



CLEA

Sworn Officers' Group Long Term Disability Plan

FEATURES & BENEFITS: PLAN A

MONTHLY COST	\$27.00 per month, level cost payroll deduction.
PERCENTAGE OF WAGES PROTECTED*	<ul style="list-style-type: none"> ▪ 85% of wages Non-Industrial Disability. ▪ 70% of wages Industrial Disability (<i>No Workers' Compensation Permanent Disability offsets</i>). ▪ 100% of wages for Catastrophic Disabilities for up to 30 months – not to exceed maximum monthly benefit. ▪ Maximum Benefit of \$10,000 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.
BENEFIT PERIOD	<ul style="list-style-type: none"> ▪ Lifetime: Sickness, Accident and Pregnancy (<i>Industrial Disabilities and Non-Industrial Disabilities</i>). ▪ Two (2) year "Own Occupation" definition of disability, thereafter any occupation that you may be reasonably suited for based on education, experience, or training.
BENEFITS PAYABLE DURING CHALLENGED WORKERS' COMPENSATION CASES	After 60 calendar days – 70% of wages to a Maximum Benefit of \$10,000 per month (<i>repayable only if settled in your favor</i>).
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 Benefit (<i>if employer approved</i>).
MINIMUM MONTHLY BENEFIT	\$1,000 per month – paid in addition to personal leave after 60 calendar days (<i>\$100 per month for Industrial or Disputed Workers' Compensation claim</i>).
FREEZE OF PERSONAL LEAVE OPTION	After 60 calendar days (<i>if employer approved</i>).
COST OF LIVING BENEFIT (COLA)	4% compounded per year (years 3-8) thereafter, CPI increases to age 65 and then continued lifetime .
RETURN TO WORK INCENTIVE BENEFIT	\$1,800 per month for Non-Industrial Catastrophic Total Disability if a Member returns to gainful employment.
WAIVER OF CONTRIBUTIONS	Waiver of Contributions after no-pay status from employer.
STRESS & PSYCHOLOGICAL CONDITIONS BENEFIT	<ul style="list-style-type: none"> ▪ Three (3) months per occurrence, eighteen (18) months maximum aggregate lifetime benefit. ▪ Must return to work for 1 year between each occurrence. ▪ Additional benefits may be payable if hospitalized.

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.

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FEATURES & BENEFITS: PLAN A ... CONTINUED

DEATH BENEFIT	<ul style="list-style-type: none">▪ \$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**).▪ \$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 (<i>non-profit California Corporation since 1985</i>).
CAREOPTIONS® PROGRAM	Free to all CLEA Participants – an app-based family health care reference program. Completely mobile and confidential.
NPFBA LONG TERM CARE PLAN	CLEA is an exclusive partner with the NPFBA Long Term Care Plan. Available to all California sworn and non-sworn law enforcement personnel and spouses. CLEA participation not required for enrollment.

Special Provision: Participants not covered by Penal Code 830.1 and 830.2(a) will have limited benefits (36 months Maximum Benefit at 70% of wages and one (1) year Own Occupation Disability Plan Provision) 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 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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