



San Jose Police Officer's CLEA Sworn Enhanced Individual Plan A / PORAC Platinum Comparison

FEATURES / BENEFITS

Plan Name	CLEA Enhanced Individual LTD Plan A	I & B Trust Platinum Plan	
Monthly Cost	\$32.00 per month, level cost payroll deduction	\$34.00 per month	
Plan Type	Long Term Disability	Short Term Disability (STD)	Long Term Disability (LTD)
Percentage Of Wages Protected*	<p>85% of wages Non-Industrial Disability. 70% of wages Industrial Disability (<i>No Workers' Compensation Permanent Disability offsets</i>). 100% of wages for Catastrophic Disabilities for up to 30 months – not to exceed the maximum monthly benefit. Maximum Benefit of \$10,000 per month, tax-free</p>	<p>70% of the first \$14,286, reduced by deductible income. Maximum Benefit of \$10,000 per month before reduction by Deductible Income, tax-free</p>	<p>70% of the first \$14,286, reduced by deductible income. After 12 months of LTD benefit eligibility: Non-Industrial Disabilities: 70% Industrial Disabilities: 20% Maximum Benefit of \$10,000 per month before reduction by Deductible Income, tax-free</p>
Waiting Period	<p>30 Calendar days – If less than 60 calendar days of personal leave, you may receive 70% of wages after 30 calendar days. Otherwise, 60 calendar days.</p>	<p>You are required to use any available personal leave pay you are eligible to receive from your Employer. Non-Industrial: 0 days, if you have been unable to work for 15 days, provided that 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 35% of your monthly Pre-Disability Earnings for any period you are not eligible to receive any personal leave pay.</p>	<p>365 days</p>
Benefit Period	<p>Lifetime: Sickness and Accident (Industrial Disabilities and Non-Industrial Disabilities). Two (2) year "Own Occupation" definition of disability, thereafter any occupation that you may be reasonably suited for based on education, experience, or training.</p>	<p>12 months: Sickness, Accident, and Pregnancy (Industrial Disabilities and Non-Industrial Disabilities) 2 years own occupation definition, restrictions apply.</p>	<p>To age 65 if age 61 or younger when disability began, Maximum Benefit Period for disabilities that occur after age 61 will be determined by your age when Disability began -2 years own occupation definition, restrictions apply.</p>
Benefits Payable During Challenged Workers' Compensation Cases	<p>After 60 calendar days – 70% of wages to a Maximum Benefit of \$10,000 per month (<i>repayable only if settled in your favor</i>).</p>	<p>After 60 calendar days – 66 2/3% of wages to a Maximum Benefit of \$10,000 per month (<i>repayable only if settled in your favor</i>).</p>	<p>After 365 calendar days – 66 2/3% of wages to a Maximum Benefit of \$10,000 per month (<i>repayable only if settled in your favor</i>).</p>
Minimum Monthly Benefit	<p>\$1,000 per month – paid in addition to personal leave after 60 calendar days (<i>\$100 per month for Industrial or Disputed Workers' Compensation claim</i>).</p>	<p>\$200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.</p>	<p>\$200 per month while receiving sick pay for Non-Industrial Disabilities. \$50 per month in all other circumstances.</p>
Cost of Living Benefit (COLA)	<p>3% compounded per year (years 3-8) thereafter, CPI increases to age 65 and then continued lifetime.</p>	<p>None</p>	<p>None</p>

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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.
Pregnancy	No coverage for any disability caused by, contributed to, or which results from pregnancy or childbirth.	None	None
Stress & Psychological Conditions	Three (3) months per occurrence, eighteen (18) months of maximum aggregate lifetime benefit. Must return to work for 1 year between each occurrence.	Benefits limited to 12 months lifetime.	Benefits limited to 6 months lifetime
Death Benefit	\$65,000 Death Benefit on-or off-duty natural, or terminal illness. (\$10,000 initial benefit then \$1,000 per month for 55 months). \$55,000 Accidental Death Benefit (\$10,000 initial benefit then \$1,000 per month for 45 months). \$10,000 for suicide (\$2,000 first 2 Years in Plan**). \$20,000 Military Active Service Benefit. Benefits may be payable within 24 hours of notification.	\$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 receive Disability Benefits). Payable only to a spouse, dependent children, registered domestic partner, parents, siblings, or estate.	Death Benefit provided through IBT of PORAC. No Death Benefit payable by MetLife Insurance Company.
Pre-Existing Medical Condition Coverage	All pre-existing medical conditions will be covered once you have been in the Plan for sixty (60) months unless you are eligible for the Prior Coverage Credit.	If 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 enrolling member applies for coverage after 60 days from hire date, eligibility for coverage will be determined by medical underwriting and evidence of insurability.

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