



California Law Enforcement Association

A Non-Profit Mutual Benefit Association

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 www.clea.org

Milpitas POA

GROUP LONG TERM DISABILITY INSURANCE PLAN

FEATURES / BENEFITS

<p>President David Boffi Daly City Police</p>	COST	\$19.50 per month
<p>Vice President - South Darin Ryburn Burbank Police</p>	PERCENTAGE OF WAGES PROTECTED**	100% of wages for Catastrophic Disabilities* for 18 months, then 80% (70% if IOD) 80% of wages Non-Industrial Disability 70% of wages Industrial Disability (No Worker's Compensation permanent disability offsets) Maximum benefit of \$6,500 per month, tax free
<p>Vice President - North Ken Marlin San Leandro Police</p>	WAITING PERIOD	30 days – If less than 60 days of personal leave, you may receive 50% of wages after 30 days. Otherwise, 60 calendar days.
<p>Chief Financial Officer Joe Chirillo Beverly Hills Police</p>	BENEFIT PERIOD	Lifetime: Sickness, Accident and Pregnancy (industrial disability and non-industrial disabilities)
<p>Executive Secretary Roger Mathias San Diego Co. DSA</p>	COST OF LIVING BENEFIT (COLA) - LIFETIME	4% compounded per year (years 3-8) thereafter, CPI increase to age 65 and then continued lifetime
<p>Chairman of the Board Jerry Hall Santa Clara Co. Sheriff's Dept.</p>	RETURN TO WORK INCENTIVE BENEFIT	\$1,000 per month for non-industrial Catastrophic Total Disability if a member returns to gainful employment
<p>Plan Counsel Christopher Chediak, Esq. Weintraub, Genshlea, Chediak, Sproul Sacramento, CA</p>	WAIVER OF PREMIUM	After 60 calendar days and receiving benefits
<p>Plan Administrators California Administration Insurance Services, Inc. CA Lic. #0544968</p>	FREEZE OF PERSONAL LEAVE OPTION	After 60 calendar days
	PERSONAL LEAVE INTEGRATION BENEFIT	After 60 days, you may use 50% personal leave and receive 50% benefit from the plan or use 100% personal leave and receive \$1,000 per month
	BENEFITS PAYABLE DURING CHALLENGED WORKER'S COMPENSATION CASES	After 60 calendar days – 70% of wages to a maximum benefit of \$6,500 per month (Repayable only if settled in your favor)
	MINIMUM MONTHLY BENEFIT	\$1000 per month – paid in addition to personal leave after 60 calendar days. \$500 for Disputed Workers' Compensation claims.
	DISABILITY PENSION ADVANCE	Plan may advance, interest free, actual retirement benefit not to exceed \$6,500 per month
	SURVIVORSHIP BENEFIT	Six (6) months addition benefits to dependent beneficiary plus Death Benefit of \$55,000 – suicide at \$10,000 (Benefits may be payable within 24 hours of notification)
	DEATH BENEFIT	Death Benefit on or off duty natural, accidental or terminally ill, death benefit \$55,000 (\$10,000 initial benefit then \$1,500/mo for 30 months) Suicide at \$10,000 (\$2,000 first 2 Years in Plan) (Benefits may be payable 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 <i>Prior Coverage Credit</i> – otherwise, pre-existing medical conditions will not be covered.
	OWNERSHIP OF PLAN	Owned, operated and managed by members through a representative Board of Directors – Non-profit California Corporation since 1985

* A Total Disability caused by a catastrophic event (inability to perform 3 or more Activities of Daily Living – Bathing, Toileting, Dressing, Transferring, Ambulating, Continence, Eating, and Cognitive Impairment)

** 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 Preexisting Conditions.

The California Law Enforcement Association plan is established under the California Department of Insurance, Insurance Code Sections 11400 – 11407 (Peace Officers 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.

03-05 ILLUSTRATION ONLY ----- Certain conditions may apply, see Plan Documents for details. CA Lic. #0544968

INSURANCE ADMINISTRATORS: California Administration Insurance Services, Inc.

