

King County FOP Lodge 37
Disability Plan Comparison
Short Term Disability/Long Term Disability/Life/AD&D

DISABILITY FEATURES	Current - CIGNA
Benefit Percentage	66 2/3%
Maximum Benefit	\$8,000
Minimum Benefit	10% or \$100
Elimination Period	
Off the Job	45 Days
On the Job	180 Days
Def. of Disability	
Own Occupation	36 months
Any Occupation	SSNRA
Extended/Catastrophic Disability	20% to \$1500 - while on benefit
Benefit Offsets	Yes
Sick Pay Offsets	Yes - assumed if not taken
Employer Dis./Retirement Benefits	50% of received
Earnings Test	80%/80%
Social Security Integration	Yes
Survivor Benefit	3 months - N/A if catastrophic disability benefit paid
Pre-existing conditions	3/12

FOP Package	
Short Term Disability	Long Term Disability
60%	66 2/3%
\$1,500 per week	\$7,500
10% or \$25 per week	10% or \$100
30 Days	180
N/A	180
	24 months
	SSNRA
	85% of benefit for 60 months - after normal max duration
Yes	Yes
Yes - Can be combined benefit + sick pay up to 100% of earnings.	Only if Received
Only if taken	Only if taken
Ability Test	99%/99%
Yes	Yes
	3 months
	6/12

Takeover provision applies

LIFE INSURANCE BENEFITS	
Life	\$100,000
AD&D	\$100,000
Line of Duty AD&D	\$50,000
Life - Critical Illness Rider	

\$15,000
\$85,000
See AD&D
10%

DISABILITY/LIFE PLAN RATES	Renewal
Rates	\$80.42
Difference	
Rates Good Through	12/31/2020

Package Total	
\$63.90	
-\$16.52	Annual: \$198.24
3/1/2021	

This is a summary of benefits based on available information. The actual plan contract will prevail in the case of any dispute.