



CLEA Group Plan A / PORAC Gold (I & B Trust)

DISABILITY PLAN COMPARISON

How these plans are structured: CLEA Group Plan A is a single long-term disability plan. The PORAC Gold plan is delivered in two parts — a **short-term disability (STD)** benefit with a 12-month benefit period, and a **long-term disability (LTD)** benefit that begins after a 365-day waiting period. One monthly cost covers both parts of the Gold plan.

	CLEA Group Plan A Long Term Disability	PORAC Gold — I & B Trust Gold Plan	
		Short Term Disability (STD) Covers the first 12 months	Long Term Disability (LTD) Begins after a 365-day waiting period
Monthly Cost	\$32.50 per month	\$34.00 per month (covers both the STD and LTD plans)	
Percentage of Wages Protected	• 85% of wages — Non-Industrial Disability • 70% of wages — Industrial Disability • 100% of wages for Catastrophic Disabilities, for up to 30 months • Maximum benefit of \$10,000 per month, tax-free	66 2/3% of the first \$15,000 of monthly Pre-Disability Earnings, reduced by deductible income.	66 2/3% of the first \$15,000 of monthly Pre-Disability Earnings, reduced by deductible income, during the initial 12 months of LTD benefit eligibility. • Non-Industrial Disabilities: 66 2/3% • Industrial Disabilities: 12 2/3%
Waiting Period	Non-Industrial and Industrial: 30 days During the first 60 days of Disability: • If you have less than 60 calendar days of personal leave, you may receive 70% of wages after 30 calendar days.	Non-Industrial: 0 days , if you have been unable to work for 15 days, provided you have not had a Temporary Recovery of greater than 5 days during this period. Industrial: 0 days During the first 60 days of Disability: • You are eligible to receive up to 33 1/3% of your monthly Pre-Disability Earnings for any period you are not eligible to receive personal leave pay. • You are required to use any available personal leave pay you are eligible to receive from your employer.	365 days
Benefit Period	Lifetime: Sickness, Accident, and Pregnancy. Industrial and Non-Industrial Disabilities — 2-year own-occupation definition; restrictions apply.	12 months	The later of your normal retirement age as defined by Social Security.
Catastrophic Disabilities	100% of wages — maximum \$10,000 per month for up to 30 months. Based on inability to perform 2 or more Activities of Daily Living.	During the initial 12 months of Disability, the plan pays an additional 33 1/3% of the first \$15,000 of monthly earnings.	100% of monthly benefit for 12 months when diagnosed with a terminal illness.
Cost of Living Benefit (COLA)	3% compounded per year (years 3–8); thereafter, CPI increase to age 65, then continued lifetime benefits.	None	None



CLEA Group Plan A / PORAC Gold (I & B Trust)

DISABILITY PLAN COMPARISON

	CLEA Group Plan A Long Term Disability	PORAC Gold — I & B Trust Gold Plan	
		Short Term Disability (STD) Covers the first 12 months	Long Term Disability (LTD) Begins after a 365-day waiting period
Personal Leave Integration Benefit (with Employer Approval)	After 60 calendar days, you may use personal leave and receive a supplemental benefit from the Plan up to the Maximum Percent (if employer approved).	Receive 100% of base pay through use of 50% leave time and 50% STD benefit, or use 100% personal leave and receive \$200 per month for Non-Industrial Disabilities.	Receive 100% of base pay through use of 50% leave time and 50% LTD benefit, or use 100% personal leave and receive \$200 per month for Non-Industrial Disabilities (\$50 per month for all other circumstances).
Minimum Monthly Benefit	\$1,000 per month — paid in addition to personal leave after 60 calendar days (\$100 for Industrial or Disputed Workers' Compensation claims).	\$200 per month while receiving sick leave / annual leave for Non-Industrial Disabilities.	\$200 per month
Waiver of Contributions	Waiver of contributions after no-pay status from employer.	Contributions waived after 60 days and claim approval.	Premium payments are waived while Disability Benefits are payable.
Stress & Psychological Conditions	Three months per occurrence; 18 months maximum aggregate lifetime benefit. Must return to work 1 year between each occurrence.	Benefits limited to 12 months lifetime.	Benefits limited to 6 months lifetime.
Musculoskeletal & Connective Tissue Disorders	Fully covered. Lifetime coverage — 2-year own-occupation definition; restrictions apply.	No limitations.	For certain conditions, benefits are limited to 12 months for each period of disability.
Death Benefit	• \$65,000 Death Benefit — on- or off-duty natural, accidental, or terminal illness (\$10,000 initial benefit, then \$1,000 per month for 55 months) • \$10,000 for suicide (\$2,000** first 2 years in Plan) • Benefits may be payable within 24 hours of notification • \$20,000 Active Military Death Benefit	\$50,000 Death Benefit (Natural) \$65,000 Death Benefit (Accidental) You are covered for the Death Benefit while enrolled under the STD Plan, and during the first 2 years you continue to be disabled and receiving Disability Benefits. Payable only to spouse, dependent children, registered domestic partner, parents, siblings, or estate.	\$50,000 Death Benefit (Natural) \$65,000 Death Benefit (Accidental)
Pre-Existing Medical Condition Coverage	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.	If an enrolling member applies for coverage after 60 days from hire date, eligibility for coverage will be determined by medical underwriting and evidence of insurability.	If an enrolling member applies for coverage after 60 days from hire date, eligibility for coverage will be determined by medical underwriting and evidence of insurability.
Ownership and Operation of Plans	Operated, managed, and funded by its members through a representative Board of Directors (non-profit California corporation since 1985).	Operated and managed by the Insurance & Benefits Trust.	Operated and managed by MetLife Insurance Company.
NPFBA Long Term Care Plan	CLEA is a partner with the NPFBA Long Term Care Plan. Available to active sworn and non-sworn law enforcement personnel and spouses.	NPFBA Long Term Care Plan is available to all active sworn and non-sworn PORAC members and spouses.	