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**Benefits at a Glance for Washington Council of Police and Sheriffs — Premier Plan**

**Group Policy #753380**  
**Effective Date Jan. 1, 2016**

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

Group Long Term Disability 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.

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

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 a regular employee of the employer actively at work at least 30 hours each week (or at least 20 hours each week for a LEOFF II job share employee) and one of the following:

- a. An associate member or a member in good standing of the Washington Council of Police and Sheriffs Disability and Life Insurance Plan and Trust and:
  - i. A LEOFF II police officer, sheriff or promoted officer; or
  - ii. An administrative employee; or
  - iii. A PERS (Public Employees Retirement System) employee, other than a corrections employee;
- b. An active employee or appointed agent of Washington Council of Police and Sheriffs and/or Public Safety Employee's Insurance, Inc.; or
- c. A City of Fife corrections employee; or
- d. An active LEOFF II job share employee of the employer; or
- e. A member of Whatcom County Sheriffs Guild.

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 date the group policy is effective or the day you become a member, whichever is later.

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

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## **Long Term Disability Insurance Benefits**

#### **Monthly Benefit**

60% 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: 120 days

For all other disabilities: 30 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% 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% 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 59, LTD benefits may continue until age 62 or 3 years 6 months, whichever is longer. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
59	3 years, 6 months
60	3 years
61	2 years, 6 months
62	2 years
63	1 year, 9 months
64	1 year, 6 months
65	1 year, 3 months
66+	1 year

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## LTD Insurance Features and Services

- 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

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## Life and Accidental Death and Dismemberment Insurance Benefits

### Life Coverage Amount

Your Life coverage amount is \$20,000.

### AD&D Coverage Amount

For a covered accidental loss of life, your AD&D coverage amount is \$30,000. For other covered losses, a percentage of this benefit will be payable.

### Age Reductions

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

### Dependents Life Coverage Amount

The Dependents Life coverage amount for your eligible spouse/domestic partner is \$2,000.

The Dependents Life coverage amount for each of your eligible children is \$2,000.

## **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 and 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 and 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.