



Group Long Term Disability and Life Insurance

Premier Plan

Standard Insurance Company is WACOPS' provider for Life and Disability coverage. Each WACOPS member organization as a group may select the Premier Plan or the Premier Plus Plan for their members.



Life and Accidental Death and Dismemberment insurance

Helps protect the family's finances if a member passes away or experiences a serious accident. It can help cover costs like medical bills and child care — giving the family one less thing to worry about.

Life and AD&D Coverage¹

- Life coverage amount: \$20,000
- AD&D coverage amount: \$30,000 for a covered accidental loss of life²

Dependents Life Coverage¹

- Eligible spouse/domestic partner coverage amount: \$2,000
- Eligible child(ren) coverage amount: \$2,000

Long Term Disability insurance

Helps cover bills if a member is unable to work for months or even years. It replaces part of a member's paycheck so they can keep up with everyday costs.

LTD Coverage¹

- 60% of eligible earnings³, to a maximum benefit of \$7,500 per month, if a member experiences a qualifying disability
- Benefits begin after a 120-day waiting period for disability arising out of or in the course of a member's employment for wage or profit
- Benefits begin after a 30-day waiting period for all other disabilities

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1 For specific policy information, refer to your group insurance certificate, which contains a detailed description of the insurance coverage, including definitions, exclusions, limitations, reductions in benefits and terminating events.

2 For other covered losses, a percentage of this benefit will be payable.

3 Eligible earnings will be based on your employers W-2.

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