

LEOFF 1 DISABILITY BOARD



**Policies & Procedures
2026 Draft**



LEOFF 1 DISABILITY BOARD POLICIES & PROCEDURES

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LEOFF 1 DISABILITY BOARD

LEOFF 1 Claim Forms & Resources Quick Links

Submit claims (**within 1 yr. from date of service**)

Fax-360-709-2735

Email-humanresources@ci.olympia.wa.us

Mail-Attn: HR, City Hall, PO Box 1967, Olympia, WA 98507

LEOFF Board Doctor: Dr. William Penn, Yelm Family Medicine, 360.458.7761

[Application for Payment of Services](#) (**requiring LEOFF 1 Disability Board approval**-e.g. hearing aids, long term care, dental exceeding \$2000)

[Reimbursement Instructions](#) (**NOT requiring LEOFF 1 Disability Board approval**-e.g. routine prescriptions, optical, dental under \$2000, co-pays after insurance pays their portion)

- Reimbursement Claim Form

Medical Plans

Regence MedAdvantage/Kaiser

- Regence Customer Service 1-888-319-8904
- Kaiser Member Services 1-888-901-4600

Please refer to your Summary of Benefits or call customer service for questions about coverages.

LEOFF 1 DISABILITY BOARD

POLICIES AND PROCEDURES

I. GENERAL

A. Purpose

These policies and procedures are established for the purpose of:

1. Apprising retired employees of the City of Olympia who are members of Law Enforcement Officers and Firefighters 1 (members) of the benefits provided under [RCW 41.26](#) and the means by which such benefits may be obtained.
2. Serving the public interest by regulating the payments of benefits.
3. Informing both members and the general public of the procedures under which the (Board) operates so as to provide consistency and uniformity in dealing with individual member's claims.

B. Scope

These policies and procedures shall be applicable to all ex-employees covered by [RCW 41.26](#), unless otherwise specifically provided herein.

C. Effect of Policies and Procedures

All ex-employees of the City of Olympia covered by LEOFF 1 shall be subject to these policies and procedures to the extent consistent with applicable state law and shall at all times follow the procedures outlined to avoid possible loss of benefits. In the event any policy or procedure as applied to the particular member shall be held to be contrary to state law, such member shall not be relieved of any other requirement contained herein and any such finding shall not relieve the member from the responsibility to comply with all other policies and/or procedures. A member's failure to follow these policies and/or procedures may, at the discretion of the Board, subject them to the loss of benefits otherwise due under the [RCW 41.26](#).

D. Promulgation of Policies and Procedures

It is the responsibility of the Board Secretary (or designee) to notify all members about changes to Board Policies and Procedures upon completion of any changes and/or ensuing updates formally adopted by the Board. Upon adoption of new policies and/or procedures by the Board, each member shall be notified that a copy of the updated policies and procedures and privacy manual are available online. It shall be the responsibility of the Board Secretary (or designee) to document each member's receipt of notification confirmation of the updated rules so as to remove any future possibility of a member alleging that they were unfamiliar with the requirements contained herein and lost benefits as a result.

E. Appeal Procedure

Any member feeling aggrieved by an order of the Board, which is within the jurisdiction of the State Retirement Board, shall comply with the provisions of [RCW 41.26.200](#) in filing such an appeal to the State Board.

II. MEETING PROCEDURES

A. Membership - Board

The Board members shall be appointed as specified in [RCW 41.26.110, 1 \(a\)](#), 2, and 3.

B. Regular Meetings

The Board shall hold a regular monthly meeting on the second Monday of each month at 4:30 p.m., in a conference room at City Hall or via Zoom. If the Monday is a City holiday, the meeting shall be held on the third Monday of the month. The Board shall elect one Board member to serve as Chairperson and one Board member to serve as Vice-chairperson at the January Board meeting of each year. The Vice-chairperson shall serve as Chair in the absence of the elected Chairperson. In the absence of the Chairperson and Vice-chairperson, the Board member present who is the most senior in tenure to the Board shall serve as Chair.

