

Fire Department LTD Plans

FOR FIRE DEPARTMENT MEMBERS · CAPF, CPF PYI+, and CSFA side by side

Most California firefighters who carry LTD are enrolled in one of three association plans: **CAPF**, **CPF PYI+**, or **CSFA**. The table lines them up feature by feature, in the order you would feel them after an injury. The first two groups decide your monthly income and how long it lasts. The third shows the limits on stress and musculoskeletal claims, where the plans differ the most.

FEATURE	CAPF PLAN	CPF PYI+	CSFA PLAN
WHAT IT COSTS AND WHAT IT PAYS			
Monthly Cost	\$29.50 per month (level cost) Group and Voluntary Plan No dues or fees	\$28.50 per month for CPF dues	\$29.00 per month (level cost) Voluntary Plan Plus \$7.08 per month for CSFA dues
Percentage of Wages Protected	• 80% of wages — Non-Industrial Disability • 70% of wages — Industrial Disability (75% with deductible income) • 100% of wages for Catastrophic Disabilities for up to 30 months — not to exceed maximum monthly benefit • No reductions for Workers' Comp. Permanent Disability settlements	66 2/3% of <u>base</u> salary	• 66 2/3% of wages — Non-Industrial Disabilities • 66 2/3% of wages — Industrial Disabilities
Maximum Benefit	\$11,000 per month	\$11,000 per month	\$10,000 per month
Minimum Monthly Benefit	\$1,000 per month — paid in addition to personal leave after 60 calendar days (\$500 per month if Industrial cause).	None	\$200 per month paid in addition to sick/personal leave after 60 days; \$50 per month if job-related.
WHEN IT STARTS AND HOW LONG IT LASTS			
Waiting Period	30 calendar days — earlier reduced benefits may be payable based on lack of sick/personal leave, down to zero days. \$1,000 minimum benefit after 60 days; freeze of sick/personal leave after 60 days (\$500 per month if Industrial cause). No benefits are payable if working full-time, light, or modified duty.	60 days or on No-Pay Status	Non-Industrial: 60 calendar days Industrial: 180 calendar days No benefits are payable if working full-time, light, or modified duty.
Benefit Period	Lifetime: Sickness, Accident, and Pregnancy. Industrial and Non-Industrial Disabilities — 2-year own-occupation definition; restrictions apply.	To age 65 for Sickness, Accident, and Pregnancy. ADEA Grading — 2-year own-occupation definition; restrictions apply.	To age 65 for Sickness, Accident, and Pregnancy. ADEA Grading — 2-year own-occupation definition; restrictions apply.
Benefits Payable During Challenged Workers' Comp.	After 60 calendar days — 70% of wages (repayable only if settled in your favor).	After 60 calendar days — 66 2/3% of base salary (repayable only if determined to be Industrial Disability).	After 60 days — 66 2/3% of wages or maximum benefit of \$10,000 monthly (up to 66 2/3% repayable if determined to be Industrial Disability).
CONDITIONS WITH LIMITS			
Musculoskeletal & Connective Tissue Disorders	Fully covered. Lifetime coverage — 2-year own-occupation definition; restrictions apply.	Fully covered.	24 months — lifetime limitation on the back and its surrounding soft tissue, sprains, strains of joint or muscles, and connective tissue disorders. Numerous conditions are limited to 24 months of coverage.
Stress & Psychological	Twenty (20) months lifetime benefit (5 occurrences per lifetime); four (4) months per occurrence. A Participant must return to work for one (1) year between claims.	Twenty-four (24) months.	Benefits limited to 12 months . No limit if confined to a medical facility.
SICK LEAVE AND COST OF LIVING			
Freeze of Sick Leave Option (Employer Approval)	After 60 calendar days.	None	None
Sick Leave Integration Benefit (Employer Approval)	After 60 days, you may use 50% sick/personal leave and receive a 50% benefit from the Plan, or you may use personal leave and receive a supplemental benefit from the Plan up to the Maximum Benefit (if employer approved).	None	None
Cost of Living Benefit (COLA)	3% compounded per year (years 2–7); thereafter, CPI increase to age 65, then benefits continued lifetime.	None	None

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