GOLD SHIELD
DISABILITY BENEFIT PLAN

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CCPOA Benefit Trust Fund

Disability Coverage,
When Sick Leave Isn't Enough

Effective May, 2025

DISABILITY BENEFIT PLAN

To protect you and your loved ones,
the CCPOA Benefit Trust Fund offers the
Gold Shield Disability Benefit Plan

COMMONLY ASKED QUESTIONS

Who is eligible to enroll?

You are! All active full-time permanent employees and Permanent Intermittent Employees (PIEs) who are members in good standing with CCPOA are eligible to apply. This includes rank-and-file members, supervisors and managers.

Please Note: An applicant may be denied coverage in the Disability Benefit Plan based on prior medical conditions. There is a 2-year exclusion for pre-existing conditions (certain conditions may be subject to longer exclusion periods).

What does the Plan cover?

The Disability Benefit Plan provides benefits if you are unable to work due to a disability that is covered under the Plan (not all disabilities are covered under the plan).

Am I covered at home and work?

Yes. Gold Shield provides you with "on-the-job" and "off-the-job" disability coverage.

Will my benefits equal my full paycheck?

No. Gold Shield members with non-occupational disabilities will receive a benefit equal to 67% of your base salary (when combined with other disability income for qualified non-occupational disabilities) up to the maximum benefit of $6,000 per month.

After 24 months, if you are severely disabled (cannot perform two or more Activities of Daily Living (ADLs) your benefit will increase to 75%. However, if not, the benefit will remain at 67% if, after the second year you are unable to work at any type of employment.

Choose Gold Shield

Gold Shield helps you meet basic living expenses while you are unable to work.

How quickly can I start using the plan after I complete enrollment?

You are able to use the plan immediately after you successfully complete enrollment. However, there is a waiting period (called an "elimination period") before benefits begin.

With Gold Shield, benefits begin after 30 consecutive calendar days from the date you are certified as disabled. (Pre-existing condition limitations apply).

Do I have to use my sick leave?

Yes. If at the end of your elimination period (i.e. the beginning of your coverage period) you still have sick leave or Catastrophic Time Bank (CTB) credits left, the plan works like this:

- You would receive the minimum Disability Benefit each month in addition to your full pay provided by your sick leave or CTB.
- When these credits are gone, your Disability Benefit kicks in–paying up to 67% of your base pay–maximum $6,000/mo for Gold Shield.*
- Gold Shield works in addition to disability plans offered through ARG to create additional income.

Do I need to use my annual leave?

No. You may choose to use your annual leave during the 30-day elimination period, but it is ***not*** required.

KEY BENEFITS

Coverage Level

Gold Shield** provides up to 67%* of your base pay or $6,000 per month (whichever is lower) for injuries during the coverage period.

Affordable

The **Gold Shield** premium is **$55** per month.

24 Month Coverage Period

This applies to both occupational and non-occupational disabilities.

Under Gold Shield, your coverage may extend up to age 65 if your non-occupational disability prevents you from working any job.

Premium Waiver

You pay no premium for the duration of your disability under the Gold Shield plan once you have been disabled for 60 days.

No Age-Related Premiums

Age is not an issue. Whether you are 21 or 65, you pay the same amount.

Benefits are contingent upon satisfying all requirements of the Plan document.

*These benefits are offset under the Plan by certain other income benefits. Minimum monthly benefit of $300 applies to disabilities occurring after January 1, 2018

**Gold Shield provides a 75% benefit if the injury or illness is so severe that after 24 months of benefits, you cannot perform two basic Activities of Daily Living (includes bathing, dressing, toileting, transferring, continence and feeding) – for non-occupational disabilities. Some medical conditions can result in an application being denied and there are limitations for pre-existing conditions.

Enhances Disability Leave Benefits

Allows you to supplement your base pay if you are on Industrial Disability Leave (IDL) or Enhanced Industrial Disability Leave (EIDL), by paying a minimum benefit of $300* per month under Gold Shield.

Helps while your Workers' Comp benefits are pending

Participants are provided with an Additional Provisional Benefit (APB), above the basic minimum monthly benefit, while your Workers' Comp case is pending.

If you win your case, the Workers' Compensation Appeals Board will award you a back-pay benefit. You use this money to repay the APB, while still keeping each month's minimum benefit. If you lose your case, and you are otherwise eligible for benefits, you keep every dime.

Disability Plans are made to supplement your other existing coverages.

This means that Worker's Comp or NDI will not be your only source of income.

