



California Association of Professional Firefighters

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.capf.org

Merced Firefighters Group Long Term Disability Payroll Protection Plan

FEATURES / BENEFITS

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|---|---|--|
| PRESIDENT Erick Mattson <i>Redding Firefighters</i> | Monthly Cost | \$29.50 per month, level cost payroll deduction (<i>Effective 10/1/2019</i>) |
| | Percentage Of Wages Protected* | 80% of wages Non-Industrial Disability 70% of wages Industrial Disability (100% of wages for Catastrophic Disabilities for up to 30 months – not to exceed maximum monthly benefit) (No reductions for Workers' Compensation Permanent Disability settlements) |
| VICE PRESIDENT SOUTH Steve Sandefer <i>Hemet Firefighters</i> | Maximum Benefit | \$10,000 per month, tax-free |
| | Waiting Period | 30 Calendar Days – Earlier reduced benefits may be payable based on lack of personal leave down to zero days. \$750 per month Minimum Benefit after 60 days (\$500 per month if Industrial caused), freeze of personal leave after 60 days. No benefits are payable if working full-time, light or modified duty. |
| VICE PRESIDENT NORTH Aimee New <i>City of Sonora Firefighters</i> | Benefit Period | Lifetime Coverage Sickness, Accident and Pregnancy |
| | Freeze of Sick Leave Option | After 60 60 Calendar days |
| CHIEF FINANCIAL OFFICER Dennis Campanale <i>West Sacramento Firefighters</i> | Sick Leave Integration Benefit | After 60 60 days, you may use 50% sick leave and receive a 50% benefit from the Plan or use 100% sick leave and receive \$750 per month (\$500 per month if Industrial caused) |
| | Cost of Living Benefit (COLA) | 4% compounded per year (years 2-7) thereafter, CPI increase to age 65 and then benefits continued lifetime. |
| EXECUTIVE SECRETARY Nick Faracias <i>Riverside Firefighters</i> | Musculoskeletal & Connective Tissue Disorders | Fully covered Lifetime coverage – 2 years own occupation definition, restrictions apply. |
| | Benefits Payable During Challenged Workers' Compensation Cases | After 60 calendar days – 70% of wages to a Maximum Benefit of \$10,000 per month (Repayable only if settled in your favor) |
| PLAN COUNSEL Christopher Chediak, Esq. <i>Weintraub Tobin Chediak Coleman Grodin Law Corporation Sacramento, CA</i> | Waiver of Payment | Waiver of Payment after no-pay status |
| | Minimum Monthly Benefit | \$750 per month – paid in addition to personal leave after 60 calendar days (\$500 per month if Industrial caused). |
| PLAN ADMINISTRATORS California Public Safety Administrators, Inc. CA Ins. Lic. #0544968 | Stress & Psychological | Four (4) months per occurrence. Twenty (20) months lifetime benefit (5 occurrences per lifetime). A Participant must return to work for one (1) year between claims. |
| | 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. |
| | Survivorship Benefit | Nine (9) months additional benefits to dependent beneficiary |
| | Death Benefit | \$15,000 Death Benefit on- or off-duty – natural, accidental or terminal illness (Payable and delivered usually within 24 hours of notification).** |
| | 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 sick leave option, or (c) sick 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.

*** Forty-eight months for Death Benefits and for HIV, AIDS, and ARC.

The California Association of Professional Firefighters Long Term Disability Plan (Safety Personnel) was established pursuant to the California Department of Insurance, Insurance Code Sections 11400 – 11407 by California Association of Professional Firefighters, a fire fighters benefit and relief association. The Trust and California Association of Professional Firefighters are non-profit and tax exempt entities. The Plan, California Association of Professional Firefighters and the Trust are annually audited for conformity with generally accepted accounting principles.

8-19 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.

