

## SUMMARY OF BENEFITS

EFFECTIVE DATE: 01/01/2026 - 01/01/2027  
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: **Butts County 0850**

**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**

**Maximum Monthly Benefit: \$5,000; Minimum Monthly Benefit \$100**

Class 2 Benefit: **\$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.gfrptsdinsurance.com](http://www.gfrptsdinsurance.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)**

10/22/2025



## First Responder Acknowledgments

[To Be Provided with the Summary of Benefits & Maintained by First Responder and Entity]

The Butts County ("the County") provides First Responder PTSD Benefits ("Coverage through the County") to its employed First Responders\* and its volunteer First Responders who are not employed First Responders with another Public Entity.\* (\*See definitions in the Summary of Benefits.) *This document is not a contract or a description of coverage and does not create any rights. In the event of a conflict, the terms of the applicable Policy control.*

### Coverage Status though the County for First Responder Named Below:

Covered through the County if Employed as a First Responder for the County.

Covered through the County if Serving as a Volunteer First Responder for the County and Not Employed as a First Responder by any other Public Entity

NOT COVERED through the County (But Entitled to Similar Coverage) if Serving as a Volunteer First Responder for the County and Also Currently Employed as a First Responder by another Public Entity

### Acknowledgments:

I have received a copy of the Summary of Benefits, which applies if I am Covered through the County now or will apply if I become Covered through the County at a later date.

I am able to access GFRPTSDinsurance.com, which contains the full description of the Coverage and its requirements (the Certificate) as well as important Privacy Notices and claim forms.

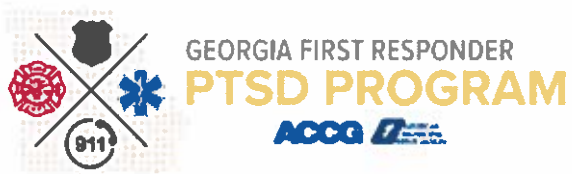
If I am a volunteer First Responder for the County, I must notify the County if I become employed as a First Responder with any other Public Entity or am no longer employed as a First Responder with any other Public Entity.

If "Not Covered" according to the criteria above, I acknowledge and understand:

- The other Public Entity for whom I am a paid First Responder must provide me similar coverage.
- If I am unsure of whether my coverage is through the County or another Public Entity and I am diagnosed with occupational PTSD, I should submit a claim to MetLife, who will help determine the proper source of any coverage. **I should file any claim for benefits directly with MetLife and I do not need to notify the County that I am making a claim.**

If "Covered" according to the criteria above, I acknowledge and understand:

- The Summary of Benefits applies to me. It is available upon request from my employer, and I can review the full description of the Coverage and its requirements (the Certificate) as well as important Privacy Notices and claim forms on gfrptsdinsurance.com.
- **I should file any claim for benefits directly with MetLife and I do not need to notify the County that I am making a claim.**



- If I am diagnosed with PTSD after termination of my regularly scheduled First Responder services for the County and the PTSD is associated with a traumatic event that occurred while I was performing First Responder services for the County, I may be eligible for benefits according to the terms of the Certificate available at [GFRPTSDinsurance.com](http://GFRPTSDinsurance.com).

Name of First Responder \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Privacy Notice for Georgia First Responders PTSD Program

*This Privacy Notice describes the individually identifiable information about First Responders that Program Administrators of the Georgia First Responders PTSD Program collect and how it is used and shared.*

**PROGRAM ADMINISTRATORS:** Certain employees of Georgia Municipal Association ("GMA") and Association County Commissioners of Georgia ("ACCG") provide administrative services for the PTSD Program. The Southeastern Series of Lockton Companies, Inc. serves as broker for the MetLife insurance policy that is offered through the PTSD Program. GMA, ACCG, and Lockton are all Program Administrators of the PTSD Program.

**PRIVACY OBLIGATIONS UNDER ASHLEY WILSON ACT:** The Ashley Wilson Act contains privacy requirements for information that "could reasonably be used to identify individuals making claims or who have made claims or who have received benefits." These privacy requirements were included because federal privacy law (HIPAA) does not apply to the Program. Program Administrators and MetLife treat this information as "sensitive mental health information" and only use and share the information to operate the Program, prepare aggregated reports, comply with the law, or as authorized by the First Responder.

