DIPP / MEMBER GUIDE

Discipline Income Protection Program

If your carrier suspends, dismisses or removes you from service for an alleged rule violation, DIPP can help replace lost income. Participating members receive a daily payment for covered days on an approved claim.

Choosing your daily benefit

Enrollment is voluntary for eligible SMART Mechanical Department members. Choose the daily amount that fits your household and pay the corresponding monthly assessment. The full schedule is on the next page.

$50	$100	$1,000
monthly assessment	daily benefit	for 10 payable days

Before you enroll

Some rule violations are excluded. Review eligibility, exclusions and when coverage begins with your local representative or the DIPP administrator.

Angie New | DIPP Administrator
(216) 227-5277
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Enrollment and plan information
smart-union.org/resources/dipp/

EFFECTIVE JANUARY 1, 2027

Benefits and monthly costs

Find your daily benefit, then read across for the maximum payable by participation period.

Daily benefit	**Monthly** assessment	**0-23 months** Up to 90 days	**24-59 months*** Up to 250 days	**60+ months** Up to 365 days
$6	$3	$540	$1,500	$2,190
$10	$5	$900	$2,500	$3,650
$20	$10	$1,800	$5,000	$7,300
$30	$15	$2,700	$7,500	$10,950
$40	$20	$3,600	$10,000	$14,600
$50	$25	$4,500	$12,500	$18,250
$60	$30	$5,400	$15,000	$21,900
$70	$35	$6,300	$17,500	$25,550
$80	$40	$7,200	$20,000	$29,200
$90	$45	$8,100	$22,500	$32,850
$100	$50	$9,000	$25,000	$36,500
$110	$55	$9,900	$27,500	$40,150
$120	$60	$10,800	$30,000	$43,800
$130	$65	$11,700	$32,500	$47,450
$140	$70	$12,600	$35,000	$51,100
$150	$75	$13,500	$37,500	$54,750
$200	$100	$18,000	$50,000	$73,000
$250	$125	$22,500	$62,500	$91,250
$300	$150	$27,000	$75,000	$109,500

* Members who joined before October 1, 2024, remain eligible for up to 365 days. Actual payments depend on the number of covered days.

View the official SMART 2027 schedule