



California Law Enforcement Association

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.clea.org

CCSO

Non-Peace Officer Enhanced Individual Long Term Disability Plan

FEATURES / BENEFITS

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PLAN COUNSEL
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PLAN ADMINISTRATORS
California Administration Insurance Services, Inc.
CA Ins. Lic. #0544968

Eligibility	Available to active CCSO Non-Peace Officer Members under age 55.
Monthly Cost	\$27.00 per month – payroll deduction
Percentage Of Wages Protected*	66.7% of wages Non-Industrial Disability 66.7% of wages Industrial Disability (No Workers' Compensation Permanent Disability offsets) Maximum Benefit of \$9,500 per month, <i>tax-free</i>
Waiting Period	30 Calendar days – If less than 60 calendar days of personal leave, you may receive 66.7% of wages after 30 calendar days. Otherwise, 60 calendar days.
Benefit Period	Three Years (36 months): Sickness and Accident (Industrial Disability and Non-Industrial Disabilities)
Long Term Care Benefit (LTC Plus)	After 60 calendar days, up to \$3,000 per month, three (3) year Maximum Benefit Period, non-occupational only — may be payable for disputed Workers' Comp. cases. (Repayable only if settled in your favor)
Freeze of Personal Leave Option	After 60 calendar days
Personal Leave Integration Benefit	After 60 calendar days, you may use 50% personal leave and receive 50% benefit from the Plan and receive \$400 per month. (\$100 per month for Industrial or Disputed Workers' Compensation claims.)
Cost of Living Benefit (COLA)	4% compounded per year (Maximum 3 year benefit period.)
Return To Work Incentive Benefit	\$1,000 per month for Non-Industrial Catastrophic Total Disability if a Participant returns to gainful employment.
Waiver of Payment	Waiver of Payment after no-pay status
Benefits Payable During Challenged Workers' Compensation Cases	After 60 calendar days – 66.67% of wages to a Maximum Benefit of \$9,500 per month (Repayable only if settled in your favor)
Minimum Monthly Benefit	\$400 per month – paid in addition to personal leave after 60 calendar days. (\$100 per month for Industrial or Disputed Workers' Compensation claims.)
Death Benefit	\$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 Active Military Leave Death 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	All pre-existing medical conditions will be covered once you have been in the Plan for sixty (60) months.
Ownership of Plan	Owned, operated and managed by its Participants through a representative Board of Directors (<i>non-profit California Corporation since 1985</i>)

* Benefits from Other Sources are applied to reduce amount payable from the Plan

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 under ERISA laws of the U. S. Department of Labor. 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.

7-14 ILLUSTRATION ONLY. Certain conditions may apply, see Plan Documents for details. CA Insurance Lic. #0544968

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California Law Enforcement Association Notice of Changes to Group and Enhanced Individual Long Term Disability Plans

California Law Enforcement Association ("CLEA") is providing this Notice of Plan Amendment to you as a participant in the CLEA Long Term Disability Plan (Safety Personnel) ("Safety Plan"), the CLEA Long Term Disability Plan (Non-Safety Personnel) ("Non-Safety Plan"), or a CLEA Enhanced Individual Long Term Disability Plan ("EI Plans"). Collectively, the Safety Plan, Non-Safety Plan and EI Plans are referred to as the "Plan". The Plan amendments are described below and will affect existing participants who are not Totally Disabled as of the effective date noted above. The terms used in this Notice are defined in the Plan documents.

