



California Association of Professional Firefighters

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.capf.org

President
 Gene Dangel
 San Ramon Valley
 Fire Dept.

Vice President-South
 Ken Blanton
 Kern Co. Fire Dept.

Vice President-North
 Brian Pinomaki
 Pacifica Fire Dept.

Chief Financial Officer
 Dennis Campanale
 West Sacramento City
 Fire Dept.

Executive Secretary
 Bob Perez
 Santa Barbara County
 Fire Dept.

Plan Counsel
 Christopher Chediak,
 Esquire
 Weintraub, Genshlea,
 Chediak
 Sacramento, CA

Plan Administrators
 California Administration
 Insurance Services, Inc.
 CA Insurance Lic.
 #0544968

Milpitas Firefighters GROUP LONG TERM DISABILITY PAYROLL PROTECTION INSURANCE PLAN FEATURES / BENEFITS

COST / PREMIUM	\$19.50 per month (payroll deduction - level premium)
% OF WAGES PROTECTED**	100% of wages for Catastrophic Disabilities for 18 months 70% of wages Industrial causes 80% of wages Non-Industrial causes (No reductions for Workers' Compensation permanent disability settlements)
MAXIMUM BENEFIT	\$9,000 per month, tax-free
WAITING PERIOD	30 calendar days – Earlier reduced benefits may be payable based on lack of personal leave down to zero days. \$750 per month Minimum benefit after 60 days, freeze of personal leave after 60 days (\$500 per month if Industrial caused). No benefits are payable if working full time light or modified duty.
BENEFIT PERIOD	Lifetime coverage for Sickness, Accident and Pregnancy
SICK LEAVE INTEGRATION BENEFIT	After 60 days, you may use 50% sick leave and receive a 50% benefit from Plan or use 100% sick leave and receive \$750 per month (\$500 per month if Industrial caused)
MUSCULOSKELETAL & CONNECTIVE TISSUE DISORDERS	Fully covered, no restrictions lifetime-non-industrial causes (Age 65-industrial causes)
COST OF LIVING (COLA)	4% compounded per year (years 3-8) thereafter, CPI increase to age 65 and then continued lifetime.
WAIVER OF PREMIUM	Once benefits are payable premiums are waived.
BENEFITS PAYABLE DURING CHALLENGED WORKER'S COMPENSATION CASES	After 60 calendar days - 70% of wages or maximum benefit of \$9,000 per month (repayable if determined to be industrial)
MINIMUM MONTHLY BENEFIT	\$750 per month - paid in addition to personal leave after 60 calendar days (\$500 per month if Industrial caused)
SURVIVORSHIP BENEFIT	Six (6) months additional benefits to dependent beneficiary, plus \$15,000 death benefit (Payable and delivered usually within 24 hours of notification)***
DEATH BENEFIT	\$15,000 death benefit on or off duty-Natural, accidental or terminally ill (Payable and delivered usually within 24 hours of notification)***
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	Owned, operated and managed by members through a Board of Directors (non-profit and non-political California Corporation)

** Benefits from Other Sources are applied to reduce amount payable from the Plan
 ***Forty-eight months for HIV, AIDS, ARC and for eligibility of Death Benefits on pre-existing conditions.

The California Association of Professional Firefighters plan is established under the California Department of Insurance, Insurance Code Sections 11400 – 11407 (Firefighters Benefit and Relief Association) It enjoys non-profit status from the U. S. Department of the Treasury (IRS Code 501(c)(9), and is a Volunteer Employee Benefit Association under ERISA laws of the U. S. Department of Labor. In addition, this Plan has been independently certified and determined to be actuarially sound, and is annually audited in conformity with generally accepted accounting principles

ILLUSTRATION ONLY ----- Certain conditions may apply. See Plan Documents for details. CA Insurance Lic. #0544968 jaf 1-07
INSURANCE ADMINISTRATORS: California Administration Insurance Services, Inc.

