

California Correctional Supervisors Organization, Inc.

Disability Insurance Plan Comparison

Features/Benefits	CLEA Disability Plan (CCSO GROUP PLAN)	CCPOA Disability Benefit Program (Gold Shield & Silver Shield Plans)
Cost	\$23.00 per month (level premium) Payroll deduction	\$88.00 per mo. For Gold Shield With Occupation Rider \$45.00 per mo. For Silver Shield Payroll deduction
% of Wages Protected	80% of wages for Catastrophic disabilities for 30 months then 66.6% 66.6% of wages Non-Industrial disability 66.6% of wages Industrial disability Maximum monthly benefit of \$7,500 (No permanent disability offsets)	Gold Shield – 65% of base wages – Maximum monthly benefit of \$5,150 (no permanent disability offsets) Silver Shield – 100% of base wages Maximum monthly benefit of \$3,000 (No permanent disability offsets)
Waiting Period	30 calendar days – if less than 60 days of personal leave, you may receive 50% of wages after 30 days	Gold Shield – 30 calendar days Silver Shield – 180 calendar days
Benefit Period - 24 Month Own Occupation Definition	Lifetime: Sickness, Accident and Pregnancy for both industrial and non-industrial disability – fully integrated with income from retirement and other sources	Gold Shield and Silver Shield – 24 months for Sickness Accident and Pregnancy for both industrial and non-industrial fully integrated with income from retirement and other sources (Gold Shield rider includes age 65 coverage for non-industrial disability if unable to perform two or more activities of daily living)
Cost of Living Benefit (COLA)	4% compounded per year (years 3-8) thereafter, CPI increase to age 65 and then continued lifetime	No coverage
Stress, Substance and Alcohol, Abuse Benefits	Six (6) month lifetime coverage (3 months per occurrence)	No coverage
Return to Work Incentive Benefit	\$1000 per month for non-industrial Catastrophic Total Disability if member returns to gainful employment	No coverage
Benefits Payable During Disputed Workers' Comp. Cases	66.6% of wages or maximum \$7,500 per month (repayable if determined to be an Industrial disability)	Gold Shield 65% of wages or Maximum \$5,150 per month (repayable if determined to be an industrial disability) Silver Shield – No Coverage
Minimum Monthly Benefit	\$1,000 per month paid in addition to personal leave after 60 days. \$500 per month if Industrial caused	Gold Shield - \$206 per month paid in addition to personal leave after 30 days Silver Shield - \$400 per month paid in addition to personal leave balances after 180 days
Pre-Existing Medical Condition Coverage	Allows for Group enrollment provisions	All applications medically underwritten
Survivorship Benefits	Six (6) months benefits	Gold Shield – Six (6) months benefits Silver Shield – Three (3) months benefits
Death Benefit	\$55,000 death benefit, on or off duty, natural, accidental, or terminally ill (Payments may begin within 24 hours full payment within 31 months)	No coverage
Ownership of Plan	Owned, operated, and managed by CLEA members through a representative Board of Directors (non-profit CA corp.) CCSO has equal vote on Board of Directors	Owned, operated and managed by the CCPOA Benefit Trust Fund

7-09 Illustrations Only – Refer to Plan Documents for Specific Details. CA Insurance License #0544968

NOTE: If you were a rank and file officer and have just promoted to Sergeant – Join CCSO Today and Sign Up for This Plan. Newly promoted sergeants have a one-time initial enrollment period with CCSO that allows the sergeant 60 days to sign up as a CCSO and CLEA member and be eligible for pre-existing conditions for coverage after 24 months of participation. After 60 days, you are excluded from coverage on pre-existing conditions.