

THE BENEFITS OF MEMBERSHIP

This year marks the 17th anniversary of Seabury & Smith's management of the SMPTE Group Insurance Program. Through the program, members may apply for a wide range of life, disability, and health insurance coverages.

Life Insurance

Group Term Life Insurance Plan (underwritten by the Connecticut General Life Insurance Co.)

SMPTE participates with 32 other organizations in the Engineering, Scientific, and Technical Organizations Life Insurance Trust (ESTOLI). Through its participation in the Trust, SMPTE makes group term life insurance available to members and their eligible dependents.

The Term Life Insurance offers members the opportunity to apply for as much as \$300,000 of coverage. Available in a wide range of benefit options, coverage may be used as basic life insurance or to supplement insurance members have already purchased.

Accident and Health Insurance

Accident and health coverages are available to members and their eligible dependents through SMPTE's participation in the 70-organization Engineering and Scientific Associations Accident and Health Insurance Trust (ESAHT). As with the Life Insurance Trust, the ESAHT Trust helps members obtain valuable benefits at group insurance rates.

High-Limit Accident Insurance Plan (underwritten by the U.S. Life Insurance Co.)

The SMPTE High-Limit Accident Plan offers members under age 70 up to \$500,000 of worldwide, 24-hour accident coverage. In addition to a Member-Only Plan, a Family Plan provides spouse and dependent children benefits.

All insureds are covered whether on the job, at home, while traveling, or on vacation. Coverages are issued on a guaranteed basis, without regard to medical history.

Disability Income Plan (underwritten by Commercial Life Insurance Co.)

The marketed plan, available since 1993, offers members under age 59 up to \$5,000 a month in benefits. Members between ages 60 and 64 may apply for as much as \$1,500 per month in benefits.

Two plan options are available: a Career Plan, which pays benefits to age 65, and a Five-Year Plan. Both plan options pay up to two years in benefits for disabilities beginning after age 63. Members may choose from 30, 90, or 180-day waiting periods.

The plan has a number of features, including partial or residual disability benefits providing benefits if an insured is unable to perform one or more of the substantial duties of his or her occupation; a voluntary rehabilitation benefit, helping disabled individuals who have the greatest likelihood of rehabilitation return to the work force; a survivor benefit, paying up to three-months benefits to the beneficiaries of an insured who dies after being totally disabled at

least 12 months; a liberalized definition of disability (the plan will pay benefits for the full benefit period when an insured is prevented from performing the duties of his or her own occupation); and a presumptive disability benefit (which assumes disability if an insured has lost the use of limbs, sight, and hearing).



Frederick C. Motts

Comprehensive HealthCare Plan (underwritten by the New York Life Insurance Co.)

Members and their families may apply for competitively priced health care coverage through the SMPTE Comprehensive HealthCare Plan. The plan is particularly attractive to members without employer-paid medical insurance who wish to purchase a health care plan with benefits for a wide range of expenses.

Excess Major Medical Plan (underwritten by the Connecticut General Life Insurance Co.)

The Excess Major Medical Plan is designed as a supplement to basic medical insurance plans, offering protection against the expense of a catastrophic accident or illness.

In-Hospital Plan (underwritten by the Connecticut General Life Insurance Co.)

The SMPTE In-Hospital Plan provides members and their families with supplemental income in the event of a hospital stay. Benefits are paid for each day of hospitalization and may be used to help pay for expenses not covered by most health care plans.

Medicare Supplement Plan (underwritten by the Monumental Life Insurance Co.)

The Medicare Supplement Plan helps senior members and their spouses pay health costs not covered by Medicare. As a result of the passage of the Medicare Supplement Model Act by Congress, ten standard plans (A-J) were developed, which are offered to new applicants in most states. One plan provides "core" (basic) benefits and the others varying degrees of additional benefits.

Conclusion

SMPTE, through Seabury & Smith, offers its members an insurance program with excellent benefits and competitive rates. Responsive service is a priority; members can reach customer service representatives with immediate access to up-to-date information through their comprehensive computer system. Contact Seabury & Smith by writing to Administrator, Group Insurance Program, 1255 23rd St. NW, Ste. 300, Washington, DC 20077-6916, or call their toll-free number: (800) 424-9883.

— Frederick C. Motts