The **City staff representative** or designee shall keep the official minutes record of the deliberation of the Board meetings, and prepares the minutes for entry or submission (if required) to the State Retirement Board. In the event an interested party requests a stenographer to be present at a meeting to record the proceeding, such request must be made in writing no less than five (5) working days prior to the meeting in question. If a party wants a verbatim transcription of the tape recording made of a previous meeting, they must give similar written notice within ten (10) working days of the desired date for delivery of the transcript. In either case, the requesting party shall pay for all costs associated with the request.

III. PROCEDURES TO RECEIVE BENEFITS

A. Medical Services

Whenever a member requires medical services, such services may be paid for by the City, if approved by the Board. Only those medical services which are deemed reasonable and medically necessary and not payable from some other source [\[RCW 41.26.150\(2\)\]](#) may be paid for, provided the condition which has caused the need for such medical services was not caused or brought on by dissipation or abuse, and the necessity of such medical services shall be determined by the Board based upon the medical evaluation of the medical provider and other relevant information. [\[RCW 41.26.150 \(1\), \(2\)\]](#)

All members shall be covered by a City-purchased insurance plan for group hospitalization and medical aid. It is a member's responsibility to choose a City-purchased insurance plan and apply for coverage. The City designates the insurance plan that a member joins to be the designated provider of medical services for that member. In addition, those medical services available under the chosen plan shall be the medical services authorized by the Board. [\[RCW 41.26.150\(4\)\]](#)

The Board shall be responsible for reasonable and medically necessary co-payments and deductibles under city-purchased insurance plans. [\[RCW 41.26.110 \(3\)\]](#) In the event a member fails to be covered by a City-purchased plan or incurs expenses for medical services not covered by a City-purchased insurance plan, the Board may refuse to pay for those medical services unless the Board has approved payment **in advance** of treatment. [\[RCW 41.26.110 \(3\)\]](#) The Board can make exceptions to this policy in special circumstances if payment for such medical services is medically

necessary and approved by the Board in advance of treatment. [\[RCW 41.26.110 \(3\)\]](#)
If warranted by the facts, the Board may pay for services that have not come to the Board for prior approval. The Board retains the sole right to determine whether or not to pay for services if the service has not been brought to the Board for prior approval.

Medical services payable as a LEOFF benefit shall be reduced by any amount received or eligible to be received under worker's compensation, social security, including public welfare, insurance or pension plan, or other similar source. In the event any such alternative source of payment is available, it shall be incumbent upon the requesting member to apprise the Board of such source and failure to do so may result in a revocation of medical benefits and be deemed a violation of [RCW 41.26.150](#). It shall be the policy of the Board to pay only the difference in benefits rather than pay the full amount and seek repayment from the other source, unless the affected member shows to the satisfaction of the Board that they have demanded payment of such benefits expeditiously, and that the Board's failure to make such advance repayment would cause unreasonable hardship to the member. [\[RCW 41.26.150 \(2\) and \(3\)\]](#)

~~When a member becomes eligible for Medicare Part B (at age 65 or earlier due to a disability), the member is required to enroll in Medicare Part B under the guidelines established by Medicare (currently 90 days prior, on, or 90 days after the member becomes 65.)~~ Premiums for Medicare Part B which are paid by the member will be reimbursed by the Board. [\[RCW 41.26.150 \(5\)\]](#)

All requests by members for reimbursement of medical services must be submitted to the City for payment within one year of the date of service. Requests not submitted to the City within the required one-year time period will become the responsibility of the member. The Board may, in its discretion, waive this requirement, if the member can demonstrate a delay in timely submission due to circumstances beyond their control. [\[RCW 41.26.110 \(3\)\]](#)

Requests can be submitted in one of the following manners:

Fax: 360.709-2735

Email: humanresources@ci.olympia.wa.us

Mail: Attn: Human Resources, City Hall, P.O. Box 1967, Olympia, WA 98501

In person: Attn: Human Resources, City Hall, 601 4th Ave. E., Olympia.

All routine requests for prescriptions, vision, and dental requests (dental equal to or less than \$2,000) reimbursements must be accompanied by the following documents:

Claims Reimbursement Form
Explanation of Benefits (EOB)
Receipt of payment
Prescriptions (taped to separate paper)

Durable medical equipment (DME) is a covered benefit through insurance. However, the medical necessity criteria does apply. It is **very important** for the member to ask the provider if they are a contracted DME provider prior to purchase.

