



FRBT Disability Coverage

Plan TB \$36.95 Per Month
Provides \$1,000 per month for both Accidents and illness. Coverage begins on the eighth day*.

Plan TC \$56.95 Per Month
Provides \$1,500 per month for both Accidents and illness. Coverage begins on the eighth day*.

Both plans include:
24 Hour Coverage both on and off the Job!
Seven Day Elimination Period
\$40,000 Accidental Death Benefit
\$1,000 Gun Shot Rider
Light Duty Benefit**

Restrictions apply, See policy for details.

*Must be totally disabled for 7 consecutive days. Once the elimination period has been met benefits will be paid from the first day of total disability.
**A light duty benefit may be paid if a covered Person is totally disabled for more than 7 days. Received at least one day of total disability benefits. Light duty is paid at 50% of the accident benefit for up four weeks.



Champion Accident

An additional \$1000 to \$1500 in income protection when you need it the most. Pays both on and off the Job! Rates as low as \$26.30 per month.

Critical Illness

No one plans on getting sick.....
But just incase, we've got you covered.

Lifetime Benefit Term

Life insurance, Long term care, and Terminal Illness in one powerful product.

High Deductible Buffer

Helps to close gap with your City's high deductible.

**Contact your local and dedicated
First Responders Benefit Trust
Representative:**

Dental Coverage

	DMO	Indemnity
Member	\$14.48	\$36.98
Member +1	\$26.58	\$78.68
Family	\$32.63	\$107.74

Vision Coverage

Member	\$8.12
Member +1	\$16.34
Family	\$23.84

Group Life Insurance

Member Rates

\$17.50	\$50,000
\$26.25	\$75,000
\$35.00	\$100,000

Spouse and Child Coverage Available
Includes Accidental Death Benefit



**1600 State Street
Houston, Texas 77007
frbt.us**