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## Benefits at a Glance for Washington Council of Police & Sheriffs – Firefighters

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**Group Policy # 753380**

**Effective Date January 1, 2016**

## **Group Life and Accidental Death and Dismemberment Insurance, and Long Term Disability Insurance**

Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

Your Participating Unit may require you to have insurance and for you to pay all or part of the premium for insurance. Employer contribution level, and pre-tax or post-tax contributions, if any, by you, determine the taxability of the LTD benefit amount.

Enrollment materials related to this coverage will be provided.

### **Eligibility**

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#### **Definition of a Member**

You are a member if you are:

1. A regular employee of the Employer who is:
  - a. An associate member or a member in good standing of the Washington Council of Police & Sheriffs Disability and Life Insurance Plan and Trust who is a LEOFF II firefighter;
  - b. An active LEOFF II job share employee of the Employer; and
2. Actively At Work at least 30 hours each week (or at least 20 hours each week for a LEOFF II job share employee);
3. A volunteer firefighter of Spokane County Fire District #9.

For LTD insurance, you must also be a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

### Eligibility Waiting Period

You are eligible on the later of a) the date the group policy is effective, and b) the day you become a Member.

You will need to provide acceptable evidence of good health if coverage is Contributory and you elect coverage after initially becoming eligible.

## Long Term Disability Insurance Benefits

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### Monthly Benefit

60 percent of your monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

### Maximum Monthly Benefit

\$7,500 before reduction by deductible income

### Minimum Monthly Benefit

\$100 or 10%

### Benefit Waiting Period

For Disability arising out of or in the course of your employment for wage or profit: 180 days

For all other Disabilities: 60 days

### Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are payable, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation and suffering a loss of at least 20 percent of predisability earnings when working in your own occupation.

After that, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of any occupation:

- That you are able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether you are working in that, or any other, occupation.

### Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue until age 65, to Social Security Normal Retirement Age (SSNRA), or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	3 years 6 months, or to SSNRA, whichever is longer
63	3 years, or to SSNRA, whichever is longer
64	2 years 6 months, or to SSNRA, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

## **LTD Insurance Features and Services**

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- 24 hour coverage, including coverage for work-related disabilities
- Conversion of Insurance Provision
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

## **Life and Accidental Death and Dismemberment Insurance Benefits**

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### **Life Coverage Amount**

Your Life coverage amount is \$5,000.

### **AD&D Coverage Amount**

For a covered accidental loss of life, your AD&D coverage amount is \$5,000. For other covered losses, a percentage of this benefit will be payable.

### **Age Reductions**

Life and AD&D insurance coverage amounts reduce by 35 percent at age 70, and by 50 percent at age 75.

## **Life Features and Services**

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- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

## AD&D Features

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- Air Bag Benefit
- Family Benefits Package
- Line of Duty Benefit
- Seat Belt Benefit

*This information is only a brief description of the group Life/AD&D and Dependents Life insurance and LTD insurance policies sponsored by Washington Council of Police & Sheriffs. The controlling provisions will be in the group policies issued by The Standard. Each group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Washington Council of Police & Sheriffs may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your participating unit.*