



**NEW BENEFITS  
AVAILABLE APRIL 1<sup>ST</sup>**

**WA Trust has negotiated the**

***BEST IN CLASS*  
TRUST OFFERING**

**for our Members:**

**Hero Accident Plan**

**Long Term Disability**

**Life Insurance**

**Health Reimbursement Account**

**Union College Benefit**



The Washington State FOP Trust Program is proud to welcome our Brothers and Sisters of the Oregon Labor Coalition to fully participate in this program to protect law enforcement professionals and their families.





**NEW OFFERING AT NO ADDITIONAL COST!**

# **The Hero Accident Plan**

**EXCLUSIVELY FOR LAW ENFORCEMENT**

**NOW INCLUDED IN THE TRUST PLAN**

## **Line of Duty Death Benefit of \$200,000**



**24-hour coverage  
on OR off the job**

**Secure your family's  
financial future**



**\$400 Emergency  
Room Benefit**

**Ambulance benefit  
\$600 ground  
\$3,000 air**



**\$3,000 Initial Day  
Admission**

**2X Benefit for ICU**



**Other Benefits**

**\$100 Wellness, Service  
Dog Benefit, PTSD  
Benefit**



**\$750 Per Day  
Confinement Benefit**

**2X Benefit for ICU**

**New Enrollment Platform Coming Soon!  
You will be asked to complete your beneficiary information for our new Accident Plan.**



## Trust Provided Long-Term Disability

- **Guaranteed Issue for Members.**
- **Eligibility: Active: Full-time member in good standing of a Participating Law Enforcement Agency**
- **Elimination Period: 90 days of Total Disability**
- **Benefit: 66 2/3% of Salary up to \$7,500 per month**

## Trust Provided Life Insurance

- **Eligibility: Active: Full-time member in good standing of a Participating Law Enforcement Agency**
- **Member Life Benefit: \$25,000**
- **Dependent Spouse Life Benefit: \$2,000**
- **Dependent Child Life Benefit: Age 14 days to 6 Months: \$200. Age 6 months to age 26: \$2,000**

## Trust Provided Health Reimbursement Account

We offer a plan that provides the best way to save for retiree medical expenses by beating the IRS 3 ways. This isn't available through any other type of program. Contributions to the plan are not taxed going in, earnings are not taxed, and the earnings are not taxed when paid.

- **Each participant has their own account containing contributions and earnings**
- **Benefits from the account are available to the member, their spouse, and dependent children**
- **No "use it or lose it" provision, your unused benefits roll into the future**
- **Reimburse any allowable medical expense**
- **Can be used for medical insurance premiums**
- **Choose to use it now for medical expenses, save it for retirement, or both**
- **Can be used to roll over leave cash-out dollars without being taxed**
- **Or accumulate negotiated HRA funding for use in conjunction with your current medical plans**

## Trust Provided Union College Benefit

- **Education that honors your service.**
- **Up to 50% off tuition.**
- **For your entire family: children, grandchildren, spouse, parents, grandparents, in-laws, and more.**
- **Over 250 programs: Certificate, Associate, Bachelors, Masters, and Doctoral Degrees.**
- **Transfer previous credits and up to 57 Police Academy credits.**
- **U-Learn program: Unlimited Associate or Bachelor course for no more than \$5250 per year**
- **Network includes only regionally accredited, not-for profit colleges.**
- **Select Master's Degrees for under \$10,000**

## **Additional Voluntary Benefits Available Through EBS Our Broker of Record**

### **Hospital Indemnity**

- **Three plan levels to choose from: \$1,000, \$1,500, \$2,500**
- **Helps cover the high costs associated with hospital admissions**
- **Benefits are paid directly to the policy holder, tax-free**
- **Coverage includes childbirth**
- **No Pre-Existing Condition Clause**
- **\$50 Annual wellness benefit**

### **Cancer Plan**

- **Four plan levels to choose from all include up to \$5000 per month for Radiation/Chemotherapy, up to \$2000 per month for self-administered drugs**
- **Daily hospital confinements benefit, surgical benefits and diagnosis benefit is based on selected plan**
- **Coverage for 32 other diseases (including ALS, Epilepsy, Lyme Disease, Multiple Sclerosis, Muscular Dystrophy, Sickle Cell)**
- **ICU rider included! Pays \$325 per day up to 45 days if you go into a Hospital Intensive Care Unit.**
- **No Lifetime Maximum**
- **\$100 Annual wellness benefit**

### **Critical Illness**

- **First occurrence, additional occurrence, reoccurrence benefit**
- **Lump-sum benefits available up to \$30,000 for Member and Spouse**
- **Portable with no age benefit reduction or change in premium**
- **36 Covered conditions including Cancer, Stroke, Heart attack, Major organ failure, and childhood diseases**
- **\$75 Annual wellness benefit**

### **Life Insurance**

- **Up to \$150,000 in Life Insurance**
- **Guaranteed Issue for Members**