Blood Glucose Meter and Test Strips: Member should contact insurance company regarding coverage prior to submittal to Board.

Non-covered formulary process: When a prescription written by a provider is not covered by the member's insurance, the member must still submit the request to the insurance company and obtain a denial of benefits. The insurance company will provide documentation of approval or denial. The member must forward the documentation in order for staff to process a reimbursement payment.

B. Counseling Services

Please refer to your Summary of Benefits for covered services

If counseling is needed not covered by your insurance, the member must seek board approval **prior** to service.

C. Chiropractic Services

Chiropractic Services are covered by both Regence and Kaiser. Please check your summary of benefits for coverage.

If the member requires additional Chiropractic Services than insurance covers, the Board may require an evaluation of the affected member's chiropractic condition and prognosis, or a plan for continued chiropractic care, or a second chiropractic opinion of continued care by a Board appointed chiropractor, or a combination of any of the above.

D. Vision Care Services

Refer to your Summary of Benefits for eye care coverage.

The city will reimburse up to \$300.00 annually for frames and lenses in addition to insurance coverage. The member must first submit the claim for insurance payment and provide the city with a copy of the EOB prior to the city processing the reimbursement. The city will pay the balance of the claim not paid by insurance up to \$300.00 but not more than the actual cost. The member should ask their vision hardware provider to submit a claim directly to insurance. Claims not submitted by the provider must be submitted by the member prior to reimbursement by the city.

E. Long Term Care

A physician's report of medical necessity must substantiate that the member requires long-term nursing assistance (either at home or in a ~~nursing home~~ skilled nursing facility/adult family home staffed at a skilled nursing facility level).

The Board has the right to ask that its own doctor to examine the member to verify the medical reasons for long-term assistance. [\[RCW 41.26.150, 1\(a\)\]](#) The Board can ask its doctor to recertify the medical reasons every six months. Currently, the board doctor is Dr. William Penn, Yelm Family Medicine, 360.458.7761.

~~If medically possible, the Board prefers to pay for in-home care rather than nursing home care.~~ (Inhome care has become substantially more costly than care in a facility – do we want to take this sustenance out and talk about the proposed cost for inhome care below?)

The Board reviews in-home care costs periodically to make sure those costs are less than nursing-home care.

If the Board approves in-home or skilled nursing facility/adult family home staffed at a skilled nursing facility level, it will pay up to an amount **deemed reasonable based on cost of a current member residing in a skilled nursing facility.** In home care will be provided by licensed and bonded care givers and will be reimbursed at a rate determined using the annual Genworth cost of care survey for in-home care where the member lives or up to the amount the city is currently paying for LTC at a facility. ~~the Panorama Rehabilitation and Convalescent Care Center in Lacey, Washington charges for 24 hour-a-day nursing home care in a semi-private room.~~

The Board may also look at where the member lives and the type of care needed in deciding what it will pay for in-home or nursing home costs. [\[RCW 41.26.030 \(22\) \(b\) ii and iii \]](#)

The Board will only pay for services from licensed and bonded care givers.

If the member needs help at home, the Board won't pay for services of a custodial or housekeeping nature such as house cleaning, laundry services, cooking, recreational companionship, and other tasks unless medically necessary.

The Board will follow State law when paying for long term care.

F. Hearing Aids

Regence and Kaiser both cover hearing aids. It is the preference of the Board for the member to purchase hearing aids using your insurance benefit, however, the Board may approve hearing aids if prescribed by a physician or a licensed hearing aid examiner/audiologist. Charges will be limited to treatment necessary to achieve functional correction. Members shall seek pre-approval by the Board prior to purchase hearing aids, unless you are using your insurance benefit to purchase hearing aids. For members covered by Kaiser, please contact Kaiser and use their provider as required and submit for reimbursement of your copay portion. For Regence, please contact Regence and use their provider as required and submit for reimbursement for your copay portion. Alternatively, if the member purchases hearing aids at Costco, no 2nd quote or board pre-approval is necessary. The member can purchase hearing aids at Costco and submit the receipt and claim form for reimbursement from the city.

However, if warranted by the facts, the Board may pay for services that have not come to the Board for prior approval. The Board retains the sole right to determine whether or not to pay for services if the service has not been brought to the Board for prior approval.

