



Insurance and Benefits Trust / Committee

Peace Officers Research Association

Premier-Long Term Disability (LTD) *of California*

ARE BENEFITS GUARANTEED?	Funded and administered first 5 years and after age 65 for life by the I&B Trust of PORAC with \$9 million in assets. Claims are funded by The Standard Insurance Company - A.M. Best rated A (Excellent) - from the sixth year of benefit eligibility to age 65 with assets in excess of \$7 billion.
PERCENTAGE OF WAGES PROTECTED	100% of wages for Catastrophic Disabilities during initial 24 months 66 2/3% of Pre-Disability Earnings
Maximum Monthly Benefit	\$7,000 of Pre-Disability Earnings (66 2/3% of \$10,500).
MAXIMUM BENEFIT PERIOD	<u>Safety Members:</u> Lifetime for both Accident & Illness <u>Non-Safety Members:</u> 36 Months
OWN OCCUPATION BENEFIT PERIOD	24 months following the waiting period.
WAITING PERIOD	30 calendar days from last day worked for Non-Industrial Disability. Premiums waived after claim approval. (0 calendar days for Industrial Disabilities).
FREEZE OF SICK LEAVE	After 60 days.
MINIMUM BENEFIT	\$200 per month while receiving sick leave for non-industrial disabilities. Nothing while receiving 4850 pay.
SICK LEAVE INTEGRATION BENEFIT (Requires 100% Departmental Participation)	Receive 100% of base pay through use of 50% leave time and 50% LTD benefit.
COST OF LIVING BENEFIT (COLA) (Non-Industrial)	Up to 5% compounded annually (Based on consumer price index)
MENTAL & NERVOUS BENEFITS	Safety Members: 12 months each occurrence, or as long as hospitalized. Non-Safety Members: 6 months each occurrence, or as long as hospitalized.
MUSCULOSKELETAL & CONNECTIVE TISSUE DISORDERS	For certain conditions, benefits are limited to 24 months for each period of disability. Examples of conditions to which this limitation does not apply include: <i>herniated disc; scoliosis; tumors, vascular malformations; rheumatoid arthritis; lupus;</i> etc. See Plan Document for details.
DRUG & ALCOHOL BENEFITS	12 months lifetime.
PAYS BENEFITS DURING DISPUTED WORKER'S COMPENSATION CASES	After 30 days – 66 2/3% of wages to a maximum monthly benefit of \$7,000 (Repayable if determined to be industrial).
DISABILITY PENSION ADVANCE	Up to 66 2/3% of wages (max. \$7,000 per month benefit) may be advanced during retirement processing.
DEATH BENEFIT	\$50,000 Death Benefit
SURVIVORS BENEFITS	Dependents will receive a lump sum benefit equal to 6 times the members last monthly benefit.

Premium: \$19.50

This is an illustration only. Refer to plan documents for complete details. CA License Number 0425842

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