Statewide
Death & Disability Plan

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)
  - 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

Resources available on our website:
FPPAco.org
- Disability and Survivor Applications
- Step by Step Guide Through The Disability Process
- Employer Guide

Questions? Call us.
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