the plan. SMART Union Officers administer the Discipline Income Protection plan, not a profit driven third party.

WHY SMART DISCIPLINE INCOME PROTECTION?

SMART looks for how to pay members, rather than for-profit programs that look for ways not to pay.

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DIPP Administrator

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THE GOLD STANDARD IN DISCIPLINE INCOME PROTECTION

SCHEDULE OF MAXIMUM BENEFITS

Monthly Assesment	\$1.92	\$3.20	\$6.40	\$9.60	\$12.80	\$16.00	\$19.20	\$22.40	\$25.60	\$28.80
Maximum Days for Suspension and Discharge	\$6.00 Daily	\$10.00 Daily	\$20.00 Daily	\$30.00 Daily	\$40.00 Daily	\$50.00 Daily	\$60.00 Daily	\$70.00 Daily	\$80.00 Daily	\$90.00 Daily
	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable
365	\$2,190	\$3,650	\$7,300	\$10,950	\$14,600	\$18,250	\$21,900	\$25,550	\$29,200	\$32,850
Monthly Assesment	\$32.00	\$35.20	\$38.40	\$41.60	\$44.80	\$48.00	\$64.00	\$80.00	\$96.00	
Maximum Days for Suspension and Discharge	\$100.00 Daily	\$110.00 Daily	\$120.00 Daily	\$130.00 Daily	\$140.00 Daily	\$150.00 Daily	\$200.00 Daily	\$250.00 Daily	\$300.00 Daily	
	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	Max Payable	
365	\$36,500	\$40,150	\$43,800	\$47,450	\$51,100	\$54,750	\$73,000	\$91,250	\$109,500	

NOTE: Contributions or gifts to the Discipline Income Protection Program are not deductible as charitable contributions for federal income tax purposes.