

Enhanced Individual LTD “Paycheck” Protection Plan

\$29.50
~PER MONTH~

(Long Term Disability Plan)



Exclusively Available to:

Full-Time CSLEA Non-Peace Officers
with a State Safety Retirement System

“Protection For Your Most Valuable Asset...Your Paycheck!”



The #1 Choice for Over 20,000 Law Enforcement Officers Since 1985



★ *Low Cost*

\$29.50 monthly cost. Through convenient CSLEA payroll deduction.

★ *Comprehensive Coverage*

The CLEA Salary Protection Long Term Disability (LTD) Plan covers up to 65% of your pre-disability income for off-duty disabilities and 65% for on-duty disabilities to a Maximum Benefit of \$5,500 per month tax free.

★ *Three Years Protection*

For both Non-Industrial Disabilities and Industrial Disabilities.

★ *Catastrophic Disabilities*

Benefits increase to 80% of wages for Catastrophic Disabilities for up to 12 months.

★ *Death Benefits*

\$20,000 Death Benefit (24 hour coverage) payable to your chosen beneficiary. Six (6) months additional benefits may be paid to dependent beneficiary.

★ *#1 Plan in California*

Currently protecting over 20,000 full-time professional law enforcement officers since 1985 with a time-tested, intelligent alternative to other disability plans.

Additional Points of Value

- ◆ Over \$95 Million in paid claims.
- ◆ IRS approved as non-profit.
- ◆ Managed by a Board of Directors, enjoys tax exempt status, and has a Certificate of Authority from the CA Dept. of Insurance.
- ◆ Fast, courteous claim service through our toll-free 800 numbers.
- ◆ A portion of the administrative fees paid to the Plan Administrators are donated to the *California Public Safety Administrators' Law Enforcement Children's Annual Scholarship Fund*.

Some Common Questions and Answers About the CLEA Disability Plan

Q: Who is Eligible?

A: Full-time Non-Peace Officer member of CSLEA and a participant in a State Safety Retirement System. Please refer to the Special Provision located under the Plan Features and Benefit chart for additional requirements.

Q: How soon after I become disabled am I eligible to receive benefits from CLEA?

A: CLEA has a 60 calendar day waiting period. If a Participant has less than 60 days of personal leave, you may receive 65% of wages after 45 days. You must use all sick and personal leave.

Q: If I suffer a job-related disability and my employer disputes my claim for disability benefits, do I have benefits from CLEA?

A: Yes. After you have met your waiting period for a disability, CLEA will advance you up to 65% of your pre-disability wages while your case is being disputed by your employer. Benefit advances made for such disputed cases are repayable to CLEA if the Workers' Compensation case is settled in your favor.

Q: Will CLEA pay any Death Benefits?

A: Yes, while you are an active Participant, CLEA will pay \$20,000 Death Benefit for on- or off-duty natural, accidental, or terminal illness (\$5,000 for suicide after 2 Years in Plan). *(Benefits may be payable within 24 hours of notification).*

Q: How will CLEA calculate my benefit amount if I become disabled?

A: CLEA calculates its benefits by evaluating the pre-disability salary of a Participant on the date of injury or the last date worked, whichever is later. For industrial injuries, the benefit is calculated on the salary at the end of the elimination period or at the end of the one (1) year allotted by Workers' Compensation. Incentive and bonus pay are also included. Benefits are then payable at a rate of 65% of salary for Industrial and Non-Industrial Disabilities. The benefit amount will be reduced if the Participant is receiving other types of income during the disability (Workers' Compensation, retirement benefits or if working light or modified duty).

Q: How long can I collect benefits from CLEA if I become disabled off-duty?

A: After the waiting period, CLEA will pay benefits for a period of up to one year if the Participant is unable to work in his/her occupation. CLEA may pay continued benefits for up to three (3) years if the Participant is disabled and meets the provisions of the Plan.

Q: How is CLEA regulated?

A: CLEA was 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. In addition, this Plan has been independently certified and determined to be financially sound, and is annually audited in conformity with generally accepted accounting principles.

