



SUMMARY OF BENEFITS

EFFECTIVE DATE: 01/01/2025 - 01/01/2026
ANNIVERSARY DATE: January 1
INSURER: Metropolitan Life Insurance Company (MetLife)
POLICY NUMBER(S): Lump Sum PTSD Diagnosis Benefit – **254413**
PTSD Disability Benefit – **254410**
MASTER POLICYHOLDER: ACCG-Interlocal Risk Management Agency
ADMINISTRATOR: Association County Commissioners of Georgia
PARTICIPATING EMPLOYER: **Columbia County 1450**

ELIGIBLE FIRST RESPONDER: “First Responder” means any individual who meets one or more of the following definitions from Georgia law (O.C.G.A.) as a result of services they perform for the PPE, either for pay or on a volunteer basis: Firefighter (O.C.G.A. § 25-4-2); Peace officer (§ 35-8-2); Probation officer (§ 45-1-8); Emergency medical professional (§ 16-10-24.2); Emergency medical technician (§ 16-10-24.2); Communications officer (§ 37-12-1); Highway emergency response operator (§ 45-1-8); Correctional officer (§ 45-1-8); Jail officer (§ 45-1-8); Juvenile correctional officer (§ 45-1-8), law enforcement officer with the Department of Natural Resources.

PUBLIC ENTITIES: Public Entity means: Georgia state agency, instrumentality or authority; Georgia county or consolidated government; Georgia city; Georgia school district, independent school district, or other local school system; and any other political division of Georgia.

CLASS DESCRIPTIONS:

- Class 1: All Actively at Work First Responders employed by the named Participating Public Entity.
- Class 2: All Actively at Work volunteer First Responders of the named Participating Public Entity Who Are Not Employed as a First Responder by Any Other Public Entity

COVERAGE BEGINS: Later of Effective Date or Start of First Responder Services for the PPE

Critical Illness (Lump Sum) PTSD Benefit: Class 1 and Class 2

Lifetime Benefit per First Responder: **\$3,000**

Diagnosis of Occupational PTSD must be made by a Qualified Diagnostician on or after January 1, 2025 and no later than two years after qualifying traumatic event. PTSD must relate to a traumatic event that occurred on or after July 1, 2024 while First Responder was performing first responder services for a Participating Public Entity.

Coverage Continuation Rights: None

Long-Term Disability (Income Replacement):

Elimination Period: 90 Days

Benefit Duration: 36 months or until released to work as First Responder

Return to Work Incentive: Included

Offset: Offset by PTSD Workers' Compensation and by other employer-sponsored disability benefits provided at no cost to First Responder.

Survivor Income Benefit Option: None

Coverage Conversion Rights: None

Class 1 Benefit: 60% of all pre-disability earnings as a First Responder for any Public Entity while employed as a First Responder for the PPE, up to the Maximum Monthly Benefit

Class 2 Benefit: Maximum Monthly Benefit: \$5,000; Minimum Monthly Benefit \$100
\$1,500 per month; Minimum Monthly Benefit \$100

This Summary of Benefits is not a contract or guarantee of coverage. The Employer's list of Eligible First Responders and the terms of the actual Policy or Policies control. The Policy(ies) can be found at www.gfrptsinsurance.com, and you may request a copy from the Employer. The Policy(ies) contain(s) important information, including when coverage begins and ends, how to make a claim, and how to continue coverage after termination of eligibility.

Questions about claims after a diagnosis? Call Lockton at 706-877-6400 (Lindsey Albright), 678-361-0886 (Meghan Murray), 404-368-6373 (Caroline Grinstead), or 229-402-0799 (Spencer Shaw)

12/19/2024