When seeking pre-approval:

1. Members must submit written quotes to the Board from at least two companies that provide hearing aids, unless the member wants to purchase hearing aids from Costco, which can be done without a 2nd quote.

If there is a Costco within 25 miles of the LEOFF member's residence, one of the two quotes must be from Costco. Costco membership is not required for a hearing aid quote. The quotes must be for the least expensive hearing aids that:

1) will meet the requirements recommended by the physician, audiologist or licensed hearing aid provider

2) fit the member properly

3) must have a three year warranty

If the member does not have a Costco membership, the Board will reimburse the LEOFF member for the cost of the membership fee for the warranty period. Staff can authorize the Costco hearing aid purchase without taking the request to the LEOFF board. The Board will review hearing aid prices annually to ensure that members are receiving quality hearing aids at the best market rate.

2. When more than one quote is submitted, member preference will not be one of the deciding factors in the Board's decision on which of the two quotes to approve. The final decision will be at the discretion of the Board.

3. Hearing aids must have a three-year warranty. Reimbursement will be made for hearing aids batteries and for ordinary and necessary repair not due to carelessness on the part of the member.

Suggested Hearing Aid Language

(Historical information on the hearing aid benefit – both insurance plans cover hearing aids however they must be purchased from the provider contracted with the insurance company – while the board has encouraged using the insurance provider to purchase hearing aids, as well as using Costco as an alternative with no board approval, more times than not with the insurance provider, the member has had to return the hearing aids and purchase them from Costco or another provider due to a low quality product they received through insurance. The \$3,000 per ear every three years is the standard for insurance, however Medicare was not included in that law when it was change in 2024 mandating group insurance would cover hearing aids at \$3,000.00 per ear. With the current policy if the member wants to purchase hearing aids from any source other than Costco which they can do without board approval, they are still required to get a quote from Costco as well as the provider they wish to purchase from and in all the years I have been the staff representative to the board, the board has always approved the purchase from the other provider. As this member population ages, do it put an added burden on the member to have to get a quote from Costco when the board has always approved the other provider? My suggestion below eliminates the need for additional quotes and approval by the board.)

The city will reimburse for hearing aids up to \$3,000 per ear every three years. Any cost over \$3,000 per ear will be the responsibility of the member.

Hearing aids must have a three-year warranty. Reimbursement will be made for hearing aid batteries and for ordinary and necessary repair not due to carelessness on the part of the member.

G. Preventative Care

It is the boards desire to keep preventative care available whenever possible. As such, preventative care is encouraged.

1. Routine Annual Physical Examination

Routine annual physical examinations are authorized for members. Expenses for such examination and associated tests shall be limited to \$350 per year. In no event shall routine physical examinations be scheduled less than twelve months apart.

2. Vaccinations and immunizations

~~Vaccinations are covered by insurance, and most times are given at a pharmacy to be covered by insurance. Members are authorized one annual flu vaccination. All other vaccinations shall be authorized when prescribed by a physician. Vaccinations will not be covered for members who have chosen to live in or visit another country.~~

3. Colonoscopy Examination

~~Colonoscopy examination is a covered insurance benefit. Check with your insurance to determine if preauthorization is necessary prior to the procedure. Board will consider payment for Colonoscopy Exams when the following conditions are met and appropriate documents are submitted by the member:~~

- ~~a) Member must have medical recommendation by their personal physician to undergo such examination.~~
- ~~b) Member must submit copy of a written prescription of the recommended examination from their personal physician.~~
- ~~c) Member must submit a copy of the Explanation of Benefits received from the medical insurance carrier indicating denial of benefits/coverage of medical services.~~
- ~~d) Member must submit a completed LEOFF Board Request for Payment of Medical Services for review and consideration for approval of payment.~~

4. Bone Density: - DEXAscan Examination

Bone density (DEXAscan) exam is authorized only when medically recommended by personal medical provider of members who are 70 years and older. Expenses for such medically recommended examination shall be limited to \$350 every two years.

In the event a member is covered by a health care plan paid for by the City of Olympia/MEDICARE which may provide benefits coverage for any of the examinations above, the member shall use that plan benefit before applying for compensation under this rule. Payment or reimbursement will be made upon pre-approval of the Board.

