

Life Insurance Possible for Individual Firefighter as of January 1st 2015

WFR provides

Term Life Insurance – Transamerica	(Pat Hill, agent)	On/Off Duty	\$100,000.00
AD&D Policy – Transamerica	(Pat Hill, agent)	On/Off Duty	\$100,000.00
*Universal Life Ins. – Transamerica	(Pat Hill, agent)	On/Off Duty	\$125,000.00
Term Life Insurance – Provident Insurance	(Chris Lubbers, agent)	On Duty only	\$ 50,000.00
*Cancer, Accident & Health Insurance – Transamerica	(Pat Hill, agent)	On/Off Duty	\$ 25,000.00

State Firefighter Association

Term Life – V.F.I.S.	(Chris Lubber, agent)	On Duty only	\$45,000.00
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Federal Government Public Safety Officer’s Insurance

Term Life – Paid for by tax money Tied to Consumer Price index – updated October 1 st each year		On Duty only	\$339,310.00
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City of Wichita Insurance Program (optional)

Basic Life/AD&D Cost varies depending on salary (rate per \$1000 coverage)		On/Off Duty	2 x annual salary up to \$400,000.00 Rounded to nearest \$1000
Voluntary AD&D Cost calculated by increments of \$25,000.00 coverage		On/Off Duty	\$25,000.00-\$500,000.00
Supplemental Term Life Insurance Cost per \$1000 of coverage varies according to age		On/Off Duty	1, 2, 3, or 4 x salary up to \$1,000,000 Max. maximum is combined basic life & supplemental life

Worker’s Compensation Insurance

Term Life Insurance Policy		On Duty only	\$200,000.00
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Transferrable at Retirement