

The Missouri FOP Family Protection Plan

The insurance market can seem overwhelming at times, with many choices and types of plans to protect you and your family. ProtectPak 4 keeps things simple — and affordable — by offering a package of insurance plans designed to provide you with well-rounded coverage that could

serve as the foundation of your financial protection. We have partnered with a major insurer with more than 160 years in the insurance industry. The Missouri Family



Protection Plan bundles four separate and distinct policies into one comprehensive package specifically designed to provide financial stability for your out-of-pocket expenses and lost wages.

You choose the level of coverage based on your individual needs and budget and you may opt to cover your family. Retired members who work 30 hours or more per week on another job are eligible as well. Here are some examples of coverage:

COST OF COVERAGE

Select your desired level of protection

Low Coverage	\$34.23 Month
Medium Coverage	\$54.60 Month
High Coverage	\$72.15 Month

LIFE INSURANCE

Pay's beneficiary upon member's death.

\$10,000.00
\$25,000.00
\$50,000.00

SHORT-TERM DISABILITY

Pays benefits directly to you for sickness or on or off duty injuries to help cover loss wages (Overtime & Detail lost wages Reimbursement)

Example

You are out of work due to a broken leg Or other qualified illness. After 14 days elimination period you will receive:

You may also receive partial benefit if back to work on life duty.

\$150.00 a week
\$200.00 a week
\$250.00 a week

ACCIDENTAL INJURY

Pay's benefits directly to you for certain accidental injuries regardless if ON or OFF the job.

Example

You are Involved in an accident, you suffer a broken leg and unable are to work:

Fracture

\$1,500.00
\$1,500.00
\$1,500.00

Emergency Room Visit

\$100.00
\$100.00
\$100.00

CRITICAL ILLNESS COVERAGE

Pay's benefits directly to the member for certain critical illnesses.

Example #1

You suffer a heart attack or stroke

Critical Illness Benefit

\$5,000.00
\$5,000.00
\$10,000.00

Short Term Disability (after 14 day period)

\$150.00 a week
\$200.00 a week
\$250.00 a week

Example #2

You are diagnosed with internal cancer

Critical Illness Benefit:

\$5,000.00
\$5,000.00
\$10,000.00

Short Term Disability (after 14 day period)

\$150.00 a week
\$200.00 a week
\$250.00 a week

Chemo & Radiation

No Benefit
\$1,000.00 a month*
\$1,000.00 a month*

* Actual Charges up to

Anti-nausea Medication

No Benefit
\$1,000.00 a month*
\$1,000.00 a month*

* Actual Charges up to

Experimental Treatment

No Benefit
\$300.00 a day*
\$300.00 a day*

* Actual Charges up to

Cancer Death Benefit:

No Benefit
\$5,000.00
\$5,000.00

Wellness Benefit

* One test per calendar year

Health Screening
\$50.00 Annually*

Call the MO FOP Benefits Hotline:
1-636-978-7798