5. Gym Memberships

Gym membership can be accessed through the member's medical insurance and will not be reimbursed by the City of Olympia beginning January 1, 2022.

H. Dental Benefits

LEOFF I member retirees who **are not actively employed** can purchase their own dental plan. The City will reimburse the premium for the member's coverage up to \$600.00 per year (\$50.00 per month). If the LEOFF retiree has dental insurance, all

dental services must be submitted to the members dental insurance for payment **prior** to submitting the claim to the city for payment. When submitting the dental claim to the city, members with dental insurance must submit a copy of the explanation of benefits showing the insurance payment, receipt of payment for the services and the claim form for reimbursement.

LEOFF 1 retirees are authorized two dental cleanings per year. Staff has authorization to approve additional cleanings without board approval when the member has provided an application for payment with a physician/dentist recommendation and justification for additional cleanings.

1. Dental Provision

\$2000 annually to include payment of dental premiums up to \$600 per year and routine dental services such as exams and up to 2 cleanings per year, fillings and crowns up to the annual amount of \$2,000 by submitting the LEOFF claim reimbursement form and associated documentation and payment receipt for reimbursement. For dental work exceeding \$2,000, the member will submit the Application for Payment of Services, along with a treatment plan from the dentist, to be approved by the LEOFF Board prior to the work being done. Once the board has approved the work, the member will be notified to proceed with the treatment.

2. Denture Provision

Dentures (full/partial) will be reimbursed at 100%, however, LEOFF Board approval **must be obtained prior** to receiving services.

If warranted by the facts, the Board may pay for services that have not come to the Board for prior approval. The Board retains the sole right to determine whether or not to pay for services if the service has not been brought to the Board for prior approval.

LEOFF Application for Payment of Services

Case No: _____

Please Print Clearly & Legibly – Incomplete Form Will Be Returned

A) This Section to Be Completed by LEOFF 1 Member

Member Name: _____ Active: _____ Retired: _____

Member Telephone: _____ Police: _____ Fire: _____

Member Address: _____

Alternate Contact/Phone: _____ Email: _____

Describe Your Condition and Why It Is Duty Related: _____

Describe the Service/Treatment Requested: _____

Total Cost of Treatment/Service: \$ _____.

Amount Paid by Insurance/Medicare: \$ _____.

Amount Requested from the Board \$ _____.

LEOFF member-Please attach the Explanation of Benefits statement(s) from your insurance provider(s) and/or Medicare which indicates the

Member Signature: _____ Date: _____

Please attach a copy of the Power of Attorney if signed by the alternate contact.

B) This Section To Be Completed by Member's Attending Health Care Provider

Provider's Name: _____ Provider's Telephone: _____

Clinic/Office Name: _____

Provider's Address: _____

Describe the Patient's Current Condition and State Whether It Is Duty Related: _____

Describe Your Recommended Treatment Plan and Why It Is Medically Necessary: _____

Please Describe Any Reasonable Alternative Treatment Plans. Include Expected Outcome & Costs:

Provider's Signature: _____ Date: _____

**Fax completed form to: (360) 709-2735 or
Mail to: Attn: HR, City Hall, PO Box 1967, Olympia WA 98507-1967**

LEOFF 1 MEMBER INFORMATION UPDATE FORM

In order to maintain up-to-date information for LEOFF 1 members, please notify us whenever you have a change to your personal information below. This will ensure that you receive benefit information and reimbursements in a timely manner. If you have any questions, contact your LEOFF 1 Secretary or designee, Debbi Hufana, at 360-753-8149.

PLEASE COMPLETE AND RETURN ANY CHANGES IN ONE OF THE FOLLOWING WAYS:

- **Confidential Fax:** 360-709-2735
- **Email:** humanresources@ci.olympia.wa.us
- **Mail to:** Attn: HR, City Hall, PO Box 1967, Olympia, WA 98507-1967

Please Print Legibly

Name	Marital Status	DOB	Main Phone	Cell Phone	Other phone
Primary Address	City	State	Zip	Effective Date	
Snowbird Address	City	State	Zip	Beginning Date	End Date
Email 1		Police or Fire			
Email 2		Medicare Y or N			
Authorized Caregiver Name	Address			Email	Phone

LEOFF 1 Member Signature
(Authorized guardian, POA)

Date