



Georgia's first responders protect and serve us

Be there for them when they need it most



With the recent passage of the Ashley Wilson Act (House Bill 451), First Responders (peace officers, firefighters, emergency medical professionals and technicians, 911 operators, probation officers, and jail and correctional officers) serving Georgia public entities on an employed or volunteer basis now have a right to valuable benefits. These benefits are payable if they are diagnosed with post-traumatic stress disorder arising from their service for any Georgia public entity. To support prompt treatment and return to service, the Act requires that First Responders can quickly and confidentially obtain a lump-sum payment upon diagnosis and long-term disability benefits if needed. Local governments must provide their First Responders these mandated benefits on an insured or self-insured basis.

Mental health is just as important as physical health.

The State of Georgia understands that for first responders, the emotional challenges of the job can be as strenuous as the physical demands. We know the importance of whole person health — physical, mental, financial, and social — and strive to provide benefits that support the well-being of individuals and their families. We recognize that first responders who serve our community with compassion, loyalty, and dedication deserve care for their own mental health.

To meet this need, DOAS is working with MetLife and Lockton to develop a new offering designed to comply with the Ashley Wilson Act's specific requirements. MetLife's Occupational PTSD Benefit for Georgia First Responders combines a lump sum payment through Critical Illness Insurance as well as additional income replacement through Long Term Disability Insurance. Due to its unique design for compliance with the Act, MetLife has determined that the lump sum payment and disability benefits are exempt from federal and Georgia state tax.

Critical Illness (Lump Sum) Benefit

State first responders will be offered a choice of the following benefit amount options: \$3,000, \$5,000, \$10,000 or \$15,000. Benefits are paid directly to the First Responder based on a flat schedule (not reimbursement) and there is no coordination with other insurance coverage.

Long Term Disability Benefit

Coverage levels are based on employment status, with a buy-up option offered to counties/municipalities for their volunteers.

	EMPLOYED FIRST RESPONDERS	VOLUNTEER FIRST RESPONDERS	VOLUNTEER FIRST RESPONDERS BUY-UP
Elimination Period	90 days	90 days	90 days
Max Duration	36 months	36 months	36 months
Benefit Amount	60% of pre-disability First Responder earnings ¹	Flat \$1,500	Flat \$2,000
Definition of Disability	36 mo. own occupation (as First Responder) ²	36 mo. own occupation	36 mo. own occupation
Max Monthly Benefit	\$5,000	\$1,500	\$2,000

For more information on this program, email us at gfrptsd@lockton.com

And for additional information, visit our website at <http://gfrptsdinsurance.com>



If you're thinking about suicide, are worried about a friend or loved one, or would like emotional support, the **988 Suicide and Crisis Lifeline** is available 24/7 across the United States. **Simply dial 988** from any phone to connect now. Also, people can chat at 988lifeline.org for themselves or a loved one who may need crisis support.

1. Pre-disability Earnings means your combined gross monthly salary or wages for First Responder services from all Public Entities while employed by Your Employer. The term does not include overtime pay; your Employer's or the Group Policyholder's contributions on Your behalf to any deferred compensation arrangement or pension plan; or any other compensation from Your Employer or the Group Policyholder.
2. You are Disabled if Occupational PTSD precludes You from performing regular duties as a First Responder and You are receiving appropriate care and treatment.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product, please refer to the group policy form GPNP15-2T, GPNP15-3T, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

