



The best way to save for medical expenses



Western States Police Medical Trust

The right plan for your retiree medical expenses

Medical expenses and health insurance will probably be your largest monthly expense during retirement outside of a mortgage. It is a big expense for those retiring now, and the cost will only grow larger into the future. Proper financial planning includes saving dollars for retiree medical.

We offer a plan that provides the best way to save for retiree medical expenses by **beating the IRS three 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 benefits 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. This plan does not have a "use it or lose it" provision which allows unused benefits to roll into future years.

Everyone will have retiree medical expenses, including LEOFF I's if they have a spouse. Start accumulating benefits now to help pay for or significantly offset the cost of retiree medical expenses.

Plan Flexibility:

- Group picks contribution amount or % of set salary
- Reimburse any allowable medical expense
- Pays for premiums or medical expenses
- Choose to use it now, for unexpected expenses, save it for retirement, or all three

This plan can also be used to:

- Roll over leave cash-out dollars without being taxed
- Accumulate negotiated HRA funding for use in conjunction with your current medical plans.

Washington State Fraternal Order of Police uses its group purchasing power and national affiliation to provide a broad array of services, products and resources to support the personal and professional needs of its members.

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