GOLD SHIELD AT A GLANCE

COVERAGE FOR NON-OCCUPATIONAL DISABILITIES*	67% of base pay up to $6,000 per month (whichever is lower) **
COVERAGE FOR OCCUPATIONAL DISABILITIES*	A minimum benefit of $300* per month in addition to your IDL[1] or EIDL[2] payments from the State. Provided only under Gold Shield (complete)
ELIMINATION PERIOD	30 consecutive calendar days
MAXIMUM BENEFIT PERIOD	Up to 24 months for non-occupational injury or illness. Up to age 65 for non-occupational disabilities if disabled from working any occupation. Up to 24 months for occupational injury or illness
COORDINATION WITH CTB, NDI, ENDI, SICK LEAVE AND OTHER BENEFITS	Coordinates with income you are eligible to receive under NDI[3], CTB[4], ENDI[5], TD[6], PD[7], Sick leave, and any other individual or group disability benefits *(for example: disability insurance by Standard or AFLAC)* to provide a combined **total monthly benefit of up to 67% of your base pay**, except that the combined Trust benefits will in no event exceed $6,000 per month or be less than $300* per month

This is a brief summary of the benefits provided through the CCPOA Benefit Trust Fund's Disability Benefit Plan. For a more detailed and exact explanation of benefits, please see the Summary Plan Description. If there is a conflict between this brochure and the official Plan documents, the official Plan documents will govern.

THE TRUST'S ACCIDENT & SICKNESS PROGRAMS	**These programs are the ONLY additional coverage options that DO NOT reduce the amount that Gold Shield pays out to members.** If you have this additional coverage you can receive more than the 67% maximum limit. Contact **ARG Benefits** for details on this additional coverage.
PREMIUM WAIVER* **	Your monthly premium will be waived once you have been certified disabled for 60 consecutive calendar days
SURVIVING DEPENDENT BENEFIT	Six months of continued monthly benefits
PREMIUM	$55 per month

1. Industrial Disability Leave 2. Enhanced Industrial Disability Leave 3.Non-Industrial Disability Insurance 4. Catastrophic Time Bank 5. Enhanced Non-Industrial Disability Insurance 6. Temporary Disability 7. Permanent Disability

*These benefits are offset under the Plan by certain other income benefits. Minimum monthly benefit of $300 applies to disabilities occurring after January 1, 2018

**Gold Shield provides a 75% benefit if the injury or illness is so severe that after 24 months of benefits, you cannot perform two basic Activities of Daily Living (including bathing, dressing, toileting, transferring, continence and feeding), for non-occupational disabilities, otherwise benefit remains at 67%.

***Premium Waivers are effective only after the "elimination period" of the policy has been met and for covered disabilities only. After being certified disabled, you must wait 30 consecutive days for Gold Shield benefits.

How Does Gold Shield Coordinate?

Gold Shield ***coordinates*** with income you are eligible to receive under Non-Industrial Disability Insurance (NDI), Catastrophic Time Bank (CTB), Enhanced Non-Industrial Disability Insurance (ENDI), Temporary Disability, Permanent Disability, Sick leave, and any other individual or group disability benefits (for example: disability insurance by Standard or AFLAC) to ***provide a combined total monthly benefit of up to 67%*** of your base pay.

The combined Trust benefits will in no event exceed $6,000 per month or be less than $300* per month.

WHAT ABOUT ADDITIONAL COVERAGE?

The Trust's **Accident & Sickness Programs** are the only direct payment programs that work **in addition** to Gold Shield.
Any other disability plan reduces the amount that Gold Shield will pay.

Find out more about The Trust's Accident & Sickness Programs, and how they work hand-in-hand with Gold Shield

CCPOA Member Line
888-211-6157

ARG BENEFITS
Powered by ARG Benefits

A.R.G. Benefits is an official partner of the CCPOA Benefit Trust Fund, and the excusive representative for Accident Champion and Shield Plus. Their team of benefit representatives visit Institutions across the state on our behalf.

Only For New Officers

Gold Shield Plan has a special for New Officers! Sign-up within 90 days of graduation, and your first 12 months is 50% off the regular price!

Coverage is $27.50/month for all new graduating cadets.

Beneficiary Designation – The beneficiary designation form for this plan is included in the Claim Forms Packet provided from the Trust when you need to file a claim.

Help while your Workers' Comp benefits are pending

Gold Shield provides you with an Additional Provisional Benefit (APB), equal to a percentage of your income, while your case is processing.

If you win your case, you'll receive a back-pay award for the Workers' Compensation benefit, which you would use to repay the APB (while still keeping each month's minimum benefit).

If you lose your case, and you are otherwise eligible for benefits, you keep every dime.

Time off work isn't always a vacation.

Apply Today.

We've Got You Covered.

(916) 779-6300

CCPOA
Benefit Trust Fund

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www.ccpoabtf.org

The Disability Benefit Plan is governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Please read the Disability Benefit Summary Plan Description for more information about the Plan and your rights under ERISA.

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NO TOWERS? NO TRUST
ACCEPT NO SUBSTITUTES