

# California Correctional Supervisors Organization, Inc.

## Salary Protection, Long Term Disability Plan Comparison

**Features/Benefits**

CLEA Disability Plan  
(CCSO GROUP PLAN)

CCPOA Disability Benefit Program  
(Gold Shield & Silver Shield Plans)

<b>Cost</b>	<b>\$23.00</b> per month – CCSO membership required Payroll deduction	<b>\$88.00</b> per mo. for Gold Shield with Occupation Rider <b>\$45.00</b> per mo. for Silver Shield. Payroll deduction
<b>% of Wages Protected</b>	<b>80%</b> of wages for Catastrophic Disabilities for 30 months, then 66.67% <b>66.67%</b> of wages Non-Industrial Disability <b>66.67%</b> of wages Industrial Disability Maximum benefit of <b>\$7,500</b> per month, tax free	Gold Shield – 65% of <b>base wages</b> – Maximum monthly benefit of <b>\$5,150</b> Silver Shield – 100% of <b>base wages</b> – Maximum monthly benefit of <b>\$3,000</b>
<b>Waiting Period</b>	<b>30</b> calendar days. If you have less than 60 days of personal leave you may receive 50% of wages after 30 days. Otherwise, 60 calendar days.	Gold Shield – <b>30</b> calendar days Silver Shield – <b>180</b> calendar days
<b>Benefit Period</b>	<b>Lifetime:</b> Sickness, Accident and Pregnancy (industrial and non-industrial disabilities) Fully integrated with all income	Gold Shield and Silver Shield – <b>24 months</b> for Sickness Accident and Pregnancy for both industrial and non-industrial fully integrated with all income (Gold Shield rider includes age 65 coverage for non-industrial disability if unable to perform two or more activities of daily living)
<b>Cost of Living Benefit (COLA) -Lifetime</b>	<b>4%</b> compounded per year (years 3-8) thereafter, CPI increase to age 65 and then continued lifetime	<b>No coverage</b>
<b>Waiver of Premium</b>	After 60 calendar days and receiving benefits	
<b>Benefits Payable During Challenged Workers' Comp. Cases</b>	After <b>60</b> calendar days – <b>66.67%</b> of wages to a maximum benefit of <b>\$7,500</b> per month (Repayable only if settled in your favor)	Gold Shield – <b>65%</b> of wages or Maximum <b>\$5,150</b> per month (repayable if determined to be an industrial disability) Silver Shield – <b>No Coverage</b>
<b>Minimum Monthly Benefit</b>	<b>\$1,000</b> per month - paid in addition to personal leave after <b>60</b> calendar days	Gold Shield - <b>\$206</b> per month paid in addition to personal leave after <b>30</b> days Silver Shield - <b>\$400</b> per month paid in addition to personal leave balances after <b>180</b> days
<b>Survivorship Benefits</b>	<b>Six (6)</b> months addition benefits to dependent beneficiary. Benefits may be payable within 24 hours of notification	Gold Shield – <b>Six (6)</b> months benefits Silver Shield – <b>Three (3)</b> months benefits
<b>Death Benefit</b>	Death benefit on or off duty, natural, accidental, or terminal illness <b>\$55,000</b> (\$10,000 initial benefit then \$1,500/mo for 30 months) Benefits may be payable within 24 hours of notification	<b>No coverage</b>
<b>Pre-Existing Medical Condition Coverage</b>	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) months unless you are eligible for the <u>Prior Coverage Credit</u> . Otherwise, pre-existing medical conditions will not be covered.	All applications medically underwritten
<b>Ownership of Plan</b>	Owned, operated, and managed by members through a representative Board of Directors. CLEA is a non-profit CA corp. since 1985 <b>CCSO has equal vote on Board of Directors</b>	Owned, operated and managed by the CCPOA Benefit Trust Fund

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.**