



California Law Enforcement Association

A Non-Profit Mutual Benefit Association

Post Office Box 31, Martell, CA 95654-0031

(209) 223-3971 • (800) 832-7333 • Fax (209) 223-2966

www.clea.org

Sacramento DSA / CLEA Sworn & Non-Sworn Group Benefit Illustration

Features/Benefits	Sworn Members	Non-Sworn Members
Monthly Cost	\$13.00 per pay period , level cost payroll deduction	\$13.00 per pay period , level cost payroll deduction
Percentage Of Wages Protected*	90% of wages Non-Industrial Disability for Year 1 with SDI integration then, 85% of wages Non-Industrial Disability Year 2 & beyond 70% of wages Industrial Disability (100% of wages for Catastrophic Disabilities for up to 30 months) (No Workers' Compensation Permanent Disability offsets) Maximum Benefit of \$9,500 per month, <i>tax-free</i>	75% of wages Non-Industrial for Year 1 with SDI integration then, 66.67% of wages Non-Industrial Disability Year 2 & beyond 66.67% of wages Industrial Disability (80% of wages for Catastrophic Disabilities for up to 30 months) (No Workers' Compensation Permanent Disability offsets) Maximum Benefit of \$9,500 per month, <i>tax-free</i>
Waiting Period	30 Calendar days – If less than 60 calendar days of personal leave, you may receive 70% of wages after 30 calendar days. Otherwise, 60 calendar days.	30 Calendar days – If less than 60 calendar days of personal leave, you may receive 66.67% of wages after 30 calendar days. Otherwise, 60 calendar days.
Benefit Period	Lifetime: Sickness, Accident and Pregnancy (Industrial Disability and Non-Industrial Disabilities)	Three Years (36 months): Sickness, Accident and Pregnancy (Industrial Disability and Non-Industrial Disabilities)
Definition of Disability	Two (2) year Own Occupation Disability, thereafter any occupation that you may be reasonably suited for.	One (1) year Own Occupation Disability, thereafter any occupation that you may be reasonably suited for.
Freeze of Personal Leave Option	After 60 calendar days	After 60 calendar days
Personal Leave Integration Benefit	After 60 calendar days, you may use personal leave and receive a supplemental benefit from the Plan up to the Maximum Percentage or use 100% personal leave and receive \$1,000 per month (\$100 per month for Industrial or Disputed Workers' Comp.)	After 60 calendar days, you may use personal leave and receive a supplemental benefit from the Plan up to the Maximum Percentage or use 100% personal leave and receive \$1,000 per month (\$100 per month for Industrial or Disputed Workers' Comp.)
Cost of Living Benefit (COLA)	4% compounded per year (years 3-8) thereafter, CPI increase to age 65 and then continued lifetime benefits	4% compounded per year (year 3)
Return To Work Incentive Benefit	\$1,000 per month for Non-Industrial Catastrophic Total Disability if a Participant returns to gainful employment.	\$1,000 per month for Non-Industrial Catastrophic Total Disability if a Participant returns to gainful employment.
Waiver of Payment	Waiver of Payment after no-pay status	Waiver of Payment after no-pay status
Benefits Payable During Challenged Workers' Compensation Cases	After 60 calendar days – 70% of wages to a Maximum Benefit of \$9,500 per month (Repayable only if settled in your favor)	After 60 calendar days – 66.67% of wages to a Maximum Benefit of \$9,500 per month (Repayable only if settled in your favor)
Minimum Monthly Benefit	\$1,000 per month – paid in addition to personal leave after 60 calendar days. (\$100 for Industrial or Disputed Workers' Compensation claims.)	\$1,000 per month – paid in addition to personal leave after 60 calendar days. (\$100 for Industrial or Disputed Workers' Compensation claims.)
Death Benefit	\$65,000 Death Benefit on- or off-duty natural, accidental or terminal illness (\$15,000 initial benefit then \$1,000 per month for 50 months) \$10,000 for suicide (\$2,000 first 2 Years in Plan**) (<i>Benefits may be payable within 24 hours of notification</i>)	\$65,000 Death Benefit on- or off-duty natural, accidental or terminal illness (\$15,000 initial benefit then \$1,000 per month for 50 months) \$10,000 for suicide (\$2,000 first 2 Years in Plan**) (<i>Benefits may be payable within 24 hours of notification</i>)
Survivorship Benefit	Six (6) months additional benefits to dependent beneficiary	Six (6) months additional benefits to dependent beneficiary
Pre-Existing Medical Condition Coverage	If you enroll during your initial enrollment period, all pre-existing medical conditions will be covered once you have been in the Plan for twenty-four (24)/forty-eight (48) months***, unless you are eligible for the <i>Prior Coverage Credit</i> – otherwise, pre-existing medical conditions will not be covered.	If you enroll during your initial enrollment period, all pre-existing medical conditions will be covered once you have been in the Plan for twenty-four (24)/forty-eight (48) months***, unless you are eligible for the <i>Prior Coverage Credit</i> – otherwise, pre-existing medical conditions will not be covered.
Ownership of Plan	Owned, operated and managed by its Participants through a representative Board of Directors (<i>non-profit California Corporation since 1985</i>)	Owned, operated and managed by its Participants through a representative Board of Directors (<i>non-profit California Corporation since 1985</i>)

Special Provision: Participants not covered by Penal Code 830.1 and 830.2(a) will have limited benefits (36 months Maximum Benefit at 66 2/3 of wages with a \$100 Minimum Benefit) if they suffer a disability that would normally be covered by Labor Code 3212 and its subchapters, and the disability is not determined to be job related.

* Maximum percentages reflect amount payable after completion of (a) waiting period, (b) freeze of personal leave option, or (c) personal leave integration. Offsetting Benefit/Income Amounts are applied to reduce amount from the Plan

** The Death Benefit for suicide is limited to \$2,000 for the first 24 months of participation in the Plan.

*** Forty-eight months for Death Benefits, and for HIV, AIDS, and ARC.

The California Law Enforcement Association (Safety Personnel or Non-Safety Personnel) Long Term Disability Plan was established pursuant to the California Department of Insurance, Insurance Code Sections 11400 – 11407 (Peace Officers Benefit and Relief Association) by CLEA, a police officers benefit and relief association. CLEA is a non-profit corporation exempt from tax under Internal Revenue Code Section 501(c)(9). The Plan, CLEA and the Trust, are annually audited by independent certified public accountants in conformity with generally accepted accounting principles.

10-15 This is a highlight page only – certain exceptions & limitations apply. See the Summary Plan Description or the complete Plan Document provisions for a more complete description of coverage.

CA Insurance Lic. #0544968

PLAN ADMINISTRATORS: California Public Safety Administrators, Inc.