Plan Features and Benefits

Monthly Cost	\$29.50 per month - Convenient CSLEA payroll deduction
Percentage of Wages Protected	65% of wages including incentives for off-duty Non-Industrial Disability* or 65% of wages including incentives for on-duty Industrial Disability* (80% of wages for Catastrophic Disabilities for up to 12 months) No Workers' Compensation permanent disability offsets Maximum Benefit of \$5,500 per month, "tax-free."
Waiting Period	60 Calendar days - If less than 60 days of personal leave, you may receive 65% of wages after 45 days. Otherwise, 60 calendar days. Must use all sick and personal leave.
Benefit Period	Three Years (36 months): Sickness, Accident and Pregnancy (Industrial and Non-Industrial Disabilities).
Definition of Disability	One (1) year Own Occupation Disability, thereafter any occupation that you may be reasonably suited for.
Cost of Living Benefit (COLA)	4% compounded per year beginning year 2 (Maximum 3 year benefit period)
Return to Work Incentive Benefit	After 60 Calendar days – \$1,000 per month for Non-Industrial Catastrophic Total Disability if a Participant returns to full-time employment. (Maximum 3 year benefit period)
Benefits Payable During Challenged Workers' Compensation Cases	After 60 calendar days - 65% of wages to a Maximum Benefit of \$5,500 per month (<i>Repayable only if settled in your favor</i>).
Minimum Monthly Benefit	\$200 per month - paid in addition to personal leave after 60 calendar days. (\$100 for Industrial or Disputed Workers' Compensation claims)
Waiver of Payment	Waiver of Payment after no-pay status and receiving CLEA benefits
Stress & Substance Abuse Benefits	Six (6) months lifetime coverage (3 months per occurrence)
Pre-Existing Medical Condition Coverage	Disability Benefits and Death Benefits caused by a pre-existing medical condition will be covered once you have been in the Plan for sixty (60) months, unless are eligible for Prior Coverage Credit Certification.**
Survivorship Benefits	Six (6) months additional benefits to dependent beneficiary.
Death Benefit	\$20,000 Death Benefit for on- or off-duty, natural, accidental, or terminal illness.** \$5,000 for suicide (\$2,000 first 2 Years in Plan.) \$5,000 Military Active Service Benefit. (<i>Benefits may be payable within 24 hours of notification</i>).
Ownership of Plan	Owned, operated and managed by CLEA Participants through a representative Board of Directors (non-profit CA corporation since 1985).

The California Law Enforcement Association was 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. In addition, this Plan has been independently certified and determined to be financially sound, and is annually audited in conformity with generally accepted accounting principles.

Special Provision: A person is not eligible to participate after he or she is 65 years of age or more.

11-15 ILLUSTRATION ONLY — Certain conditions may apply, see Plan Documents for details. CA Insurance Lic. #0544968

* CLEA maximum percentages reflect the amount payable after completion of a waiting period. Offsetting benefits and other income are applied in calculating benefits from the Plan.

** Sixty (60) months for Death Benefits and for HIV, AIDS, and ARC without Prior Coverage Credit.

49 Americans become disabled every minute.

**1 in 5 Americans will miss at least 1 year of work before age 65.
The average long term disability is 2 years.**

**About one in seven Americans can expect to become disabled
for five or more years.**

75% of disabilities are caused by illness.

**62% of personal bankruptcies result from medical-related
expenses and income reductions.**

“If not for the CLEA Plan, I would have lost everything due to my injuries and resulting retirement.” ~ R. W.

“Thankfully, I had enrolled in the Long Term Disability Plan offered thru CLEA. I found out that even though I was to receive my monthly disability income, which of course was less than 50% of my preretirement income, I was eligible for monthly payments thru the LTD Plan. These unexpected monthly payments have proven to be a tremendous benefit to me and my family.” ~ R. B.

“Thanks again for all CLEA has done for my family and I. It was tough to go through. Losing what I enjoyed and having no control over it. CLEA (besides the support from my family and friends) was the only positive support.” ~ G. G.