- 1. Concurrent Claims; Stacking of Claims.** Effective as of May 12, 2014, if a Participant is Totally Disabled under the Plan and incurs another disabling sickness or injury, the subsequent disability will be treated as a continuation of the first disability for the purpose of applying the Plan Benefit limitations (and a single disability period will apply) unless the second disability arises independently of the first disability and is sudden, unexpected and unforeseen. This limitation on the combination or "stacking" of claims prevents an extension of the maximum period for which Benefits are payable while a Participant is disabled, unless the second disability is the result of an independent and sudden, unexpected and unforeseen circumstance.
- 2. Notice of Claims.** Previously, under Plan Section 15.1, a Plan participant was required to provide written notice of a claim within 20 days of the date that the participant became Totally Disabled (as defined in the Plan). Effective as of February 24, 2014, a claim may be submitted within one year of the date of occurrence of the Total Disability for a non-industrial (non-job related) injury or sickness and within one year from the end of the Plan participant's eligibility for Labor Code section 4850 or equivalent payments with regard to an industrial (or job related) injury of sickness. Failure to do so would result in a denial of benefits.
- 3. Reviewing and Treating Physician.** Effective as of February 24, 2014, chiropractors, and other medical practitioners who are not duly licensed doctors of medicine (M.D.) or doctors of osteopathic (D.O.) may not certify a Total Disability that continues more than 60 days. Within a 90 day period following the certification of a Total Disability, the Plan participant must begin ongoing treatment and obtain verification of the participant's Total Disability from an M.D. or D.O. who is a specialist within the area of medicine applicable to that Total Disability.

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4. **Progression of Workers' Compensation Claim.** The Plan requires that a disabled Plan participant must take all actions reasonably necessary to obtain a determination of whether the participant's Total Disability entitles the participant to any payments or benefits under any workers' compensation act or law, occupational disease law, or any other legislation of similar purpose. Effective as of February 24, 2014, a Plan participant with a disputed workers' compensation claim must schedule an agreed or qualified medical evaluation within six months following the later of the participant's last day of work or date of injury. In addition, the agreed or qualified medical evaluation must be completed within one year after the later of the participant's last day of work or date of injury. . Any failure to do so will result in the termination of the participant's entitlement to Plan benefits for that Total Disability.
5. **EI Plan Age Limits.** Currently under the CLEA Enhanced Individual Long Term Disability Plans ("EI Plans"), there is no limitation to the age of the at which persons may enroll for participation and coverage. Effective as of February 24, 2014, a person desiring to enroll in an EI Plan as a participant who is a sworn or safety is not eligible to enroll after he or she is 60 years of age or more. A non-sworn or non-safety person is not eligible to enroll or participate in the EI Plan after he or she is 55 years of age or more.
6. **LTC Plus Benefits.** Effective as of February 24, 2014, the Long Term Care Coverage Benefits (as defined in the Plan) provided under the Safety Plan and EI Plans will only be provided as a reimbursement of costs and expenses, payable upon the submission and verification of Covered Expenses (as defined in the Plan), subject to the maximum reimbursement amounts specified in the Plan and the other limitations set forth in the Plan.
7. **Early Reduced Benefits for Safety Personnel.** Effective as of February 24, 2014, the Disability Benefits for Safety personnel participants has been increased from 50% to 70% from day 30 to day 60 of the participant's Total Disability when the participant has exhausted their personal leave balances.
8. **Death Benefit for Safety Plan.** Effective as of February 24, 2014, the Death Benefit under Plan Option A of the Safety Plan and in the Non-Safety Plan and the EI Plans (other than the EI Plan for employees of the California Department of Corrections and Rehabilitation) are increased by \$5,000 for both natural and accidental causes to \$65,000, payable \$15,000 as an initial payment and the balance payable over 50 months at \$1,000 per month. This Death Benefit remains subject to limitations and reductions for suicide and Preexisting Conditions.
9. **Minimum Benefit.** Effective as of February 24, 2014, the minimum monthly benefit for industrial or job related injuries or sickness is \$100 for all Plans. In addition, Effective as of February 24, 2014, the minimum monthly benefit for Non-Safety personnel and participants eligible for Industrial Disability Leave is \$100.
10. **Maximum Benefit.** Effective as of February 24, 2014, the maximum benefit amount for non-job related or non-industrial Total Disabilities is increased to 85% for disabilities incurred by participants in the Safety Plan and Safety participants in the EI Plans (other than the EI Plan for employees of the California Department of Corrections and Rehabilitation).

Please contact the Plan Administrator at 1-800-832-7333 if you have any questions or require any further information. In the event of any inconsistency between this notice and the Plan document, the terms of the Plan document will control. If you require a copy of the Plan document or Summary Plan Description, please contact the Plan Administrator.

