

FPPA Fire & Police Pension Association of Colorado

Overview

The Statewide Death & Disability Plan (SWDD) provides 24-hour, on- and off-duty coverage in the event that eligible Members are disabled or pass away. This Plan provides benefits for long-term disabilities, i.e. a medical condition that is expected to keep Members off the job for at least 12 months. Disabilities in this Plan fall under two categories: Occupational and Total. Each category has different requirements and benefit amounts which are described in detail throughout this brochure. Death benefits for surviving spouses and dependent children vary based upon whether the death is determined to be on- or off-duty. This determination will impact the amount and taxability of benefit payments. See details in the Survivor Benefits section of this brochure.

Eligibility

Members are eligible for benefits from this Plan until they meet the requirements for Normal Retirement under a defined benefit plan, or have reached 25 years of accumulated service and age 55 under a money purchase plan. Members must submit their disability application within 365 days of their last day on payroll with the SWDD covered department. If possible, Members are encouraged to apply while still on payroll with the department.

Base Salary

Base Salary (also known as Pensionable Earnings) generally includes base rate of pay plus longevity and shift differential, if applicable. The complete definition of Base Salary is located on the Rules and Regulations page at FPPAco.org.

FPPA provides Colorado police officers and firefighters two types of disability, Occupational and Total:

Occupational Disability

Occupational Disability means a Member is unable to perform their assigned duties due to a medical condition that is expected to last at least one year. Assigned duties are the specific tasks or jobs that a Member is required to regularly perform. Occupational Disability has two sub categories: Temporary Occupational Disability An Occupational Disability that has a prognosis for improvement or recovery through surgical treatment, counseling, medication, therapy, or other means. There is a reasonable expectation that the Member may recover from this disability and return to work as a firefighter, police officer, or other first responder. If the Member returns to work after receiving a Temporary Occupational Disability, they will receive service credit in an applicable retirement plan, as long as they remain eligible.

Permanent Occupational Disability

An Occupational Disability caused by a permanent or degenerative condition, and that has no prognosis for improvement or recovery through surgical treatment, counseling, medication, therapy, or other means. The Member has the ability to perform gainful activities, but not as a firefighter, police officer, or other first responder. Total Disability Total Disability means the Member is unable to perform any substantial gainful activity due to a physical or mental impairment that is expected to last at least one year and may result in a shortened life expectancy or death.

TheStandard®

LIFE and AD&D

Overview

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education, and more in the event of your passing. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident.

Eligibility Requirements

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| Policy | <ul style="list-style-type: none"> A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective |
| Employee | <ul style="list-style-type: none"> You must be insured for Basic Life through The Standard You must be an active employee of a participating employer in the Colorado Employer Benefit Trust (CEBT) working at least 20 hours each week Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible You cannot be insured as both an employee and a dependent |
| Dependent | <ul style="list-style-type: none"> You must elect Additional Life insurance for yourself in order to elect Dependents Life insurance Spouse means a person to whom you are legally married or your civil union partner Child means your child from live birth through age 25 Your child cannot be insured by more than one employee Your spouse or children must not be full-time member(s) of the armed forces |
| Premium | <ul style="list-style-type: none"> You pay 100 percent of the premium for this coverage through easy payroll deduction |

Coverage Amounts

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Employee	\$10,000	\$10,000	\$150,000	\$500,000
Spouse	\$5,000	\$5,000	\$30,000	\$250,000

Child	\$20,000
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The amount of the Additional AD&D benefit for loss of your, or your dependents, life is equal to the amount payable for your Additional Life or your Dependents Life benefit on the date of the accident. The amount of the Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Additional AD&D benefit on the date of the accident as shown below.

Loss:	Percentage Payable:
Loss of Life ¹	100%
One hand or one foot ²	50%
Sight in one eye, speech, or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%