



# California Association of Professional Firefighters

*A Non-Profit Mutual Benefit Association*

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## CAPF Group LTD Plan compared to CPF LTD Plan

### FEATURES / BENEFITS

**PRESIDENT**  
**Erick Mattson**  
*Redding Firefighters*

**VICE PRESIDENT SOUTH**  
**Ken Blanton**  
*Kern Co. Firefighters*

**VICE PRESIDENT NORTH**  
**Aimee New**  
*City of Sonora Firefighters*

**CHIEF FINANCIAL OFFICER**  
**Dennis Campanale**  
*West Sacramento Firefighters*

**EXECUTIVE SECRETARY**  
**Steve Sandefer**  
*Hemet Firefighters*

**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

Plan	CAPF	CPF
<b>Monthly Cost</b>	<b>\$24.50</b> per month, numerous payment options available No monthly dues.	<b>\$27.00</b> per month (level cost) (\$28.00 per month for Cal Fire)
<b>Percentage Of Wages Protected*</b>	<b>80%</b> of wages Non-Industrial Disability <b>70%</b> of wages Industrial Disability <b>90%</b> of wages with underlying LTD Plan (100% of wages for Catastrophic Disabilities for up to 30 months) (No reductions for Workers' Compensation Permanent Disability settlements)	<b>66 2/3% of covered earnings</b> to a maximum of \$10,000 monthly benefits for Non-Industrial and Industrial Disabilities. (No reductions for Workers' Compensation Permanent Disability settlements)
<b>Maximum Benefit</b>	<b>\$10,000</b> per month	\$10,000 per month
<b>Waiting Period</b>	<b>30 Calendar Days</b> – 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.	<b>90 consecutive days</b> of total disability No benefits are payable if working full-time, light or modified duty.
<b>Benefit Period</b>	<b>Lifetime</b> Coverage Sickness, Accident and Pregnancy	<b>To Age 65</b> for Sickness, Accident, and Pregnancy ADEA Grading
<b>Stress &amp; Substance Abuse</b>	Three (3) months per occurrence, six (6) month lifetime benefit. A Participant must return to work for one (1) year between claims.	Twelve (12) months.
<b>Musculoskeletal &amp; Connective Tissue Disorders</b>	Covered, <b>no restrictions lifetime</b> Industrial and Non-Industrial causes.	For certain back and surrounding soft tissue conditions, benefits are limited to 24 months for each period of disability. Hundreds of connective tissue disorders are not covered
<b>Benefits Payable During Challenged Workers' Compensation Cases</b>	After <b>60 calendar days</b> – <b>70%</b> of wages to a Maximum Benefit of <b>\$10,000</b> per month (Repayable only if settled in your favor)	After <b>90 days</b> – <b>66 2/3%</b> of wages or maximum benefit of \$10,000 (Repayable only if determined to be Industrial).
<b>Waiver of Payment</b>	After no-pay status	After 90 consecutive days of total disability
<b>Minimum Monthly Benefit</b>	<b>\$750 per month</b> – paid in addition to personal leave after 60 calendar days (\$500 per month if Industrial caused).	<b>10% of covered earnings</b> per month or <b>\$100 per month</b> whichever is less
<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) / forty-eight (48)*** months, unless you are eligible for the Prior Coverage Credit – otherwise, pre-existing medical conditions will not be covered.	Subject to 12/12/24 pre-existing medical condition limitations. Also, proof of evidence of insurability may be required and coverage may be declined at the discretion of the insurance company.
<b>Survivorship Benefit</b>	<b>Nine (9) months additional benefits</b> to dependent beneficiary.	<b>Three (3) months additional benefits</b> to dependent beneficiary.
<b>Freeze of Sick Leave Option</b>	After <b>60 Calendar days</b>	<b>None</b>
<b>Sick Leave Integration Benefit</b>	After <b>60 days</b> , you may use <b>50% sick/personal leave and receive a 50% benefit</b> from the Plan.	<b>None</b>
<b>Cost of Living Benefit (COLA)</b>	<b>4% compounded</b> per year (years 2-7) thereafter, CPI increase to age 65 and then benefits continued lifetime.	<b>None</b>
<b>Death Benefit</b>	<b>\$15,000 Death Benefit</b> on- or off-duty – natural, accidental or terminal illness (Payable and delivered usually within 24 hours of notification).**	<b>None</b>
<b>Ownership of Plan</b>	Owned, operated and managed by its Participants through a representative Board of Directors ( <i>non-profit California Corporation since 1985</i> )	<b>Sponsored by CPF Health Benefits Trust, Insured by Reliance Standard Insurance Co. (a for-profit stockholder owned company).</b>

\* 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 Trusts 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.

2-16 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