


Western States 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	Short Term Disability	Long Term Disability
Life	\$25,000	\$25,000
Critical Illness Rider	10%	10%
AD&D	\$100,000	\$100,000
Dependent Life (Spouse and children age 6 months to 19 years old)	\$2,000	\$2,000

DISABILITY/LIFE PLAN RATES	Short Term Disability	Long Term Disability
Rates 2021	Included with Package	Package Total \$57.50

* 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.