Plan Provided By:

California Law Enforcement Association

A Non-Profit Mutual Benefit Association

Toll-Free (800) 832-7333 • www.clea.org

About the Association

The California Law Enforcement Association (CLEA) is made up of many Police, County Sheriffs, Probation Officers, Correctional Officers, and related State Peace Officer agencies within California.

CLEA was founded in 1985 as a statewide, non-profit, mutual benefit and relief association for the sole purpose of providing self-funded benefits to its Participants.

For over 30 years CLEA has grown to be the #1 statewide association of its kind for professional law enforcement personnel.

Executive Board

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Dave Boffi

Daly City POA

Vice President North

Kevin Mickelson

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The #1 Choice for Over 20,000 Law Enforcement Officers Since 1985



For More Information

Call Toll-Free (800) 832-7333 or Visit Our Website: www.clea.org

Plan Administered by: California Public Safety Administrators, Inc.



California Law Enforcement Association

CSLEA Non-PEACE OFFICER

LONG TERM DISABILITY ENHANCED INDIVIDUAL PLAN APPLICATION

Send your completed application using one of these convenient options:
Fax: (209) 223-2966 • Scan and email: accounting@cpsainc.com
Mail: CLEA, PO Box 31, Martell, CA 95654

Last Name	First Name	M.I.	Birth Date / /	Social Sec. No.*
Mailing Address		Department		Employment Date / /
City	State	Zip Code	Phone ()	
Employment Designation* <input type="checkbox"/> Non-Peace	E-Mail Address			

***Information required for application to be processed. Your information will be safeguarded and not shared.**

I hereby apply for Enhanced Individual Long Term Disability (LTD) Benefits and certify that I am an active, full-time CSLEA Non-Peace Officer participating in a State Safety Retirement system.

I agree that I shall abide by the related provisions as noted in the Plan Documents and Corporate Bylaws. Except as provided for in the "Prior Coverage Credit" provision of the Plan, I understand that any medical condition including HIV, AIDS, ARC that existed prior to my effective date of coverage or death caused by pre-existing medical conditions will not be covered until I have been enrolled in the Plan as an Active Participant for a period of sixty (60) months. Disabilities occurring after my effective date of coverage caused by psychological or emotional disorders, or their physical manifestations, or drug, alcohol, or substance abuse, will be covered after 24 months of participation unless condition is excluded because of pre-existing medical condition. Under the terms of the Plan, any dispute not resolved through the Plan's claims procedure must be resolved by binding arbitration with the American Arbitration Association. CLEA reserves the right to increase dues periodically as determined by the Board of Directors.

Special Provision:

Non-Safety Participants will be participating in the CLEA Non-Sworn Plan and will have LTD Benefits limited to 36 months (3 years). Please refer to the Non-Sworn Plan Documents for Plan provisions. A person is not eligible to participate after he or she is 65 years of age or more.

Beneficiary information is required for the Plan Death Benefits. Contact the Plan Administrator at 1-800-832-7333 or visit www.CLEA.org to update your beneficiary choice or for additional information.

By signing below I indicate that I have read these statements including the Special Note on the Pre-Existing Conditions and the Special Provision and acknowledge the limitations in LTD Benefits as explained. Other conditions and limitations are included in the CLEA Plan Document and Summary Plan Description.

I hereby authorize the deduction from my salaries and wages of the monthly cost plus any fees for payroll deduction, now or in the future, for CLEA Long Term Disability Coverage. This authorization will remain in effect until cancelled by me or CLEA.

Please do not drop any other disability benefit plans until you have been notified of coverage under the CLEA Enhanced Individual LTD Plan.

Your Signature _____ Date _____

Beneficiary _____ Relationship _____
(Please do not list minors)

Beneficiary Address _____ Beneficiary Phone _____

Contingent Beneficiary _____ Relationship _____
(Please do not list minors)

Contingent Beneficiary Address _____ Contingent Beneficiary Phone _____

Please do not write in this space. Office use only.

Received: _____ Effective Date: _____ Dept.: _____ Cert. No.: _____ SPD Sent: _____