Communications between First Responders (or their representatives) and Program Administrators or MetLife are confidential and privileged.

The Act ensures that First Responders can get the lump sum benefit in a confidential manner similar to receiving mental health benefits under a group health plan (subject to HIPAA) or under an employee assistance program, and limits interactions with the employer for disability benefits to those allowed for other mental health disability benefits.

- First Responders submit their claims for benefits directly to MetLife and do not need to inform the Employer.
- MetLife will not inform Program Administrators of claims or benefits without the First Responder's express authorization.
- MetLife and Program Administrators will never tell Employers whether a First Responder has made a claim for or received a lump sum benefit (without express authorization).
- For the disability benefit, MetLife will only communicate with a human resources contact at the Employer about work requirements and work status, which will indicate that the First Responder has submitted a claim for disability benefits.
- Due to the nature of the Program, MetLife does not need to and will not provide any reports of benefits to the IRS or the Employer.
- If an Employer learns of a claim or benefits from the First Responder or otherwise,

the Employer is prohibited by law from taking any employment action solely as a result of a First Responder's diagnosis, claims, or benefits.

- Employers are required to treat any information they may learn about claims or benefits confidentially as they would treat mental health information associated with a group health plan or employee assistance program.
- Employers are required to designate an employee who is authorized to securely submit eligibility information about First Responders to the Program Administrators' eligibility portal. This information identifies which employees and volunteers meet the definition of First Responder and does not contain any information about claims or benefits.

#### PROTECTED INDIVIDUALLY IDENTIFIABLE INFORMATION MAINTAINED BY PROGRAM ADMINISTRATORS; USE AND SHARING

**Eligibility Data:** A designated representative of each Employer that offers the Program securely submits the following information to the eligibility portal twice a year: **first and last name, social security number, date of birth, type of First Responder (by statutory definition), and employed or volunteer status.** This information is used to ensure proper billing of premiums and is securely shared with MetLife to enable MetLife to validate identity and determine eligibility for benefits when First Responders submit claims. To comply with the Act's privacy requirements, MetLife will NOT check with the Employer to determine eligibility when a claim is made.

**Information Provided by First Responder:** If a First Responder contacts a Program Administrator with questions about the Program, the Program Administrator may collect individually identifiable information necessary to answer the questions or direct the First Responder to the right resource and otherwise communicate with the First Responder. This information may include name, phone number, email, employer, employment status, and other information shared by the First Responder. This information is used to answer the questions and may be shared with other Program Administrators or MetLife as appropriate for answering the question and for customer service purposes.

**Information About First Responder Claims or Receipt of Benefits:** Program Administrators do not have access to information about whether a First Responder has submitted a claim for benefits or has received benefits unless the First Responder shares that information with the Program Administrator(s). MetLife is prohibited from sharing individually identifiable information about claims and benefits with the Program Administrators without an express written authorization from the First Responder. However, Program Administrators may learn about claims or benefits from a First Responder or someone acting on behalf of the First Responder. Program Administrators may share this information with other Program Administrators and MetLife as they deem appropriate for the operation of the Program.

Reports that Do Not Include Direct Identifiers: Program Administrators may request reports from MetLife that show use of benefits for purposes of evaluating the Program. These reports will not contain names or other direct identifiers. However, the reports may contain information (such as type of First Responder and geographic location of employer) that could be used with other information to identify individuals. These reports will be used as the Program Administrators deem appropriate for the operation of the Program and may be shared among the Program Administrators and with MetLife. Reports that could reasonably be used to identify an individual shall not be shared except as required by law.

#### PROTECTION OF INDIVIDUALLY IDENTIFIABLE INFORMATION

The Program Administrators and MetLife have privacy and information security policies and procedures and safeguards designed to ensure that individually identifiable information is protected from unauthorized access, misuse, and destruction. These controls are designed to meet a variety of applicable laws. For more information about MetLife's privacy practices, refer to the MetLife Privacy Notice posted on [GFRPTSDInsurance.com](http://GFRPTSDInsurance.com).