



Washington State
Council of Fire Fighters



WSCFF Life & Disability Program - Plan 2 Benefit Summary

Life/AD&D and Long Term Disability Insurance

Standard Policy #771100

Effective 1/1/2020

For copies of policy certificates and/or help filing a claim, please contact DiMartino Associates.

Phone 206/623-2430 or toll-free at 800/488-8277

Basic Term Life Insurance

Employee Basic Life Benefit	\$15,000; paid to your beneficiary if you die for any reason
Dependent Life Benefit—Spouse and Dependent Child to age 26	\$1,000; paid to you if your spouse or dependent child die for any reason
Benefit Reduction Schedule	Amount your benefit reduces to if you are still working: 50% @ age 70, 40% @ age 75 and 20% @ age 80+
Waiver of Premium	Your Basic Life insurance will continue without payment of premiums while on Long Term Disability with The Standard; must be disabled prior to age 60
Portability	Employee and covered dependents may port Basic Life insurance until age 70; see Portability rates inside Policy Certificate
Accelerated Death Benefit	You may be eligible to receive an accelerated benefit of 75% to a maximum of \$500,000 of your Basic Life insurance if you have a qualifying medical condition; must be under age 60 to qualify
Conversion	Included. Member may convert to a whole life policy upon termination; subject to market rates

Basic Accident Insurance

Employee Basic AD&D Benefit	\$15,000; paid to your beneficiary if you die as a result of an accident; partial benefit paid for certain dismemberments. See Schedule of Coverage.
Schedule of Coverage	
Loss of one hand or one foot	50% of Principal Amount
Loss of sight in one eye, speech or hearing in both ears	50% of Principal Amount
Two or more of the above losses	100% of Principal Amount
Thumb & index finger on same hand	25% of Principal Amount
Quadriplegia	100% of Principal Amount
Paraplegia	50% of Principal Amount
Hemiplegia	50% of Principal Amount
	<i>Refer to Policy Booklet for full Schedule of Coverage</i>
Benefit Reduction Schedule	Amount your benefit reduces to if you are still working: 50% @ age 70, 40% @ age 75 and 20% @ age 80
Additional Benefits:	
Child Care Benefit	The total child care expense incurred by your Spouse within 36 months after the date of your death for all children under age 13, but not to exceed \$5,000 per year or the cumulative total of \$10,000 or 25% of the AD&D benefit, whichever is less
Public Transportation Benefit	The lesser of (1) \$200,000 or (2) 100% of the AD&D benefit otherwise payable for the loss of your life
Occupational Assault Benefit	The lesser of (1) \$25,000 or (2) 50% of the AD&D benefit otherwise payable for the loss of your life
Line of Duty Benefit	Additional 100% of Principal Amount payable upon receipt of due proof that covered person, while serving in the Line of Duty, suffers a covered loss that results directly and independently of all other causes from a covered accident
Seat Belt Benefit	The lesser of (1) \$10,000 or (2) the amount of AD&D benefit otherwise payable for the loss of your life
Higher Education Benefit	The tuition expenses for training incurred by your spouse within 36 months after the date of your death, exclusive of room and board, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D benefit, whichever is less

Long Term Disability Insurance

Benefit Waiting Period	90 days <i>Number of calendar days you must be disabled before a benefit is payable</i>
Maximum Benefit Duration	To age 62
Monthly Benefit	60% of Covered Earnings; maximum \$5,000/month
Minimum Benefit	\$100/month
Definition of Disability	24 month Own Occupation; followed by Any Occupation for the remainder of the benefit period Own Occupation Period: For the first 24 months of your long term disability, you are disabled if you are unable to perform the material duties of your “own” occupation. Any Occupation Period: After 24 months, you are disabled if you are unable to perform the material duties of “any” occupation which you are reasonably suited for, based on education or experience, and at which you can be expected to earn at least 60% of what you were making prior to becoming disabled.
Deductible Income	Your benefit will be reduced by certain other income you are receiving from other sources: Work Earnings, Sick Leave, LEOFF/PERS Retirement Benefits, Worker's Compensation, Other Group Disability Benefits. See Policy Certificate for full list of Deductible Income sources.
LEOFF Integration	For the first 12 months that you are receiving your LEOFF or PERS retirement benefit, you may keep up to 100% of pre-disability earnings between the two. After 12 months , your LTD benefit is reduced by the amount you receive in LEOFF or PERS benefits, dollar for dollar.
Sick Leave Buy Back / 100% Backdoor Integration	Optional Benefit - Must elect on Master Participation Agreement. The Standard will not offset sick leave. If doing Sick Leave Buy Back, disability check must be credited to sick leave bank. If doing Backdoor Integration, total income may not exceed 100% of pre-disability earnings
Pre-Existing Condition Limitation	3 month look back / 3 month symptom free / 12 months insured
Mental Illness/Substance Abuse Limitation	24 months per incident benefit for disabilities arising from a mental illness or from substance abuse
Subjective Condition Limitation	24 months per incident for disabilities arising from a musculoskeletal issue or other subjective condition. See Policy Certificate for more information.
Taxation of Benefit	If monthly LTD premiums are paid with post-tax dollars, the LTD benefit will be tax-free to the member. If premiums are paid pre-tax, the benefit will be taxable.

This benefit summary is only a summary of the benefits and not intended to replace the specifics of the Plan Contract. If there is a discrepancy, the Plan Contract will supersede this summary.

