



WACOPS / PSEI

January 01, 2020

The Standard Insurance Company

LONG TERM DISABILITY PROGRAM
(Firefighters)

DISABILITY FEATURES	PREMIER PLAN
Benefit %	60%
Maximum Benefit	\$7,500
Minimum Benefit	Greater of 10% or \$100
Elimination Period	
Off the Job	60 days
On the Job	180 days
Definition of Disability	
Own Occupation	24 months
Any Occupation	65 Years / SSNRA
Income Protection	
Own Occupation	80%
Any Occupation	60%
Survivor Benefits	3 Months
Benefit Offsets	
Sick Pay Received	Benefit & Sick Pay allowed up to 100% of Predisability Earnings Integration – up to 100%
Sick Pay Retention	
L&I Time Loss	
Social Security	
LEOFF II Benefits	
Return to Work Earnings	
Child Care Credit	None
Rehabilitation Plan Benefit	10%
Temporary Recovery Period	90 Days

LIFE / AD&D BENEFITS	PREMIER PLAN
Line of Duty AD&D Insurance	\$30,000
Life Insurance	\$20,000
AD&D Insurance	\$30,000
Dependent Life Insurance	\$2,000

MONTHLY PREMIUMS	PREMIER PLAN
2 -Year Rate Guarantee	Monthly cost based on Pay
January 01, 2020 to December 31, 2021	Rates on File

- AD&D Coverage includes Occupation, Exposure and Disappearance Benefits.
- Life insurance Waiver of Premium definition of disability aligns with LTD definition.
- Higher life insurance limits are available.
- Benefit taxability is determined by IRS rules.
- Monthly rates for certain groups may be different than shown.
- The above plan description is for Firefighters only. The Police plan is not shown.

The Standard Insurance Company and affiliated entities provide this coverage. This coverage summary is a simplified overview of the insurance coverage for descriptive purposes only and does not interpret or supersede any policy conditions. The coverage provided is determined solely by the terms, conditions, warranties and exclusions of the policies issued and as determined by the insurance company. Please note that the policy terms and conditions must be followed precisely or coverage may be void.