



WACOPS / PSEI

January 01, 2020

The Standard Insurance Company

LONG TERM DISABILITY PROGRAM (Police)

DISABILITY FEATURES	PREMIER PLAN	PREMIER PLUS PLAN
Benefit %	60%	66 2/3%
Maximum Benefit	\$7,500	\$7,500
Minimum Benefit	Greater of 10% or \$100	Greater of 10% or \$100
Elimination Period		
Off the Job	30 days	30 days
On the Job	180 days	180 days
Definition of Disability		
Own Occupation	24 months	24 months
Any Occupation	62 Years Old	62 Years Old
Income Protection		
Own Occupation	80%	80%
Any Occupation	60%	60%
Survivor Benefits	3 Months	6 Months
Benefit Offsets		
Sick Pay Received	Benefit & Sick Pay allowed up to 100% of PDE*	Benefit & Sick Pay allowed up to 100% of PDE*
Sick Pay Retention	Integration – up to 100%	Integration – up to 100%
L&I Time Loss	Yes	Yes
Social Security	Full	Full
LEOFF II Benefits	Eligible & Received	Eligible & Received
Return to Work Earnings	Benefit & Work allowed up to 100% of PDE*	Benefit & Work allowed up to 100% of PDE*
Child Care Credit	None	12 Months
Rehabilitation Plan Benefit	10%	10%
Temporary Recovery Period	90 Days	90 Days

LIFE / AD&D BENEFITS	PREMIER PLAN	PREMIER PLUS PLAN
Line of Duty AD&D Insurance	\$30,000	\$50,000
Life Insurance	\$20,000	\$30,000
AD&D Insurance	\$30,000	\$30,000
Dependent Life Insurance	\$2,000	\$2,000

MONTHLY PREMIUMS	PREMIER PLAN	PREMIER PLUS PLAN
2-Year Rate Guarantee		
January 01, 2020 to December 31, 2021	\$59.13	\$79.13

- AD&D Coverage includes Occupation, Exposure and Disappearance Benefits.
- Life insurance Waiver of Premium definition of disability aligns with LTD definition.
- Higher life insurance limits are available.
- Benefit taxability is determined by IRS rules.
- Monthly rates for certain groups may be different than shown.
- The above plan description is for Police only. The Firefighter's plan is not shown.
- *PDE = Pre-disability Earnings

The Standard Insurance Company and affiliated entities provide this coverage. This coverage summary is a simplified overview of the insurance coverage for descriptive purposes only and does not interpret or supersede any policy conditions. The coverage provided is determined solely by the terms, conditions, warranties and exclusions of the policies issued and as determined by the insurance company. Please note that the policy terms and conditions must be followed precisely or coverage may be void.