



# Benefits for WA FOP Members

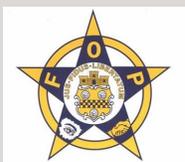
**Membership in the FOP offers access to benefits that can save money and offer value in many ways**

The purchasing power of our group is used to get better deals and special benefits. We do the research. You get quality benefits.

**Significant savings are available on many plans.**

Contact our FOP Advisor for more information:

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*Designed for your Group*



**Disability Insurance:** Your regular income is your most valuable asset. This benefit allows you to survive financially if don't receive a paycheck. Benefits are payable if you become disabled from an accident or illness that is from on or off duty causes.

The FOP disability plan is one of the best values available and has been designed specifically with cops in mind. In addition to the quality benefits, the plan is offered at a very competitive price. Compared to other plans, savings of over \$250 per year for each member are available for excellent financial protection when you need it the most.

**Health Insurance:** Negotiations for health insurance benefits are becoming more challenging and employers continually try to cut benefits and ask for a higher level of member contribution at the same time. The Cadillac Tax is also being used as a lever to force benefit cuts.

FOP has developed strategies to not only cut the cost of health insurance by an average of 10-20% but to also lessen the impact of the Cadillac Tax and lower the longer term cost of benefits. It's a way to control your own future and a smarter way to spend benefit dollars. Every dollar saved on benefits could be used to support other needs.

**Medical Savings Trust:** The best way to save for medical expenses in retirement and allows the flexibility to use those dollars now or in the future. It's also the best way to use sick leave cash-out dollars.



Benefits available through WA FOP are designed specifically for and oversight provided by members of law enforcement. Our plans also include support from our advisors that also act as your advocate whenever needed. They work for you, not the insurance companies.