

2026 Benefits as Approved at the Regular December Meeting 12/3/2025

Life Insurance - (On or Off Duty) - **Welfare Fund 15% and Relief Fund 85%** - Increased Benefit for 2026
\$150k life with \$100k AD&D

Disability Policies -- (On or Off Duty) - **Welfare Fund 15% and Relief Fund 85%** - Unchanged for 2026
Disability due to Injury - \$200 per week beginning with day 1 up to 6 months, then converts to Long Term Disability for up to 5 years at \$800 per month.

Disability due to Sickness - \$200 per week beginning with day 8 up to 6 months, then converts to Long Term Disability for up to 5 years at \$800 per month.

Eyeglasses – Increased Benefit for 2026

Each member will be eligible to be reimbursed for out of pocket expenses for up to \$350 every 24 months for eyeglasses and eye exams. This reimbursement will come from the **Welfare Fund**.

Each member will be entitled to be reimbursed for out of pocket expenses for up to \$350, any time a replacement of glasses broken ON DUTY as necessary. This reimbursement will continue to come from the **Relief Fund**.

Durable Medical Goods – (ON DUTY ONLY) - **Relief Fund** - Unchanged for 2026

The KCKFRA will reimburse up to \$500 every 24 months for Durable Medical Goods that are required due to an ON DUTY INJURY with supporting documentation from the doctor. This benefit applies to items such as hearing aids, orthotics, etc..... This reimbursement will be paid from the **Relief Fund**.

Non-Disabling Injury – Unchanged for 2026 - (OFF DUTY ONLY) - **Welfare Fund**

The Association will reimburse a member for up to \$500 of out of pocket expenses for any non-disabling OFF DUTY injury. This reimbursement will be paid from the **Welfare Fund**.

Subscription to Firewire Newspaper - **Welfare Fund** – Unchanged for 2026

The KCKFRA **Welfare Fund** will pay for a subscription to the bimonthly newspaper of the KSFFA, The Firewire, for any member that requests it. Simply email kckfra.chad@gmail.com your request to receive the Firewire, and the KCKFRA will take care of setting up the subscription and covering the cost of the subscription.

Dr. Johnson - **Welfare Fund** - Unchanged for 2026

Dr. Johnson will continue to write off any charges not covered by the members insurance coverage, including deductibles and copay charges.

If any member receives a bill from Doctor Johnson's Office, they should let Nate Schotanus know via email at nhschotanus@gmail.com.

Pension Fund Contribution - **Relief Fund - 2 shares for 2026**

The KCK FRA Pension Fund stipulates that a minimum of 1 share will be contributed for each member that is active on 12/31 of each year. Contributions will be based on the share value of 12/15 of that year and will be contributed around the following 1/15

Dr. Kobler - Chiropractor - **Welfare Fund** - **New Benefit for 2026**

Mobile chiropractor service. Dr. Kobler will tour the department offering services while members are on duty. Cost to each member will be \$20 with the KCKFRA paying another \$10 for each member. The maximum visits the FRA will pay for each member per year is 12. After this, the total visit cost will be paid by the member at a discounted rate.