


Washington State FOP Disability Plan

Financial Protection for All Members

DISABILITY FEATURES	Short Term Disability		Long Term Disability
	The STD portion covers disabilities for the first 6 months of disability		The LTD portion covers disabilities after 6 months of disability (no break in coverage)
Benefit %	60% Benefit + Sick Leave can be combined up to 100% of Salary		66 2/3%
Maximum Benefit Off the Job On the Job	\$1,500 per week L&I benefit – see offsets		\$7,500* \$7,500*
Minimum Benefit	10% or \$100 (\$25/week)		10% or \$100
Elimination Period Off the Job On the Job Pre-existing limitation	30 days		Dovetails with STD 6 months 6 months 6/12
Definition of Disability Own Occupation Any Occupation Extended Disability Benefit	Own Occupation		24 months Age 65, SSNRA Additional 60 months @85%
Residual/Partial Benefits	No Earnings Test		No Earnings Test
Benefit Offsets Sick Pay Received L&I Social Security Employer Dis./Retirement Benefits Return to Work Earnings	Yes Yes Yes Yes Benefit & Work = 100%		Yes Yes Yes Yes* Benefit & Work = 100% *Only if elected or they do not reduce normal retirement benefits

LIFE INSURANCE BENEFITS			
Life	\$15,000		\$15,000
Critical Illness Rider	10%		10%
AD&D	\$85,000		\$85,000
Dependent Life (Spouse and children age 6 months to 19 years old)	\$2,000		\$2,000

DISABILITY/LIFE PLAN RATES			Package Total
Rates – 2019	Included with Package		\$63.90

* 24 month maximum for mental illness and substance abuse unless confined.
This is a summary of benefits. The actual plan contracts will prevail in the case of any dispute.

