

# Statewide Death & Disability Plan



## Resources available on our website:

### FPPAco.org

- Disability and Survivor Applications
- Step by Step Guide Through The Disability Process
- Employer Guide

## Questions? Call us.

(303) 770-3772

(800) 332-3772  
Ext 6300

## At A Glance

- Eligible for Fire & Police employees who meet FPPA's definition of member
  - ✓ Effective their first day on the job, remaining covered until they reach normal retirement (age 55 and 25 years of service or eligible for the Rule of 80)
  - ✓ Coverage for on duty death remains throughout employment
- Coverage is for both on & off duty incidents
- Provides coverage for long-term disability conditions
  - ✓ No waiting period to apply
  - ✓ Prognosis that the condition will last for at least 12 months
  - ✓ Must apply within 180 days from date of termination
- Survivor benefits payable to spouse and/or unmarried dependent children under age 23
  - ✓ Includes adopted, incapacitated, and a child conceived but unborn at the time of the member's death
  - ✓ No deadline to apply
- On-duty status, if granted, may establish a non-taxable distribution of disability or death benefit
  - ✓ Increases benefit payment for on-duty death
    - 40% survivor benefit for off-duty death (up to 50% if member has 2 or more dependent children which reduces to 40% upon children reaching age 23)
    - 70% on-duty benefit
  - ✓ Must support the claim for on-duty status with documentation