



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

Special Notice: All pre-existing medical conditions will be covered once you have been in the Plan for sixty (60) months.

FEATURES / BENEFITS

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CHAIRMAN OF THE BOARD
Jerry Hall
DSA of Santa Clara Co.

PLAN COUNSEL
Christopher Chediak, Esq.
Weintraub Tobin Chediak Coleman Grodin Law Corporation Sacramento, CA

PLAN ADMINISTRATORS
California Public Safety Administrators, 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 (80% of wages for Catastrophic Disabilities for up to 30 months – not to exceed maximum monthly benefit) (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, Accident or Pregnancy (Industrial Disability and Non-Industrial Disabilities)
Freeze of Personal Leave Option	After 60 calendar days
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 Percentage or use 100% personal leave and receive \$1,000 per month (\$100 per month for Industrial or Disputed Workers' Comp.)
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	\$1,000 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 <i>(Benefits may be payable within 24 hours of notification)</i>
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>)

* 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 24 months of participation in the Plan.

The California Law Enforcement Association (Non-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) by CLEA, a police officers benefit and relief association. CLEA is a non-profit corporation exempt from tax under Internal Revenue Code Section 501(c)(9). The Plan, CLEA and the Trust, are annually audited by independent certified public accountants in conformity with generally accepted accounting principles.

5-17 This is a highlight page only – certain exceptions & limitations apply. See the Summary Plan Description or the complete Plan Document provisions for a more complete description of coverage. CA Insurance Lic. #0544968

PLAN ADMINISTRATORS: California Public Safety Administrators, Inc.





Top 20 CLEA Claims Paid

Department	Cause	Total Since Inception
Fremont PBA	Back	\$1,014,201
Santa Clara POA	Back/Arms	\$704,814
San Francisco DSA	Multiple Sclerosis	\$600,656
Salinas POA	Back	\$593,854
San Diego Co. DSA	Spine/Neck/Collar Bone/Legs	\$547,701
Los Angeles PPL	Lupus	\$481,775
Riverside SA	Coma	\$475,413
Morgan Hill POA	Parkinson's	\$455,664
Los Angeles PPL	Multiple Sclerosis	\$425,944
Long Beach POA	Huntington's Disease	\$416,724
Alameda POA	Brain/Head Injury	\$369,700
DSA of Santa Clara Co.	Cancer	\$350,295
San Diego Co. DSA	Stroke	\$350,156
Riverside SA	Stroke	\$337,259
CSLEA-CA Hospital Police	Back/Lung	\$305,709
Los Angeles PPL	Lupus	\$294,091
Alameda Co. DSA	Lupus	\$278,497
Emeryville POA	Diabetes Eyes Vectrectomy	\$241,616
Riverside SA	Brain	\$232,395
Merced Co. DSA	Chiari Malformation Syringomy	\$208,609



California Law Enforcement Association

CLEA/CCSO Non-Peace Officer Long Term Disability Enhanced Individual Plan Application

Send your completed application to:
CCSO, 1481 Ullrey Ave, Escalon, CA 95320

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

I hereby apply for Enhanced Individual Long Term Disability (LTD) Benefits and certify that I am an active, full-time Non-Peace Officer member of CCSO (active membership required) under the CalPERS Miscellaneous Retirement system. Retired Annuitant Non-Peace Officers are not eligible.

I agree that I shall abide by the related provisions as noted in the Plan Documents and Corporate Bylaws. 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-Peace Officer Participants will be participating in the CLEA Non-Sworn Plan and will have LTD Benefits limited to 36 months (3 years). Please refer to Plan Documents for Plan provisions. A Non-Peace Officer person is not eligible to enroll or participate in the EI Plan after he or she is 55 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.

Your Signature _____ Date _____

Beneficiary _____ Relationship _____
(Please do not list minors)

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

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

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