



# CLEA

## Non-Sworn Officers' Group Long Term Disability Plan FEATURES & BENEFITS: PLAN A

<b>MONTHLY COST</b>	\$32.00 per month, level cost payroll deduction.
<b>PERCENTAGE OF WAGES PROTECTED*</b>	<ul style="list-style-type: none"><li>▪ <b>70%</b> of wages Non-Industrial Disability.</li><li>▪ <b>70%</b> of wages Industrial Disability (<i>No Workers' Compensation Permanent Disability offsets</i>).</li><li>▪ <b>80%</b> of wages for Catastrophic Disabilities for up to 18 months – not to exceed maximum monthly benefit.</li><li>▪ Maximum Benefit of <b>\$10,000</b> per month, <i>tax-free</i>.</li></ul>
<b>WAITING PERIOD</b>	<b>30 calendar days</b> – If less than 60 calendar days of personal leave, you may receive 50% of wages after 30 calendar days. Otherwise, 60 calendar days.
<b>BENEFIT PERIOD</b>	<ul style="list-style-type: none"><li>▪ <b>Three Years (36 months):</b> Sickness, Accident and Pregnancy (<i>Industrial Disabilities and Non-Industrial Disabilities</i>).</li><li>▪ One (1) year "Own Occupation" definition of disability, thereafter any occupation that you may be reasonably suited for based on education, experience, or training.</li></ul>
<b>BENEFITS PAYABLE DURING CHALLENGED WORKERS' COMPENSATION CASES</b>	After <b>60</b> calendar days – <b>70%</b> of wages to a Maximum Benefit of <b>\$10,000</b> per month ( <i>repayable only if settled in your favor</i> ).
<b>PERSONAL LEAVE INTEGRATION BENEFIT</b>	After <b>60</b> calendar days, you may use personal leave and receive a supplemental benefit from the Plan up to the Maximum Benefit ( <i>if employer approved</i> ).
<b>MINIMUM MONTHLY BENEFIT</b>	<b>\$1,000</b> per month – paid in addition to personal leave after 60 calendar days ( <i>\$100 per month for Industrial or Disputed Workers' Compensation claim</i> ).
<b>FREEZE OF PERSONAL LEAVE OPTION</b>	After <b>60</b> calendar days ( <i>if employer approved</i> ).
<b>COST OF LIVING BENEFIT (COLA)</b>	3% compounded per year (year 3).
<b>RETURN TO WORK INCENTIVE BENEFIT</b>	<b>\$1,800</b> per month for Non-Industrial Catastrophic Total Disability if a Member returns to gainful employment.
<b>WAIVER OF CONTRIBUTIONS</b>	Waiver of Contributions after no-pay status from employer.
<b>STRESS &amp; PSYCHOLOGICAL CONDITIONS BENEFIT</b>	<ul style="list-style-type: none"><li>▪ <b>Three (3)</b> months per occurrence, <b>eighteen (18)</b> months maximum aggregate lifetime benefit.</li><li>▪ Must return to work for 1 year between each occurrence.</li><li>▪ Additional benefits may be payable if hospitalized.</li></ul>

This is a highlight page only – certain exceptions & limitations apply. See the complete Plan Document provisions for a more complete description of coverage. For additional information, please contact the Plan Administrator at 800-832-7333. CA Insurance Lic. #0544968.

# CLEA

## Non-Sworn Officers' Group Long Term Disability Plan

### FEATURES & BENEFITS: PLAN A ... CONTINUED

#### DEATH BENEFIT

- **\$65,000** Death Benefit on- or off-duty natural, accidental, or terminal illness (\$10,000 initial benefit then \$1,000 per month for 55 months).
- **\$10,000** for suicide (\$2,000 first 2 Years in Plan \*\*).
- **\$20,000** Military Active Service Benefit.
- Benefits may be payable within 24 hours of notification

#### SURVIVORSHIP BENEFIT

**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 Prior Coverage Credit – otherwise, pre-existing medical conditions will not be covered. \*\*\*

#### OWNERSHIP OF PLAN

Operated, managed, and funded by its Participants through a representative Board of Directors (*non-profit California Corporation since 1985*).

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\* 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 twenty-four (24) months of participation in the Plan.

\*\*\* Forty-eight (48) months of Plan participation is required for Disability Benefits and Death Benefits related to HIV, AIDS, and ARC.

The California Law Enforcement Association (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). CLEA is a non-profit corporation exempt from tax under Internal Revenue Code Section 501(c)(9). The Plan has been independently reviewed by third-party actuaries and determined to have reserves that are expected to be adequate to satisfy obligations and is annually audited in conformity with generally accepted accounting principles.

**Special Notice:** If the LTD Plan is a union/association sponsored benefit and your payments are included as a negotiated benefit and you cease to be a member of your union or other participating association, you will not be eligible to be a Plan member unless continuing union/association membership is waived by your union or other participating association. Even if waived, your continued participation will be through your union or other participating association.

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